

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Filing at a Glance

Company: Genworth Life Insurance Company
Product Name: 2017 PCS II - Moratorium
State: Virginia
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Form/Rate
Date Submitted: 12/29/2017
SERFF Tr Num: GEFA-131306457
SERFF Status: Closed-Approved and Filed
State Tr Num: GEFA-131306457
State Status: Approved & Filed
Co Tr Num: 2017 PCS II - MORATORIUM

Implementation: On Approval
Date Requested:
Author(s): Richard Cromwell, Ronald Jackson, Jeanette Mai
Reviewer(s): Greg Smith (primary), Elsie Andy, Bill Dismore
Disposition Date: 06/28/2019
Disposition Status: Approved and Filed
Implementation Date:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
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General Information

Project Name: 2017 PCS II - Moratorium	Status of Filing in Domicile: Pending
Project Number: 2017 PCS II - Moratorium	Date Approved in Domicile:
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: 61%	Filing Status Changed: 06/28/2019
	State Status Changed: 06/28/2019
Deemer Date: 07/17/2019	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 Forms: 7030L, 7031L, 7032L
Rider Forms: 62171, 62172, 62173, 62286

Purpose of This Filing

Due to historical and projected adverse experience, GLIC is requesting a disposition of a premium rate increase on these policy forms and their associated riders.

GLIC is also introducing a Stable Premium Option as an additional way for policyholders to mitigate the impact of our requested and planned future rate increases.

Summary of Policy Form(s)

- These forms are known collectively as the "PCS II" policy series.
- They provide institutional confinement and/or home care benefits.
- They were issued in Virginia from March 1998 through October 2003.
- They are no longer being marketed in any state, with 2005 being the last year they were used in any state to issue policies.

Rate Increase Filing History

On October 31, 2012, GLIC requested a rate increase of 78% for Lifetime benefits and 63% for Limited benefits. Virginia dispositioned a rate increase of 78% for Lifetime benefits and 63% for Limited benefits (SERFF #GEFA-128660174).

Information Regarding This New Rate Increase Filing

The goal of this new rate increase filing is to pursue the Multi-Year Rate Action Plan, consistent with the basis of the future rate increases assumed in 2016 Cash Flow Testing (CFT). The current Multi-Year Rate Action Plan for PCS II is a cumulative rate increase of 152% for Lifetime benefits and 91% for Limited benefits by filing for 72% Lifetime/55% Limited now in 2017, and 45% Lifetime/23% Limited in 2020. In this filing, GLIC is requesting a rate increase of 72% for policies with Lifetime benefit periods and 55% for policies with Limited benefit periods.

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Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan (in 2017 and 2020), we are willing to accept a one-time rate increase now of 117% for policyholders with Lifetime benefits and 68% for policyholders with Limited benefits. These rate increase amounts are the actuarial equivalent of the cumulative rate increases, planned through 2020, of 152% and 91% for Lifetime benefits and Limited benefits, respectively.

Section 3 in the Actuarial Memorandum explains the development of the requested rate increase. Section 4 in the Actuarial Memorandum shows the justification for these increase amounts. The Supplement about this Rate Action and the Stable Premium Option explains the development of the requested rate increase. We have used assumptions consistent with GLIC's 2016 Cash Flow Testing in this filing.

In addition:

- Although this block was priced in 1997 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.
- Consistent with GLIC's Multi-Year Rate Action Plan, we anticipate filing future rate increase requests in 2020.
- GLIC will monitor the experience of this block and react as experience develops.
- This filing, with its self-limited lifetime loss ratios, does not imply that the lifetime loss ratios it contains are either acceptable measures of profitability or minimum thresholds for future rate increase filings.

We will not implement any of the rate increases sought in this filing until we fully implement all previously dispositioned filings.

Assumptions

The assumptions used in the projections are based on Genworth's actual nationwide in-force experience, adjusting appropriately for expected differences in experience driven by policy characteristics or underwriting criteria. They are best estimate assumptions and do not include any margins for adverse deviation.

Claim termination rates were lowered in 2014 and again in 2016, due to additional experience particularly on longer duration claims. This resulted in two rounds of significant strengthening of the Disabled Life Reserves (DLR) on existing claimants with a corresponding effect on the projections for future claims. Claimants are expected to stay on claim longer and, therefore, use more of their available benefits than was previously assumed.

The benefit utilization assumption was updated in 2014, which also contributed to the significant increase in the DLR on existing claims and had a corresponding effect on the projections for future claims. Claimants are expected to use a higher portion of their Daily Maximum Benefit than was previously assumed.

Additionally, more policyholders are surviving to claim than was previously assumed. Increased future earned premiums, driven by the lower than expected termination assumptions, are not sufficient to offset increased future incurred claims.

Finally, GLIC converted from a claims cost total lives model to a first principles healthy lives model in which the experience is split between healthy lives and disabled lives.

Although there is no material impact from this change on the model results, it does provide more transparency in the modeling and assumptions. However, it makes direct comparisons between current and prior assumptions not feasible.

The exhibits within this filing use the updated assumptions.

Alternatives to Rate Increases

State: Virginia **Filing Company:** Genworth Life Insurance Company
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GLIC will offer insureds impacted by rate filings several options for mitigating the impact. As with prior rate increases, they can change any number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, or some other premium level that best fits their needs. The benefit and rate combinations are consistent with the rate tables approved by the Virginia Bureau of Insurance as part of the original filing. Several custom/individualized 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. 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, including:

- 1.Reductions in Daily Benefit Amount;
- 2.Reductions in Benefit Period;
- 3.Reductions in Inflation Levels;
- 4.Elimination of Inflation Protection;
- 5.Increases in Elimination Period; and
- 6.Elimination of policy riders.

Our policyholders also can consider adjustments to one, or multiple combinations, of these benefit features to identify the optimal balance of coverage and cost based on their specific needs.

In addition, given the size and impact of the cumulative rate increases that GLIC plans to file on these policy forms, the company has developed a new option that it also plans to offer:

Stable Premium Option – Form 7030 Only. The option features are the following:

- A rate guarantee until 2028,
- A three-year benefit period (six-year benefit period for Shared policies),
- Retention of the Daily Payment Maximum inflated to date,
- 1% compound benefit inflation going forward, and
- A choice of (1) a longer elimination period (180 day for facility / 90 day for home care) or (2) 10% coinsurance combined with elimination periods comparable to those of most current policyholders (100 day for facility / 0 day for home care).

Advantages of this option include:

- A meaningful set of benefits,
- Rate certainty until 2028, and
- A much smaller impact on policyholder premium than the ultimate increase required for the PCS II block (152% Lifetime/ 91% Limited).

Rate tables and a policy endorsement for this Stable Premium Option are included as part of this filing.

While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options. Therefore, GLIC will continue to offer the applicable non-forfeiture option to each policyholder. Policyholders that are eligible for the Contingent Non-Forfeiture Option will be presented with that as an option in their notification letter.

Policyholders that have a non-forfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not

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have either the Contingent Non-Forfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit:

Optional Limited Benefit. This benefit will be available to those policyholders who wish to elect a limited paid-up long-term care insurance benefit. It provides a paid-up benefit equal to the total of premium paid, less any claims paid.

Thank you for your assistance in reviewing this filing.

Company and Contact

Filing Contact Information

Ronald N. Jackson, Contract Analyst	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:

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
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Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Filing Company: Genworth Life Insurance Company

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved and Filed	Bill Dismore	06/28/2019	06/28/2019

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Elsie Andy	06/28/2019	06/28/2019
Disapproved	Elsie Andy	06/26/2019	06/26/2019
Disapproved	Elsie Andy	05/31/2019	05/31/2019
Info has been requested from company	Bill Dismore	04/04/2019	04/04/2019
Info has been requested from company	Elsie Andy	02/06/2019	02/06/2019
Info has been requested from company	Bill Dismore	09/25/2018	09/25/2018
Info has been requested from company	Bill Dismore	09/10/2018	09/10/2018
Disapproved	Greg Smith	05/07/2018	05/07/2018
Info has been requested from company	Bobby Toone	03/27/2018	03/27/2018

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	06/28/2019	06/28/2019
Ronald Jackson	06/27/2019	06/27/2019
Ronald Jackson	06/17/2019	06/17/2019
Ronald Jackson	04/22/2019	04/22/2019
Ronald Jackson	03/07/2019	03/07/2019
Ronald Jackson	10/16/2018	10/16/2018
Ronald Jackson	10/15/2018	10/15/2018
Ronald Jackson	06/01/2018	06/01/2018
Ronald Jackson	04/27/2018	04/27/2018

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Long Term Care Insurance Rate Request Summary	Ronald Jackson	06/28/2019	06/28/2019

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
RRS	Reviewer Note	Bob Grissom	07/16/2018	

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Filing Company: Genworth Life Insurance Company

Disposition

Disposition Date: 06/28/2019

Implementation Date:

Status: Approved and Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	61.000%	61.000%	\$21,382,863	11,430	\$35,045,782	72.000%	55.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Certification of Compliance	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 (revised)	L&H Readability - Health	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Filing Supplement	Received & Acknowledged	Yes
Supporting Document	Experience Exhibits and Filing Status	Received & Acknowledged	Yes
Supporting Document (revised)	Variability Statements	Received & Acknowledged	Yes
Supporting Document (revised)	New Coverage Option Notification	Received & Acknowledged	Yes
Supporting Document	Response Letter (4/27/18)	Received & Acknowledged	Yes
Supporting Document	Current Rate Tables	Received & Acknowledged	Yes
Supporting Document	Contingent Benefit Upon Lapse Rider Approval	Received & Acknowledged	Yes
Supporting Document	Objection/Response 1 Attachments	Received & Acknowledged	Yes
Supporting Document	Response Letter (6/1/18)	Received & Acknowledged	Yes
Supporting Document	Objection/Response 2 Attachments	Received & Acknowledged	Yes
Supporting Document	Response Letter (10/15/18)	Received & Acknowledged	Yes
Supporting Document	Sample Benefit Endorsements	Received & Acknowledged	Yes
Supporting Document (revised)	Sample Annotated Endorsement	Received & Acknowledged	Yes

State:	Virginia	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2017 PCS II - Moratorium		
Project Name/Number:	2017 PCS II - Moratorium/2017 PCS II - Moratorium		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Sample Rate Increase History Notification	Received & Acknowledged	Yes
Supporting Document	Response Letter (10/16/18)	Received & Acknowledged	Yes
Supporting Document	Experience Exhibits, Filing Status and 60/80 Demo	Received & Acknowledged	Yes
Supporting Document	Response Letter (3/7/19)	Received & Acknowledged	Yes
Supporting Document	Sample Policy	Received & Acknowledged	Yes
Supporting Document	Experience Projection (Nationwide)	Received & Acknowledged	Yes
Supporting Document (revised)	Policyholder Notification Samples (w/ & w/o SPO)	Received & Acknowledged	Yes
Supporting Document	Response Letter (6/17/19)	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	L&H Readability - Health	Received & Acknowledged	No
Supporting Document	Variability Statements	Withdrawn	No
Supporting Document	Variability Statement	Withdrawn	No
Supporting Document	Variability Statement	Withdrawn	No
Supporting Document	Variability Statement	Withdrawn	No
Supporting Document	Sample Policyholder Letter	Withdrawn	No
Supporting Document	Sample Schedule Page and Annotated Endorsement	Withdrawn	No
Supporting Document	Sample Schedule Page	Withdrawn	No
Supporting Document	Policyholder Notification Samples (w/ & w/o SPO)	Withdrawn	No
Supporting Document	Policyholder Notification Samples (w/ & w/o SPO)	Withdrawn	No
Form (revised)	Stable Premium Option Endorsement (PCS II)	Received & Acknowledged	Yes
Form (revised)	Premium Change Notice	Received & Acknowledged	Yes
Form (revised)	Important Change Notice	Received & Acknowledged	Yes
Form (revised)	Coverage Options	Received & Acknowledged	Yes
Form (revised)	Important Information Regarding This Premium Increase	Received & Acknowledged	Yes
Form (revised)	SPO Schedule	Received & Acknowledged	Yes
Form	Coverage Options To Consider	Received & Acknowledged	Yes
Form	Stable Premium Option Endorsement (PCS II)	Withdrawn	No
Form	Premium Change Notice	Withdrawn	No

SERFF Tracking #:

GEFA-131306457

State Tracking #:

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Company Tracking #:

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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:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Premium Change Notice	Withdrawn	No
Form	Premium Change Notice	Withdrawn	No
Form	Important Change Notice	Withdrawn	No
Form	Important Change Notice	Withdrawn	No
Form	Important Change Notice	Withdrawn	No
Form	Coverage Options	Withdrawn	No
Form	Coverage Options	Withdrawn	No
Form	Coverage Options	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Form	SPO Schedule	Withdrawn	No
Rate (revised)	Rate Tables	Approved	Yes
Rate	SPO Rate Table	Approved	Yes
Rate	Rate Tables	Withdrawn	No

State: Virginia **Filing Company:** Genworth Life Insurance Company
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Product Name: 2017 PCS II - Moratorium
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Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 06/28/2019
Submitted Date 06/28/2019
Respond By Date

Dear Ronald N. Jackson,

Introduction:

Genworth Life Insurance Company
SERFF Tracking No: GEFA-131306457
Form Nos.: 7030END-SPO 1017

Thank you for the resubmission of the above forms. The revisions to the forms resolved most of our previous objections; however, we have some remaining concerns.

Objection 1

- SPO Schedule, 7030 Schedule Revised SPO VA (Form)

Comments: Pertaining to Objection 1 from our 6/26/19 Objection Letter, the John Doed version of the schedule was attached to the Forms Schedule. Please provide us with clean copy of the schedule that includes all fields bracketed that are considered variable.

Objection 2

- Important Change Notice, 165224SPO 06/20/18 (Form)
- Coverage Options, 165226SPO VA 06/20/18 (Form)

Comments: Pertaining to Objection 3, we previously requested that the type size of the text appear in a minimum of 10 point. We did not receive versions of forms 165224SPO 06/20/18 and 165226SPO VA 06/20/18 so revised. Please resubmit.

Objection 3

Comments: In your response to Objection 6 you indicated that form SPO-COTC 06/20/18 is part of the policyholder package. As such, please attach this form to the Form Schedule.

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.

Thank you for your courtesy and consideration in this matter.

Elsie Andy
Manager, Forms and Rates
Life and Health Division
(804) 371-9072

Sincerely,
Elsie Andy

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 06/26/2019
Submitted Date 06/26/2019
Respond By Date

Dear Ronald N. Jackson,

Introduction:

Genworth Life Insurance Company

SERFF Tracking No: GEFA-131306457

Form Nos.: 7030END-SPO 1017, et al.

Thank you for the resubmission of the forms mentioned above. The revisions to the forms resolved many of our previous objections; however, we have additional concerns.

Objection 1

- Sample Schedule Page and Annotated Endorsement (Supporting Document)

Comments: Pertaining to Objection 1 from our previous Objection Letter, you responded that the schedule that will be used is the same one that was originally approved with the policy form. You go on to say that an updated Schedule page is attached. Please note that since the schedule page has been revised, a new schedule page must be submitted.

Objection 2

- Sample Schedule Page and Annotated Endorsement (Supporting Document)

Comments: Related to the comment directly above, since the Schedule page will replace the previous version, the Schedule must contain a statement to the effect that the revised Schedule Page replaces any prior Schedule page as of the effective date of the change.

Objection 3

- Premium Change Notice, 165224NQ 04/23/19 (Form)
- Important Change Notice, 165224SPO 06/20/18 (Form)
- Coverage Options, 165226SPO VA 06/20/18 (Form)
- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: Pursuant to 14 VAC 5-100-50 5, the type size of the all of the text appearing in the form must be a minimum of 10 point.

Objection 4

- Variability Statements (Supporting Document)
- Premium Change Notice, 165224NQ 04/23/19 (Form)

Comments: The Statement of Variability (SOV) does not describe how the company logo or the company name is subject to change. Please update the SOV to include this information. Please note that the underwriter of the insurance may not be presented as variable.

Objection 5

- Variability Statements (Supporting Document)
- Premium Change Notice, 165224NQ 04/23/19 (Form)

Comments: Similar to the comment directly above, the variable fields: company logo, company name, Premium change notice, and the first sentence of the final paragraph are bracketed and should be described in the SOV.

Objection 6

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
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- Variability Statements (Supporting Document)

Comments: The SOV references forms SPO-COTC 06/20/18 and SPO-COTC 04/23/19, which do not appear to be attached to the filing. Please advise how these forms relate to the filing and if they are intended to be part of the policyholder package.

Objection 7

- Coverage Options, 165226SPO VA 06/20/18 (Form)

Comments: The word endorsement and and appearing in the second to last paragraph are bracketed to indicate variability. Please update the SOV to describe how this text is subject to change.

Objection 8

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: Please bracket any fields the company considers to be variable.

Objection 9

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: The letter indicates that the first page is Page 1 of 2; however, the form consists of three pages. Please revise as appropriate.

Objection 10

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: For consistency with 14 VAC 5-200-75 D 4, please revise the phrase Our premium rate filings are available for public inspection to state All premium rate filings are available for public inspection.

Objection 11

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: Per our earlier discussion, please revise the statement Please note that we requested a 72.000% rate increase and the Virginia Bureau of Insurance allowed a rate increase of 55.000% similarly to that in form 165239 VA under SERFF Tracking Number GEFA-131306414.

Objection 12

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: Please advise if any insureds with partnership policies are affected by the proposed rate increases. If so, the policyholder letter must contain a statement that satisfies 14 VAC 5-200-75 D 2 c.

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.

Thank you for your courtesy and consideration in this matter.

Elsie Andy
Manager, Forms and Rates
Life and Health Division
(804) 371-9072

Sincerely,
Elsie Andy

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
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Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	05/31/2019
Submitted Date	05/31/2019
Respond By Date	06/30/2019

Dear Ronald N. Jackson,

Introduction:

Genworth Life Insurance Company

SERFF Tracking No: GEFA-131306457

Form Nos.: 7030END-SPO 1017, et al.

Thank you for the resubmission of the forms mentioned above. We have continued our review of the forms and noted some concerns as stated below.

Objection 1

- Variability Statement (Supporting Document)

Comments: You stated in your response to Objection 2 from our Objection Letter dated 2/6/19, Variability regarding the 1% benefit increase has been added to the SOV 7030-Schedule_VA and removed from the SOV_7030END-SPO_VA. Please provide us with a copy of the schedule referred to in the SOV and identified as 7030END-SPO_VA. Also, please advise the SERFF Tracking Number where this schedule was approved for use in Virginia.

Objection 2

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)

Comments: Related to the comment directly above, the endorsement states This Endorsement and the accompanying updated Schedule are to be attached to and form a part of the policy. Please advise if the schedule referred to is the same as that referenced in Objection 1. If not, please provide us with a copy of the schedule referred to in the endorsement. Also, please advise the SERFF Tracking Number where this schedule was approved for use in Virginia.

Objection 3

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)

Comments: The Compound 1% Benefit Increases section contains variable language not described in the SOV. Please revise the SOV to describe how the text might vary from the text as presented.

Objection 4

- Variability Statement (Supporting Document)

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)

Comments: With respect to form 7030END-SPO 1017, the SOV states If the policyholder has the Automatic Compound Increases Rider, the following statement appears:

[Except for the phrase Signed for General Electric Capital Assurance Company and the associated signatures and titles in the signature block, the provisions of the Automatic Compound Benefit Increases Rider are deleted in their entirety and replaced with the following]

If a policyholder elects the co-insurance option and does not already have a 100-day Elimination Period, the following statement appears: [As shown on the accompanying updated Schedule, the Elimination Period is changed to be 100 days for the Long-Term Care Facility Benefit.]

Please advise where this variable language would appear in the endorsement if applicable.

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Objection 5

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)

Comments: We have a couple of questions regarding the Stable Premium Option.

First, we wonder if the policyholder is being provided a clear disclosure of the changes that will occur to his contract since the only information provided appears to be the options section of the policyholder notification letter. Do you think that policyholders have sufficient information to make an informed choice?

If we understand correctly, if a policyholder who is 65 years old with a \$100 a day benefit elects this option, it will cost them \$2297.00 a year for 10 years, which will guarantee that they won't have any increases in premium during that time. At the same time, their inflation protection will be changed to 1%, the elimination period changed to 180 days for the Long-Term Care Facility Benefit and 90 days for the Home Care Benefit, and the benefit subject to co-insurance.

Can you provide a demonstration of how this is actuarially equivalent since this is what is stated in the filing?

Is this only true if all future rate increases are approved as well? What if they aren't?

What happens after 10 years? Will the additional premium of \$2297 continue to be charged?

Will any rate increases approved during that 10-year period then be added to premium in effect prior to the election of this benefit?

Will policyholders that elect this benefit be grouped separately from the rest of the block for rate increase purposes?

Objection 6

- Premium Change Notice, 165224NQ 06/20/18 (Form)

- Important Change Notice, 165224SPO 07/27/17 (Form)

- Coverage Options, 165226SPO 07/27/17 (Form)

Comments: Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name of the insurer must prominently appear on the cover sheet of all policies, certificates, riders, endorsements, applications, and other forms required to be submitted.

Objection 7

- Premium Change Notice, 165224NQ 06/20/18 (Form)

- Important Change Notice, 165224SPO 07/27/17 (Form)

Comments: The form contains various references to other states. Please advise how these references apply to this filing.

Objection 8

- Premium Change Notice, 165224NQ 06/20/18 (Form)

- Important Change Notice, 165224SPO 07/27/17 (Form)

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: Please note that the underwriter of the insurance may not be presented as variable.

Objection 9

- Premium Change Notice, 165224NQ 06/20/18 (Form)

- Important Change Notice, 165224SPO 07/27/17 (Form)

- Coverage Options, 165226SPO 07/27/17 (Form)

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: A Statement of Variability (SOV) was provided that describes the variability under the caption General Guidelines. We recognize that limited fields may be described generally such as addresses, telephone numbers and the insureds identifying

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
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information; however, other fields must be described specifically. Item 8 in our SERFF General Instructions states in part that all variable information must be bracketed and explained in detail. The SOV should be detailed and specific. It should identify each variable field appearing in the forms and describe specifically how that field will vary from the text as presented. For any variable numerical information, please express the minimum and maximum values. Any variable language must be defined sufficiently so that compliance with statutory or regulatory requirements can be determined. Please provide us with a SOV that satisfies the above requirements.

Objection 10

- Variability Statement (Supporting Document)
- Premium Change Notice, 165224NQ 06/20/18 (Form)
- Important Change Notice, 165224SPO 07/27/17 (Form)
- Coverage Options, 165226SPO 07/27/17 (Form)

Comments: Related to the comment above, the SOV describes the variable field <if VA> with the explanation any variability noted as if VA will appear based on previous instruction from the Bureau of Insurance. Please note that this explanation is general and insufficient. In all such instances the SOV should describe specifically how the field is expected to vary.

Objection 11

- Premium Change Notice, 165224NQ 06/20/18 (Form)

Comments: The notice includes a variable statement, See Addendum for date details. Please advise which addendum is being referenced. The SOV should be updated to explain when and how this statement applies.

Objection 12

- Coverage Options, 165226SPO 07/27/17 (Form)

Comments: All text appearing in the form must appear in a minimum of 10 point pursuant to 14 VAC 5-100-50 5.

Objection 13

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: We note that SERFF Tracking No. GEFA-131306414 contains policyholder letter form 165239 VA, and SERFF Tracking No. GEFA-131306457 contains policyholder letter 165239 VA 01/12/17. Please confirm that these forms are distinct from each other.

Objection 14

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: The statement Our premium rate filings are available for public inspection should state All premium rate filings for consistency with 14 VAC 5-200-75 D 4.

Objection 15

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: The full and proper corporate name must be as least as prominent as other text in the form pursuant to 14 VAC 5-100-50 2.

Objection 16

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: The Optional Limited Benefit option conflicts with form 158271 10/17/13 by stating that the new maximum coverage is calculated minus any benefits paid. The endorsement does not include this language in the description of the benefit calculation. Please revise form 165239 VA 01/12/17 accordingly.

Objection 17

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: Regarding the potential for future rate increases, 14VAC5-200-75 A 2 requires that the policyholder notification

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
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letter include an explanation of potential future premium rate revisions, and the policyholder's or certificate holder's options in the event of a premium rate revision. In those filings in which the company has already decided to file for additional rate increases, why isn't the company including this information? For example, in SERFF filing GEFA-131306459, the filing states that the company intends to file for an additional increase of 72% Lifetime/55% Limited in 2020 and again in 2023, but this information does not appear to be in the policyholder notification letter. Although we would expect this information to be in the letter, we would also expect that a statement would be included that any future rate increases would first be subject to the review and approval of the Virginia Bureau of Insurance, or something to that effect.

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.

A response to this Objection Letter is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Elsie Andy
Manager, Forms and Rates
Life and Health Division
(804) 371-9072

Sincerely,
Elsie Andy

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/04/2019
Submitted Date	04/04/2019
Respond By Date	04/18/2019

Dear Ronald N. Jackson,

Introduction:

During our review, we noted the following inconsistencies and/or need additional information to continue. Please note, any revisions, modifications, or changes of any type to a filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)
Comments: Page 4 - Impact to Your premium

Does the Stable Premium Option provide for no increase in premiums for a 10 year period?

Since the Company's objection letter response states that the SPO premium rates have factored in a 30% rate increase intended to be filed in 2020, would the policyholder with an SPO be protected from a premium increase until at least the anniversary of the policy effected date that occurs on or after January 1, 2030?

Objection 2

Comments: Policyholder Notification Letter

Please provide a "John Doe" policyholder notification letter with and without the SPO endorsement option.

Conclusion:

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

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

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: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Objection Letter

Objection Letter Status Info has been requested from company
Objection Letter Date 02/06/2019
Submitted Date 02/06/2019
Respond By Date

Dear Ronald N. Jackson,

Introduction:

Genworth Life Insurance Company

SERFF Tracking NO: GEFA-131306457
7030END-SPO 1017

Please assist us with our review by providing us with the following information.

Objection 1

- L&H Readability - Health (Supporting Document)

Comments: Your readability certification does not contain the number of words, syllables, and sentences as required by 14 VAC 5-110-60. Also, please review the regulation for required certification language.

Objection 2

- Variability Statement (Supporting Document)

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)

Comments: The Certification of Variability should describe and explain the variability in the Compound 1% Benefit Increases section specific to form 7030-SPO 1017.

Objection 3

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)

Comments: The Filing Description states that the Stable Premium Option Endorsement will be used with the PCS II policy series. Please identify the specific policy form numbers with which the endorsement will be used and the date the policies were approved in Virginia. Also, in order for us to continue our review of the endorsement, please provide us with copies of these policies.

Objection 4

- Variability Statement (Supporting Document)

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)

Comments: The Certification of Variability describes two instances where text may appear in the endorsement under specified circumstances. Please add this language to the endorsement where it would appear if applicable.

Objection 5

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)

- SPO Rate Table, [7030END-SPO 1017] (Rate)

Comments: Regarding the Stable Premium Option, our understanding is that it is priced to be equivalent to the premium level assuming all phases of the MYRAP are approved; however, we unable to independently verify this claim. Please provide additional information that supports this claim. In addition,

provide separate projections of this option.

provide any marketing or training materials related to this option in addition to any other information that may be provided to policyholders.

explain how future rate increases will be determined for those policyholders that elect this option.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
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Conclusion:

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

A response to this objection (or request for information if more applicable) is expected within 30 days. After 30 days, the filing will be DISAPPROVED unless a 30-day extension is requested.

Once a submission has been closed, a new SERFF submission will be required. To expedite the review, the new submission should reference the SERFF tracking number of the prior submission and verify that all outstanding issues have been addressed.

Should you wish to discuss any of the objections or provide additional information related to any of the objections, this should be done prior to making a new SERFF submission.

Thank you for your courtesy and consideration in this matter.

Elsie Andy
Manager, Forms and Rates
Life and Health Division
(804) 371-9072

Sincerely,
Elsie Andy

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Objection Letter

Objection Letter Status Info has been requested from company
Objection Letter Date 09/25/2018
Submitted Date 09/25/2018
Respond By Date

Dear Ronald N. Jackson,

Introduction:

During our review, we noted the following inconsistencies and/or need additional information to continue. Please note, any revisions, modifications, or changes of any type to a filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1. Since only a sample of voluntary lapse rates is supplied, please provide the range and weighted average of ultimate voluntary lapse rates assumed for this block of business.

2. The memorandum states that the morbidity is based on the experience of over 200,000 claims. Please also provide the historical claim count for this particular block.

3. Please provide the Excel file used to produce Attachment 7 Status of Filings.

4. Please provide a demonstration of the assertion that the conversion from a claim cost total lives model to a first principles healthy lives model had no material impact.

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

a. Paid-up policies should be removed, both from historical experience and future projections.

b. For this pre-stability block, assumptions should use a best-estimate basis without margins for moderately adverse conditions.

c. Premiums should be at the Virginia rate level for both historical and projected future. The description in the memorandum is unclear whether this has been done for rate increases prior to 2012.

d. Please use the appropriate maximum valuation interest rate (4.5%) as specified in 14VAC5-200-150 for accumulation and discounting of this block, including any discounting of claim reserves back to the incurral year.

6. Because the Bureau has observed over the years that the anticipated experience of policies with and without inflation is often markedly different, for each of the four subsets of the business corresponding to the combinations of (lifetime/limited benefit periods) and (no inflation/with inflation protection), please provide (IN EXCEL FORMAT) the following projections on a nationwide basis:

a. current assumptions and current rates

b. current assumptions and current rates, using actual nationwide premiums (not Virginia rate level)

State: Virginia **Filing Company:** Genworth Life Insurance Company
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c.current assumptions and current rates, including paid-up policies (if any)

d.current assumptions with the proposed rate increase

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

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

g.original assumptions and original premiums from inception

h.actual past experience (claims, mortality, lapse) but original assumptions in the future, with all premiums at the original premium scale from inception.

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

7.For each of the four subsets of the business above, please provide the active life reserves balance as of the projection date on a nationwide basis.

8.For each of the four subsets of the business above, please provide the policy count as of the projection date in Virginia.

9.Section 19 of the Actuarial Memorandum indicates that the loss ratio standard is 60%, but 14VAC5-200-150 contains a stricter requirement for rate increase filings. Please provide demonstrations related to these requirements.

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Should you need clarification, please contact me. Thank you.

*Sincerely,
Bill Dismore*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Objection Letter

Objection Letter Status Info has been requested from company
Objection Letter Date 09/10/2018
Submitted Date 09/10/2018
Respond By Date

Dear Ronald N. Jackson,

Introduction:

During our review, we noted the following inconsistencies and/or need additional information to continue. Please note, any revisions, modifications, or changes of any type to a filing not specifically requested by us must be brought to our attention upon resubmission and explained in detail.

Objection 1

- Sample Policyholder Letter (Supporting Document)

Comments: 1) If the Company intends to use a previously approved policyholder letter form, please provide the SERFF tracking number for the approved letter.

- 2) Since the policyholder notification letter is required to be filed for review it should be included under the Form Schedule" section.
- 3) Pursuant to 14VAC5-100-40 A 1 and 14VAC5-100-50 1, the policyholder notification letter is required to include a form number in the lower left-hand corner of the form that may consist of digits, letters or a combination of both that distinguishes it from all other forms used by the insurer. Please revise the form accordingly.
- 4) If an insureds premium is currently being waived because they are on claim, please advise how this will be handled? Will they be required to select an option at the time they are notified of the increase, at the time that they come off claim, etc.?
- 5) Pursuant to 14VAC -200-75 D, an insurer is required to provide notice of an upcoming premium rate schedule increase to all policyholders at least 75 days prior to the implementation of the premium rate schedule increase. Please confirm that the company will comply with this requirement.
- 6) What exactly is the relevance of the stated factors as the reason for the premium increase and how (or why) does this impact the policyholders? The Rate Review Summary provides a better explanation than the letter regarding the factors driving the rate increase; and we suggest the letter be amended accordingly. The insurance and actuarial terms, however, should be explained or reworded so that the explanation in the letter meets the need for more consumer-friendly language.
- 7) Is the Contingent Benefit Upon Lapse, Contingent Non-Forfeiture Benefit and Optional Limited Benefit Election Form part of the policyholder notification letter or a separate form? Will it become part of the policy upon receipt?
- 8) Will the policyholder receive a revised schedule page if an option is elected? If so, please provide a copy of the form and the date approved, including the SERFF or State tracking number if available.
- 9) Pursuant to 14VAC 5-100-40 A 3, please include a certification similar to the following for the policyholder notification letter, or any other filed form if applicable. A statement identical to the following which is signed by the General Counsel or an officer of the company or any attorney or actuary representing the company: "The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto."

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

10) Prior to resubmitting, the company may wish to review the requirements of 14VAC5-200-75 D and 14VAC5-100 et seq. to ensure that all applicable requirements have been met.

11) In the "About this premium increase" section of the letter, please explain how a policyholder who does not have access to a computer can obtain additional information regarding premium increases if they cannot access "Genworth.com/LTCpremiums".

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information or resolution of the issues noted above. Should you need clarification, please contact me. Thank you.

Sincerely,
Bill Dismore

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 05/07/2018
Submitted Date 05/07/2018
Respond By Date

Dear Ronald N. Jackson,

Introduction:

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

Please respond to the objections below so we may continue with our review.

Objection 1

Comments: Has the previously approved rate increase been fully implemented? if so, please provide implementation date(s).

Objection 2

Comments: Although the filing states that it only applies to AARP policies issued in Virginia, it appears that the previously approved rate increase applies to both the AARP and non-AARP issued policies. If that's correct, please advise why it is being filed separately in this filing but not in the prior rate filing.

Objection 3

Comments: The filing states that AARP policies sold in Virginia are subject to contractual agreements with AARP governing rate increases. Please explain.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: The filing states that the rate increase will apply to policies on their next Anniversary Date of issue or last coverage change following a minimum 60-day policyholder notification period. Pursuant to 14VAC5-200-75 D, a minimum 75 day notification is required. Please revise the filing accordingly.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: The filing states that In order to avoid subsidization among states and to maximize credibility, all prior approved rate increases have been removed from nationwide premium and then your states approved rate increases have been applied to nationwide data at the date of approval. Please provide copies of all experience exhibits and projects based on the actual experience in addition to as modified.

Objection 6

Comments: Please provide more specifics regarding the following statement.

For example, (1) was this applicable in the previously approved filing, SERFF filing # GEFA-129136848; (2), if so, please advise where in the filing this was addressed; (3) When were policies first issued under the AARP agreement?; (4) Are the rates for the AARP policies different from those issued to non AARP members?; (5) Why is the experience of non-AARP rate filing excluded from this filing since generally rate increases are supported based on the experience of the entire policy form and not just a portion of the filing; etc.?

This filing applies only to AARP policies issued in Virginia, which have been issued under the Rate Stability Regulation 14VAC5-200-153. AARP policies sold in Virginia are subject to contractual agreements with AARP governing rate increases. As a result, AARP policies are being filed separately from Non-AARP policies.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Objection 7

Comments: Assuming that the proposed rate increase is approved, please advise if the majority of the policies to which the increase is applicable are eligible for the contingent benefit upon lapse taking into consideration the prior rate increase.

Objection 8

- L&H Actuarial Memorandum (Supporting Document)

Comments: As required by 14VAC5-200-153 B 3 b, please disclose how reserves have been incorporated in this rate increase since it will trigger the contingent benefit upon lapse.

Objection 9

Comments: Please advise if the company included in this filing information requested in the prior filing or addressed issues raised in the prior filing, where applicable.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Greg Smith
Principal Insurance Market Examiner
Sincerely,
Greg Smith

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/27/2018
Submitted Date	03/27/2018
Respond By Date	04/27/2018

Dear Ronald N. Jackson,

Introduction:

A preliminary review of the submitted filing indicates the following concerns and questions. We'll continue our review of the submitted filing upon receipt of the following information.

Objection 1

Comments: In the General Information section, the filing states that these policies were issued in Virginia from March, 1998 through October, 2003. Virginia regulations differentiates between policies issued before October 1, 2003 and policies issued on or after October 1, 2003. Please state how many policies were issued before 10/1/2003 and how many were issued on or after 10/1/2003.

Objection 2

- Rate Tables, [7030L, 7031L, 7032L, 62171, 62172, 62173, 62286] (Rate)

Comments: Please move the current rates to Supporting Documentation. Only those rates to be approved should be in the Rate/Rules Schedule.

Objection 3

- Rate Tables, [7030L, 7031L, 7032L, 62171, 62172, 62173, 62286] (Rate)

Comments: We could find no rates pertaining to form 62286. Please explain why this form number was included in the filing, and remove if needed.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please amend your loss ratio projections using the interest rate originally used to calculate your premiums. In accordance with 14VAC5-130-50 B, interest at a rate consistent with that assumed in the original determination of premiums shall be used in the calculation of loss ratios.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

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

Objection 6

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide sufficient detail or documentation provided so that any projections can be recreated. Please provide a copy of all projections in Excel with working formulas.

Objection 7

- L&H Actuarial Memorandum (Supporting Document)

Comments: If this increase is approved and experience develops as anticipated, will the company forgo increases in the future? If not, what would trigger a rate increase in the future? In other words, what targeted loss ratio does the company plans to manage this block in the future?

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Objection 8

- L&H Actuarial Memorandum (Supporting Document)

Comments: For each projection provided, please provide the anticipated future loss ratio where the numerator is equal to the anticipated incurred claims less policy reserves, and the denominator is equal to the anticipated earned premium.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bobby Toone

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Filing Company: Genworth Life Insurance Company

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 06/28/2019
 Submitted Date 06/28/2019

Dear Greg Smith,

Introduction:

In response to the comments received today:

Response 1

Comments:

1) An updated version of the Schedule is attached.

Related Objection 1

Applies To:

- SPO Schedule, 7030 Schedule Revised SPO VA (Form)

Comments: Pertaining to Objection 1 from our 6/26/19 Objection Letter, the John Doed version of the schedule was attached to the Forms Schedule. Please provide us with clean copy of the schedule that includes all fields bracketed that are considered variable.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	SPO Schedule	7030 Schedule Revised SPO VA	SCH	Initial		50.000	7030 Schedule Revised SPO VA.pdf	Date Submitted: 06/28/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	SPO Schedule	7030 Schedule Revised SPO VA	SCH	Initial		50.000	7030 Schedule Revised_VA.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson

No Rate/Rule Schedule items changed.

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Response 2

Comments:

2) Forms 165224SPO 06/20/18 and 165226SPO VA 06/20/18 were revised to a 10-point minimum type and are now attached.

Related Objection 2

Applies To:

- Important Change Notice, 165224SPO 06/20/18 (Form)
- Coverage Options, 165226SPO VA 06/20/18 (Form)

Comments: Pertaining to Objection 3, we previously requested that the type size of the text appear in a minimum of 10 point. We did not receive versions of forms 165224SPO 06/20/18 and 165226SPO VA 06/20/18 so revised. Please resubmit.

Changed Items:

No Supporting Documents changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change Notice	165224SPO 06/20/18	OTH	Initial		62.000	165224SPO_060 519_10pt.pdf	Date Submitted: 06/28/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Change Notice	165224SPO 06/20/18	OTH	Initial		62.000	165224SPO_060 519.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Change Notice	165224SPO 07/27/17	OTH	Initial		62.000	165224SPO.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Change Notice	165224SPO 07/27/17	OTH	Initial			165224SPO.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
2	Coverage Options	165226SPO VA 06/20/18	OTH	Initial		53.000	165226 062018 10pt.pdf	Date Submitted: 06/28/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Coverage Options	165226SPO VA 06/20/18	OTH	Initial		53.000	165226SPO VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Coverage Options	165226SPO 07/27/17	OTH	Initial		53.000	165226SPO.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Coverage Options	165226SPO 07/27/17	OTH	Initial			165226SPO.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

No Rate/Rule Schedule items changed.

Response 3

Comments:

3) Form SPO-COTC 06/2018 has been moved from the Supporting Documentation tab to the Forms Schedule tab as requested.

Related Objection 3

Comments: In your response to Objection 6 you indicated that form SPO-COTC 06/20/18 is part of the policyholder package. As such, please attach this form to the Form Schedule.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Notification Samples (w/ & w/o SPO)
Comments:	
Attachment(s):	VA_PCS II Sample Policyholder Letters.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Notification Samples (w/ & w/o SPO)</i>
Comments:	
Attachment(s):	<i>VA_PCS II Sample Policyholder Letters.pdf SPO-COTC 20180619 .pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Notification Samples (w/ & w/o SPO)</i>
Comments:	
Attachment(s):	<i>VA_PCS II Sample Policyholder Letters.pdf</i>

No Rate/Rule Schedule items changed.

Conclusion:

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

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Sincerely,

Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/27/2019
Submitted Date	06/27/2019

Dear Greg Smith,

Introduction:

In reply to comments received June 26:

Response 1

Comments:

1) The new Schedule (page) has removed from the Supporting Documentation tab and has been placed on the Forms Schedule tab.

Related Objection 1

Applies To:

- Sample Schedule Page and Annotated Endorsement (Supporting Document)

Comments: Pertaining to Objection 1 from our previous Objection Letter, you responded that the schedule that will be used is the same one that was originally approved with the policy form. You go on to say that an updated Schedule page is attached. Please note that since the schedule page has been revised, a new schedule page must be submitted.

Changed Items:

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes**Satisfied - Item:** Sample Annotated Endorsement**Comments:****Attachment(s):** 7030END-SPO 1017_Annotated.pdf*Previous Version***Satisfied - Item:** *Sample Schedule Page and Annotated Endorsement***Comments:****Attachment(s):** *7030 Sample_SPO_Schedule.pdf*
*7030END-SPO 1017_Annotated.pdf**Previous Version***Satisfied - Item:** *Sample Schedule Page***Comments:****Attachment(s):** *Schedule_SPO_Sample_20180221.pdf*

No Rate/Rule Schedule items changed.

Response 2**Comments:**

2) The Schedule Page has been updated to reflect that it is Revised and a statement This Schedule page will replace any prior Schedule page as of the effective date of the Stable Premium Endorsement.

Related Objection 2

Applies To:

- Sample Schedule Page and Annotated Endorsement (Supporting Document)

Comments: Related to the comment directly above, since the Schedule page will replace the previous version, the Schedule must contain a statement to the effect that the revised Schedule Page replaces any prior Schedule page as of the effective date of the change.

Changed Items:

No Supporting Documents changed.

No Rate/Rule Schedule items changed.

Response 3

State: Virginia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2017 PCS II - Moratorium**Project Name/Number:** 2017 PCS II - Moratorium/2017 PCS II - Moratorium**Comments:**

3) Pursuant to 14 VAC 5-100-50 5, the type size of the all of the text appearing in the form will be a minimum of 10 point.

Related Objection 3**Applies To:**

- Important Change Notice, 165224SPO 06/20/18 (Form)
- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)
- Premium Change Notice, 165224NQ 04/23/19 (Form)
- Coverage Options, 165226SPO VA 06/20/18 (Form)

Comments: Pursuant to 14 VAC 5-100-50 5, the type size of the all of the text appearing in the form must be a minimum of 10 point.

Changed Items:

No Supporting Documents changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial		55.000	165224NQ_0620 18.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial			165224NQ_0620 18.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
2	Important Information Regarding This Premium Increase	165239SPO VA 06/27/19	OTH	Initial		40.000	165239SPO_080 7182_VA clean.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA_Important Information 20181012.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA Important Information 20181012.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Important	165239 VA	OTH	Initial			165239SPO VA	Date Submitted:

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
	<i>Information Regarding This Premium Increase</i>	<i>01/12/17</i>					<i>Important Information 20181012.pdf</i>	<i>10/15/2018 By: Ronald Jackson</i>

No Rate/Rule Schedule items changed.

Response 4**Comments:**

4) Form 165224NQ 04/23/19 has been updated to show that these elements are no longer bracketed.

Related Objection 4

Applies To:

- Variability Statements (Supporting Document)
- Premium Change Notice, 165224NQ 04/23/19 (Form)

Comments: The Statement of Variability (SOV) does not describe how the company logo or the company name is subject to change. Please update the SOV to include this information. Please note that the underwriter of the insurance may not be presented as variable.

Changed Items:

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes

Satisfied - Item:	Variability Statements
Comments:	
Attachment(s):	SOV_7030 Schedule_VA_060619.pdf SOV_7030END-SPO_VA2.pdf SOV_Policyholder Letter_SPO.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statements
Comments:	
Attachment(s):	SOV_7030 Schedule_VA_060619.pdf SOV_7030END-SPO_VA2.pdf SOV_Policyholder letter_060519.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_VA Letter CAR CBUL 20181014.pdf SOV_7030END-SPO_VA.pdf SOV_7030 Schedule_VA.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_7030END-SPO.pdf SOV_7030 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_7030END-SPO.pdf

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial		55.000	165224NQ_0620 18.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial			165224NQ_0620 18.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 5

Comments:

5) The first sentence was shown as bracketed in error and the brackets have been removed.

Related Objection 5

Applies To:

- Variability Statements (Supporting Document)
- Premium Change Notice, 165224NQ 04/23/19 (Form)

Comments: Similar to the comment directly above, the variable fields: company logo, company name, Premium change notice, and the first sentence of the final paragraph are bracketed and should be described in the SOV.

Changed Items:

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes

Satisfied - Item:	Variability Statements
Comments:	
Attachment(s):	SOV_7030 Schedule_VA_060619.pdf SOV_7030END-SPO_VA2.pdf SOV_Policyholder Letter_SPO.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statements
Comments:	
Attachment(s):	SOV_7030 Schedule_VA_060619.pdf SOV_7030END-SPO_VA2.pdf SOV_Policyholder letter_060519.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_VA Letter CAR CBUL 20181014.pdf SOV_7030END-SPO_VA.pdf SOV_7030 Schedule_VA.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_7030END-SPO.pdf SOV_7030 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_7030END-SPO.pdf

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial		55.000	165224NQ_0620 18.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial			165224NQ_0620 18.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 6

Comments:

6) This form was inadvertently left out of the previous filing response. The correct form number is SPO-COTC 06/20/18. The order of the documents is: 165224SPO 06/20/18, SPO-COTC 06/20/18, 165226SPO VA 06/20/18, & 165239 VA 06/27/19, the sample SPO endorsement, the appropriate NFO endorsement & the Rate History form.

Related Objection 6

Applies To:

- Variability Statements (Supporting Document)

Comments: The SOV references forms SPO-COTC 06/20/18 and SPO-COTC 04/23/19, which do not appear to be attached to the filing. Please advise how these forms relate to the filing and if they are intended to be part of the policyholder package.

Changed Items:

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes

Satisfied - Item:	Variability Statements
Comments:	
Attachment(s):	SOV_7030 Schedule_VA_060619.pdf SOV_7030END-SPO_VA2.pdf SOV_Policyholder Letter_SPO.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statements
Comments:	
Attachment(s):	SOV_7030 Schedule_VA_060619.pdf SOV_7030END-SPO_VA2.pdf SOV_Policyholder letter_060519.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_VA Letter CAR CBUL 20181014.pdf SOV_7030END-SPO_VA.pdf SOV_7030 Schedule_VA.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_7030END-SPO.pdf SOV_7030 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_7030END-SPO.pdf

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes**Satisfied - Item:** Variability Statements**Comments:****Attachment(s):** SOV_7030 Schedule_VA_060619.pdf
SOV_7030END-SPO_VA2.pdf
SOV_Policyholder Letter_SPO.pdf*Previous Version***Satisfied - Item:** Variability Statements**Comments:****Attachment(s):** SOV_7030 Schedule_VA_060619.pdf
SOV_7030END-SPO_VA2.pdf
SOV_Policyholder letter_060519.pdf*Previous Version***Satisfied - Item:** Variability Statement**Comments:****Attachment(s):** SOV_VA Letter CAR CBUL 20181014.pdf
SOV_7030END-SPO_VA.pdf
SOV_7030 Schedule_VA.pdf*Previous Version***Satisfied - Item:** Variability Statement**Comments:****Attachment(s):** SOV_7030END-SPO.pdf
SOV_7030 Schedule.pdf
SOV_VA Letter CAR CBUL 20181014.pdf*Previous Version***Satisfied - Item:** Variability Statement**Comments:****Attachment(s):** SOV_7030END-SPO.pdf**Satisfied - Item:** Policyholder Notification Samples (w/ & w/o SPO)**Comments:****Attachment(s):** VA_PCS II Sample Policyholder Letters.pdf
SPO-COTC 20180619 .pdf*Previous Version***Satisfied - Item:** Policyholder Notification Samples (w/ & w/o SPO)

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Comments:

Attachment(s): VA_PCS II Sample Policyholder Letters.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

7) The variability statement has been updated to reflect this variability.

Related Objection 7

Applies To:

- Coverage Options, 165226SPO VA 06/20/18 (Form)

Comments: The word endorsement and and appearing in the second to last paragraph are bracketed to indicate variability. Please update the SOV to describe how this text is subject to change.

Changed Items:

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes**Satisfied - Item:** Variability Statements**Comments:****Attachment(s):** SOV_7030 Schedule_VA_060619.pdf
SOV_7030END-SPO_VA2.pdf
SOV_Policyholder Letter_SPO.pdf*Previous Version***Satisfied - Item:** Variability Statements**Comments:****Attachment(s):** SOV_7030 Schedule_VA_060619.pdf
SOV_7030END-SPO_VA2.pdf
SOV_Policyholder letter_060519.pdf*Previous Version***Satisfied - Item:** Variability Statement**Comments:****Attachment(s):** SOV_VA Letter CAR CBUL 20181014.pdf
SOV_7030END-SPO_VA.pdf
SOV_7030 Schedule_VA.pdf*Previous Version***Satisfied - Item:** Variability Statement**Comments:****Attachment(s):** SOV_7030END-SPO.pdf
SOV_7030 Schedule.pdf
SOV_VA Letter CAR CBUL 20181014.pdf*Previous Version***Satisfied - Item:** Variability Statement**Comments:****Attachment(s):** SOV_7030END-SPO.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 8

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Filing Company: Genworth Life Insurance Company

Comments:

8) The document form number has been updated to a current date (06/27/19) to prevent confusion. Brackets have been added to the document where appropriate and highlighting has been done for ease of review.

Related Objection 8

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: Please bracket any fields the company considers to be variable.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239SPO VA 06/27/19	OTH	Initial		40.000	165239SPO_0807182_VA_clean.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA_Important Information 20181012.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA Important Information 20181012.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial			165239SPO VA Important Information 20181012.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

No Rate/Rule Schedule items changed.

Response 9

Comments:

9) *The document is dynamic so that if there is only 2 pages then the numbering will be 1 of 2 or if there 3 pages it will be 1 of 3. Bracketing has been added as appropriate.*

Related Objection 9

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: The letter indicates that the first page is Page 1 of 2; however, the form consists of three pages. Please revise as appropriate.

Changed Items:

No Supporting Documents changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239SPO VA 06/27/19	OTH	Initial		40.000	165239SPO_0807182_VA_clean.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA_Important Information 20181012.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA Important Information 20181012.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial			165239SPO VA Important Information 20181012.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 10

Comments:

10) The document has been updated. See attached with track changes.

Related Objection 10

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: For consistency with 14 VAC 5-200-75 D 4, please revise the phrase Our premium rate filings are available for public inspection to state All premium rate filings are available for public inspection.

Changed Items:

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

No Supporting Documents changed.

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239SPO VA 06/27/19	OTH	Initial		40.000	165239SPO_0807182_VA_clean.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA_Important Information 20181012.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA Important Information 20181012.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial			165239SPO VA Important Information 20181012.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 11**Comments:**

11) The sentence has been revised as follows: Please note that we requested a [50.1%] rate increase and the Virginia Bureau of Insurance determined that a rate increase of [29%] was allowed under Virginias regulations.

Related Objection 11

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Comments: Per our earlier discussion, please revise the statement Please note that we requested a 72.000% rate increase and the Virginia Bureau of Insurance allowed a rate increase of 55.000% similarly to that in form 165239 VA under SERFF Tracking Number GEFA-131306414.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239SPO VA 06/27/19	OTH	Initial		40.000	165239SPO_080 7182_VA clean.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA_Important Information 20181012.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA Important Information 20181012.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial			165239SPO VA Important Information 20181012.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 12**Comments:**

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

12) In the section titled Considerations related to adjusting your coverage the following text in bold will appear if the policyholders current benefits make their policy Partnership eligible: 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.'

Related Objection 12

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: Please advise if any insureds with partnership policies are affected by the proposed rate increases. If so, the policyholder letter must contain a statement that satisfies 14 VAC 5-200-75 D 2 c.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239SPO VA 06/27/19	OTH	Initial		40.000	165239SPO_080 7182_VA clean.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA_Important Information 20181012.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA Important Information 20181012.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial			165239SPO VA Important Information 20181012.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

No Rate/Rule Schedule items changed.

Conclusion:

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

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

Ronald Jackson

State:	Virginia	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2017 PCS II - Moratorium		
Project Name/Number:	2017 PCS II - Moratorium/2017 PCS II - Moratorium		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/17/2019
Submitted Date	06/17/2019

Dear Greg Smith,

Introduction:

In reply to comments received May 31, we ask you to review the attachments. In addition, We would like to schedule a discussion with you to go through this document as well as the attachments submitted as soon as possible. Thank you.

Response 1

Comments:

1. The schedule that will be used is the same one that was originally approved with policy form 7030L on 3/12/98. A sample of the policy form is attached in this submission. An updated Schedule (Page) along with a variability statement (SOV) containing benefit ranges for changes particular to the Stable Premium Option (SPO) endorsements is also included.

Related Objection 1

Applies To:

- Variability Statement (Supporting Document)

Comments: You stated in your response to Objection 2 from our Objection Letter dated 2/6/19, Variability regarding the 1% benefit increase has been added to the SOV 7030-Schedule_VA and removed from the SOV_7030END-SPO_VA. Please provide us with a copy of the schedule referred to in the SOV and identified as 7030END-SPO_VA. Also, please advise the SERFF Tracking Number where this schedule was approved for use in Virginia.

Changed Items:

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes

Satisfied - Item:	Variability Statements
Comments:	
Attachment(s):	SOV_7030 Schedule_VA_060619.pdf SOV_7030END-SPO_VA2.pdf SOV_Policyholder letter_060519.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Variability Statement</i>
Comments:	
Attachment(s):	<i>SOV_VA Letter CAR CBUL 20181014.pdf SOV_7030END-SPO_VA.pdf SOV_7030 Schedule_VA.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Variability Statement</i>
Comments:	
Attachment(s):	<i>SOV_7030END-SPO.pdf SOV_7030 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Variability Statement</i>
Comments:	
Attachment(s):	<i>SOV_7030END-SPO.pdf</i>

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes

Satisfied - Item:	Variability Statements
Comments:	
Attachment(s):	SOV_7030 Schedule_VA_060619.pdf SOV_7030END-SPO_VA2.pdf SOV_Policyholder letter_060519.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Variability Statement</i>
Comments:	
Attachment(s):	<i>SOV_VA Letter CAR CBUL 20181014.pdf SOV_7030END-SPO_VA.pdf SOV_7030 Schedule_VA.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Variability Statement</i>
Comments:	
Attachment(s):	<i>SOV_7030END-SPO.pdf SOV_7030 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>Variability Statement</i>
Comments:	
Attachment(s):	<i>SOV_7030END-SPO.pdf</i>

Satisfied - Item:	Sample Schedule Page and Annotated Endorsement
Comments:	
Attachment(s):	7030 Sample_SPO_Schedule.pdf 7030END-SPO 1017_Annotated.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Sample Schedule Page</i>
Comments:	
Attachment(s):	<i>Schedule_SPO_Sample_20180221.pdf</i>

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:** 2017 PCS II - Moratorium**Project Name/Number:** 2017 PCS II - Moratorium/2017 PCS II - Moratorium

No Rate/Rule Schedule items changed.

Response 2**Comments:**

2. As indicated in Response #1, the Schedule to be used will be the same as the originally approved schedule with benefit updates to reflect the SPO benefit changes.

Related Objection 2

Applies To:

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)

Comments: Related to the comment directly above, the endorsement states This Endorsement and the accompanying updated Schedule are to be attached to and form a part of the policy. Please advise if the schedule referred to is the same as that referenced in Objection 1. If not, please provide us with a copy of the schedule referred to in the endorsement. Also, please advise the SERFF Tracking Number where this schedule was approved for use in Virginia.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3**Comments:**

3. An updated SOV is attached indicating:

COMPOUND 1% BENEFIT INCREASES The Daily Payment Maximum and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of the policy. Annual increases will apply to benefits payable for expenses incurred on or after the date of the increase. Beginning on the first anniversary of the policy effective date that occurs after the effective date of the Endorsement changing this Inflation Protection provision to Compound 1% Benefit Increases, the Daily Payment Maximum and Lifetime Payment Maximum amounts will increase by 1% of the amounts in effect at that time as shown above; and each increase thereafter will be equal to 1% of the Daily Payment Maximum and Lifetime Payment Maximum in effect at the time of each such increase.

Related Objection 3

Applies To:

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)

Comments: The Compound 1% Benefit Increases section contains variable language not described in the SOV. Please revise the SOV to describe how the text might vary from the text as presented.

Changed Items:

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes**Satisfied - Item:** Variability Statements**Comments:****Attachment(s):**SOV_7030 Schedule_VA_060619.pdf
SOV_7030END-SPO_VA2.pdf
SOV_Policyholder letter_060519.pdf*Previous Version***Satisfied - Item:** *Variability Statement***Comments:****Attachment(s):***SOV_VA Letter CAR CBUL 20181014.pdf
SOV_7030END-SPO_VA.pdf
SOV_7030 Schedule_VA.pdf**Previous Version***Satisfied - Item:** *Variability Statement***Comments:****Attachment(s):***SOV_7030END-SPO.pdf
SOV_7030 Schedule.pdf
SOV_VA Letter CAR CBUL 20181014.pdf**Previous Version***Satisfied - Item:** *Variability Statement***Comments:****Attachment(s):***SOV_7030END-SPO.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4**Comments:**

4. The SOV was incorrect. Benefit increase information is not contained in a rider for 7030L but is only referenced on the schedule page. We apologize for the confusion.

Related Objection 4

Applies To:

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

- Variability Statement (Supporting Document)

Comments: With respect to form 7030END-SPO 1017, the SOV states If the policyholder has the Automatic Compound Increases Rider, the following statement appears:

[Except for the phrase Signed for General Electric Capital Assurance Company and the associated signatures and titles in the signature block, the provisions of the Automatic Compound Benefit Increases Rider are deleted in their entirety and replaced with the following]

If a policyholder elects the co-insurance option and does not already have a 100-day Elimination Period, the following statement appears: [As shown on the accompanying updated Schedule, the Elimination Period is changed to be 100 days for the Long-Term Care Facility Benefit.]

Please advise where this variable language would appear in the endorsement if applicable.

Changed Items:

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes**Satisfied - Item:** Variability Statements**Comments:****Attachment(s):** SOV_7030 Schedule_VA_060619.pdf
SOV_7030END-SPO_VA2.pdf
SOV_Policyholder letter_060519.pdf*Previous Version***Satisfied - Item:** *Variability Statement***Comments:****Attachment(s):** *SOV_VA Letter CAR CBUL 20181014.pdf*
SOV_7030END-SPO_VA.pdf
*SOV_7030 Schedule_VA.pdf**Previous Version***Satisfied - Item:** *Variability Statement***Comments:****Attachment(s):** *SOV_7030END-SPO.pdf*
SOV_7030 Schedule.pdf
*SOV_VA Letter CAR CBUL 20181014.pdf**Previous Version***Satisfied - Item:** *Variability Statement***Comments:****Attachment(s):** *SOV_7030END-SPO.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5**Comments:**

5. Disclosure: We agree that clear disclosure is necessary to ensure that policyholders understand the impact of the selection of the SPO. SPO is discussed in the Coverage Options to Consider, the Important Information document and a sample endorsement is enclosed with the policyholder notification package along with the SOV. To improve clarity the 7030END SPO has been annotated to correspond to the SOV.

Clarification regarding the SPO: In your example of the 65 year old, the impact of the stable premium option on their benefits would be as shown in the response letter:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Related Objection 5

Applies To:

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)

Comments: We have a couple of questions regarding the Stable Premium Option.

First, we wonder if the policyholder is being provided a clear disclosure of the changes that will occur to his contract since the only information provided appears to be the options section of the policyholder notification letter. Do you think that policyholders have sufficient information to make an informed choice?

If we understand correctly, if a policyholder who is 65 years old with a \$100 a day benefit elects this option, it will cost them \$2297.00 a year for 10 years, which will guarantee that they won't have any increases in premium during that time. At the same time, their inflation protection will be changed to 1%, the elimination period changed to 180 days for the Long-Term Care Facility Benefit and 90 days for the Home Care Benefit, and the benefit subject to co-insurance.

Can you provide a demonstration of how this is actuarially equivalent since this is what is stated in the filing?

Is this only true if all future rate increases are approved as well? What if they aren't?

What happens after 10 years? Will the additional premium of \$2297 continue to be charged?

Will any rate increases approved during that 10-year period then be added to premium in effect prior to the election of this benefit?

Will policyholders that elect this benefit be grouped separately from the rest of the block for rate increase purposes?

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (6/17/19)
Comments:	
Attachment(s):	VA PCS II Objection 7 Response 20190617.pdf

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (6/17/19)
Comments:	
Attachment(s):	VA PCS II Objection 7 Response 20190617.pdf
Satisfied - Item:	Sample Schedule Page and Annotated Endorsement
Comments:	
Attachment(s):	7030 Sample_SPO_Schedule.pdf 7030END-SPO 1017_Annotated.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Sample Schedule Page</i>
Comments:	
Attachment(s):	<i>Schedule_SPO_Sample_20180221.pdf</i>

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6**Comments:**

6. The full underwriting company name will appear on all documents and pages of the policyholder notification letter and will not be displayed as variable text. Please see attached policyholder notification package. Font size will be the same as other text.

Related Objection 6

Applies To:

- Premium Change Notice, 165224NQ 06/20/18 (Form)
- Important Change Notice, 165224SPO 07/27/17 (Form)
- Coverage Options, 165226SPO 07/27/17 (Form)

Comments: Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name of the insurer must prominently appear on the cover sheet of all policies, certificates, riders, endorsements, applications, and other forms required to be submitted.

Changed Items:

No Supporting Documents changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial		55.000	165224NQ_0620 18.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial			165224NQ_0620 18.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
2	Important Change Notice	165224SPO 06/20/18	OTH	Initial		62.000	165224SPO_060 519.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Important Change Notice	165224SPO 07/27/17	OTH	Initial		62.000	165224SPO.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Important Change Notice	165224SPO 07/27/17	OTH	Initial			165224SPO.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
3	Coverage Options	165226SPO VA 06/20/18	OTH	Initial		53.000	165226SPO VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
3	Coverage Options	165226SPO 07/27/17	OTH	Initial		53.000	165226SPO.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
3	Coverage Options	165226SPO 07/27/17	OTH	Initial			165226SPO.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 7

Comments:

7. The full underwriting company name will appear on all documents and pages of the policyholder notification letter and will not be displayed as variable text. Please see attached policyholder notification package. Font size will be the same as other text.

Related Objection 7

Applies To:

- Premium Change Notice, 165224NQ 06/20/18 (Form)
- Important Change Notice, 165224SPO 07/27/17 (Form)

Comments: The form contains various references to other states. Please advise how these references apply to this filing.

Changed Items:

No Supporting Documents changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial		55.000	165224NQ_0620 18.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial			165224NQ_0620 18.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
2	Important Change Notice	165224SPO 06/20/18	OTH	Initial		62.000	165224SPO_060 519.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Important Change Notice	165224SPO 07/27/17	OTH	Initial		62.000	165224SPO.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Important Change Notice	165224SPO 07/27/17	OTH	Initial			165224SPO.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 8

Comments:

8. The full underwriting company name will appear on all documents and pages of the policyholder notification letter and will not be displayed as variable text. Please see attached policyholder notification package. Font size will be the same as other text.

Related Objection 8

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Applies To:

- Premium Change Notice, 165224NQ 06/20/18 (Form)
- Important Change Notice, 165224SPO 07/27/17 (Form)
- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: Please note that the underwriter of the insurance may not be presented as variable.

Changed Items:

No Supporting Documents changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial		55.000	165224NQ_0620 18.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial			165224NQ_0620 18.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
2	Important Change Notice	165224SPO 06/20/18	OTH	Initial		62.000	165224SPO_060 519.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Important Change Notice	165224SPO 07/27/17	OTH	Initial		62.000	165224SPO.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Important Change Notice	165224SPO 07/27/17	OTH	Initial			165224SPO.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
3	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA_Important Information 20181012.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
3	Important Information Regarding This Premium	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA Important Information 20181012.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson

State: Virginia
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 PCS II - Moratorium
 Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Filing Company: Genworth Life Insurance Company

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
	<i>Increase</i>							
<i>Previous Version</i>								
3	<i>Important Information Regarding This Premium Increase</i>	<i>165239 VA 01/12/17</i>	<i>OTH</i>	<i>Initial</i>			<i>165239SPO VA Important Information 20181012.pdf</i>	<i>Date Submitted: 10/15/2018 By: Ronald Jackson</i>

No Rate/Rule Schedule items changed.

Response 9

Comments:

9. The full underwriting company name will appear on all documents and pages of the policyholder notification letter and will not be displayed as variable text. Please see attached policyholder notification package. Font size will be the same as other text.

Related Objection 9

Applies To:

- Premium Change Notice, 165224NQ 06/20/18 (Form)
- Important Change Notice, 165224SPO 07/27/17 (Form)
- Coverage Options, 165226SPO 07/27/17 (Form)
- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: A Statement of Variability (SOV) was provided that describes the variability under the caption General Guidelines. We recognize that limited fields may be described generally such as addresses, telephone numbers and the insureds identifying information; however, other fields must be described specifically. Item 8 in our SERFF General Instructions states in part that all variable information must be bracketed and explained in detail. The SOV should be detailed and specific. It should identify each variable field appearing in the forms and describe specifically how that field will vary from the text as presented. For any variable numerical information, please express the minimum and maximum values. Any variable language must be defined sufficiently so that compliance with statutory or regulatory requirements can be determined. Please provide us with a SOV that satisfies the above requirements.

Changed Items:

No Supporting Documents changed.

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial		55.000	165224NQ_0620 18.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial			165224NQ_0620 18.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
2	Important Change Notice	165224SPO 06/20/18	OTH	Initial		62.000	165224SPO_060 519.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Important Change Notice	165224SPO 07/27/17	OTH	Initial		62.000	165224SPO.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Important Change Notice	165224SPO 07/27/17	OTH	Initial			165224SPO.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
3	Coverage Options	165226SPO VA 06/20/18	OTH	Initial		53.000	165226SPO VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
3	Coverage Options	165226SPO 07/27/17	OTH	Initial		53.000	165226SPO.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
3	Coverage Options	165226SPO 07/27/17	OTH	Initial			165226SPO.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
4	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA_Important Information 20181012.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
4	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA Important Information 20181012.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
4	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial			165239SPO VA Important Information 20181012.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 10**Comments:**

10. The full underwriting company name will appear on all documents and pages of the policyholder notification letter and will not be displayed as variable text. Please see attached policyholder notification package. Font size will be the same as other text.

Related Objection 10

Applies To:

- Premium Change Notice, 165224NQ 06/20/18 (Form)
- Important Change Notice, 165224SPO 07/27/17 (Form)

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

- Coverage Options, 165226SPO 07/27/17 (Form)
- Variability Statement (Supporting Document)

Comments: Related to the comment above, the SOV describes the variable field <if VA> with the explanation any variability noted as if VA will appear based on previous instruction from the Bureau of Insurance. Please note that this explanation is general and insufficient. In all such instances the SOV should describe specifically how the field is expected to vary.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statements
Comments:	
Attachment(s):	SOV_7030 Schedule_VA_060619.pdf SOV_7030END-SPO_VA2.pdf SOV_Policyholder letter_060519.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_VA Letter CAR CBUL 20181014.pdf SOV_7030END-SPO_VA.pdf SOV_7030 Schedule_VA.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_7030END-SPO.pdf SOV_7030 Schedule.pdf SOV_VA Letter CAR CBUL 20181014.pdf
<i>Previous Version</i>	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_7030END-SPO.pdf

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial		55.000	165224NQ_0620 18.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial			165224NQ_0620 18.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
2	Important Change Notice	165224SPO 06/20/18	OTH	Initial		62.000	165224SPO_060 519.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Important Change Notice	165224SPO 07/27/17	OTH	Initial		62.000	165224SPO.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Important Change Notice	165224SPO 07/27/17	OTH	Initial			165224SPO.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
3	Coverage Options	165226SPO VA 06/20/18	OTH	Initial		53.000	165226SPO VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
3	Coverage Options	165226SPO 07/27/17	OTH	Initial		53.000	165226SPO.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
3	Coverage Options	165226SPO 07/27/17	OTH	Initial			165226SPO.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 11

Comments:

11. The full underwriting company name will appear on all documents and pages of the policyholder notification letter and will not be displayed as variable text. Please see attached policyholder notification package. Font size will be the same as other text.

Related Objection 11

Applies To:

- Premium Change Notice, 165224NQ 06/20/18 (Form)

Comments: The notice includes a variable statement, See Addendum for date details. Please advise which addendum is being referenced. The SOV should be updated to explain when and how this statement applies.

Changed Items:

No Supporting Documents changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_0423 19VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial		55.000	165224NQ_0620 18.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial			165224NQ_0620 18.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 12**Comments:**

12. We acknowledge and agree to use at least a 10-point font for text.

Related Objection 12

Applies To:

- Coverage Options, 165226SPO 07/27/17 (Form)

Comments: All text appearing in the form must appear in a minimum of 10 point pursuant to 14 VAC 5-100-50 5.

Changed Items:

No Supporting Documents changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Coverage Options	165226SPO VA 06/20/18	OTH	Initial		53.000	165226SPO VA.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Coverage Options	165226SPO 07/27/17	OTH	Initial		53.000	165226SPO.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Coverage Options	165226SPO 07/27/17	OTH	Initial			165226SPO.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 13**Comments:**

13. The 165239 VA will be used with policy notifications that do not contain a SPO offer which are the policy forms in GEFA-131306414 & GEFA-131306456. 165239 VA 01/12/17 will be used with the SPO offers which are the policy forms in GEFA-131306457 & GEFA-131306458.

Related Objection 13

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: We note that SERFF Tracking No. GEFA-131306414 contains policyholder letter form 165239 VA, and SERFF Tracking No. GEFA-131306457 contains policyholder letter 165239 VA 01/12/17. Please confirm that these forms are distinct from each other.

Changed Items:

No Supporting Documents changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA_Important Information 20181012.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA Important Information 20181012.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial			165239SPO VA Important Information 20181012.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 14

Comments:

14. 165239 VA 01/12/17 has been updated to reflect All premium rate filings are available for public inspection and may be accessed online through the Virginia Bureau of Insurances webpage at www.scc.virginia.gov/BOI.

Related Objection 14

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: The statement Our premium rate filings are available for public inspection should state All premium rate filings for consistency with 14 VAC 5-200-75 D 4.

Changed Items:

No Supporting Documents changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA_Important Information 20181012.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA Important Information 20181012.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial			165239SPO VA Important Information 20181012.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 15

Comments:

15. The full underwriting company name will appear on all documents and pages of the policyholder notification letter and will not be displayed as variable text. Please see attached policyholder notification package. Font size will be the same as other text.

Related Objection 15

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: The full and proper corporate name must be as least as prominent as other text in the form pursuant to 14 VAC 5-100-50 2.

Changed Items:

No Supporting Documents changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA_Important Information 20181012.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA Important Information 20181012.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial			165239SPO VA Important Information 20181012.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 16

Comments:

16. Please review the Optional Limited Benefit option form. The description of the Optional Limited Benefit Allowance is captioned below. The calculation is the premiums paid not including waived premium minus and benefit paid or payable. We respectfully submit that the description in 165239 VA 01/12/17 is accurate.

Related Objection 16

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

Comments: The Optional Limited Benefit option conflicts with form 158271 10/17/13 by stating that the new maximum coverage is calculated minus any benefits paid. The endorsement does not include this language in the description of the benefit calculation. Please revise form 165239 VA 01/12/17 accordingly.

Changed Items:

No Supporting Documents changed.

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA_Important Information 20181012.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA Important Information 20181012.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial			165239SPO VA Important Information 20181012.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 17

Comments:

17. In the Important change letter (165224SPO 06/20/18) there is a sentence regarding future increases: We plan to request at least XXX% in additional premium increases over the next X-X years. This is where we tell the policyholder about the planned future rate increases planned in the future. Please review the Statement of Variability for further information regarding the possible ranges of the percentages and the number of years.

To accommodate your request for more clarity about the filing process the sentence has been updated to read as follows:

We plan to request at least [150%] in additional premium increases over the next [3-5] years. Note that any future increases would first be subject to the review and approval of the Virginia Bureau of Insurance.

Related Objection 17

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA 01/12/17 (Form)

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Comments: Regarding the potential for future rate increases, 14VAC5-200-75 A 2 requires that the policyholder notification letter include an explanation of potential future premium rate revisions, and the policyholder's or certificate holder's options in the event of a premium rate revision. In those filings in which the company has already decided to file for additional rate increases, why isn't the company including this information? For example, in SERFF filing GEFA-131306459, the filing states that the company intends to file for an additional increase of 72% Lifetime/55% Limited in 2020 and again in 2023, but this information does not appear to be in the policyholder notification letter. Although we would expect this information to be in the letter, we would also expect that a statement would be included that any future rate increases would first be subject to the review and approval of the Virginia Bureau of Insurance, or something to that effect.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA_Important Information 20181012.pdf	Date Submitted: 06/17/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA Important Information 20181012.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial			165239SPO VA Important Information 20181012.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Conclusion:

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

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Sincerely,

Ronald Jackson

State: Virginia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2017 PCS II - Moratorium**Project Name/Number:** 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/22/2019
Submitted Date	04/22/2019

Dear Greg Smith,

Introduction:

In reply to comments received April 4:

Response 1

Comments:

1) The Stable Premium Option is not priced for a ten year certain period, but rather is priced to be actuarially equivalent to the full rate increase we plan to file over our Multi-Year Rate Action Plan (MYRAP). The rate guarantee period offered is a date-certain guarantee that considers the timing of the MYRAP and provides premium certainty until at least 2028.

Related Objection 1

Applies To:

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)

Comments: Page 4 - Impact to Your premium

Does the Stable Premium Option provide for no increase in premiums for a 10 year period?

Since the Company's objection letter response states that the SPO premium rates have factored in a 30% rate increase intended to be filed in 2020, would the policyholder with an SPO be protected from a premium increase until at least the anniversary of the policy effected date that occurs on or after January 1, 2030?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) Attached are John Doe versions of the policyholder letter with & without SPO.

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Related Objection 2

Comments: Policyholder Notification Letter

Please provide a "John Doe" policyholder notification letter with and without the SPO endorsement option.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Notification Samples (w/ & w/o SPO)
Comments:	
Attachment(s):	VA_PCS II Sample Policyholder Letters.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

Ronald Jackson

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Filing Company: Genworth Life Insurance Company

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 03/07/2019
 Submitted Date 03/07/2019

Dear Greg Smith,

Introduction:

In reply to comments received February 6, 2019:

Response 1

Comments:

1) To comply with 14 VAC 5-110-60, the Flesch Score documentation has been updated to include the required information.

Related Objection 1

Applies To:

- L&H Readability - Health (Supporting Document)

Comments: Your readability certification does not contain the number of words, syllables, and sentences as required by 14 VAC 5-110-60. Also, please review the regulation for required certification language.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Readability - Health
Comments:	
Attachment(s):	VA_Readability Compliance Certification_PCS II SPO.pdf
<i>Previous Version</i>	
Satisfied - Item:	L&H Readability - Health
Comments:	
Attachment(s):	Flesch Score_7030END.pdf

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Stable Premium Option Endorsement (PCS II)	7030END-SPO 1017	POLA	Initial		42.000	7030END-SPO 1017_v2.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Stable Premium Option Endorsement (PCS II)	7030END-SPO 1017	POLA	Initial		50.000	7030END-SPO 1017.pdf	Date Submitted: 12/29/2017 By: Ronald Jackson
2	Premium Change Notice	165224NQ 06/20/18	OTH	Initial		55.000	165224NQ_0620 18.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
2	Premium Change Notice	165224NQ 06/20/18	OTH	Initial			165224NQ_0620 18.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
3	Important Change Notice	165224SPO 07/27/17	OTH	Initial		62.000	165224SPO.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
3	Important Change Notice	165224SPO 07/27/17	OTH	Initial			165224SPO.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
4	Coverage Options	165226SPO 07/27/17	OTH	Initial		53.000	165226SPO.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
4	Coverage Options	165226SPO 07/27/17	OTH	Initial			165226SPO.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
5	Important Information	165239 VA 01/12/17	OTH	Initial		40.000	165239SPO VA Important	Date Submitted: 03/07/2019

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Stable Premium Option Endorsement (PCS II)	7030END-SPO 1017	POLA	Initial		42.000	7030END-SPO 1017_v2.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
	Regarding This Premium Increase						Information 20181012.pdf	By: Ronald Jackson
<i>Previous Version</i>								
5	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial			165239SPO VA Important Information 20181012.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) Variability regarding the 1% Benefit Increase has been added to the SOV 7030-Schedule_VA and removed from the SOV_7030END-SPO_VA. New SOVs have been attached; refer to SOV_7030 Schedule_VA.pdf and SOV_7030END-SPO_VA.pdf.

Related Objection 2

Applies To:

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)
- Variability Statement (Supporting Document)

Comments: The Certification of Variability should describe and explain the variability in the Compound 1% Benefit Increases section specific to form 7030-SPO 1017.

Changed Items:

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes**Satisfied - Item:** Variability Statement**Comments:****Attachment(s):** SOV_VA Letter CAR CBUL 20181014.pdf
SOV_7030END-SPO_VA.pdf
SOV_7030 Schedule_VA.pdf*Previous Version***Satisfied - Item:** Variability Statement**Comments:****Attachment(s):** SOV_7030END-SPO.pdf
SOV_7030 Schedule.pdf
SOV_VA Letter CAR CBUL 20181014.pdf*Previous Version***Satisfied - Item:** Variability Statement**Comments:****Attachment(s):** SOV_7030END-SPO.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3**Comments:**

3) The Stable Premium Option (SPO) will be used with the comprehensive policy form 7030L which was approved in Virginia on 3/12/98. The policy form is attached; refer to PCS 2_VA 7030L 001.pdf.

Related Objection 3

Applies To:

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)

Comments: The Filing Description states that the Stable Premium Option Endorsement will be used with the PCS II policy series. Please identify the specific policy form numbers with which the endorsement will be used and the date the policies were approved in Virginia. Also, in order for us to continue our review of the endorsement, please provide us with copies of these policies.

Changed Items:

State: Virginia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2017 PCS II - Moratorium**Project Name/Number:** 2017 PCS II - Moratorium/2017 PCS II - Moratorium**Supporting Document Schedule Item Changes****Satisfied - Item:** Sample Policy**Comments:****Attachment(s):** PCS 2_VA 7030L 001.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4**Comments:**

4) The endorsement has been highlighted to make the two different options and the associated text easier to find; see attachment 7030END-SPO 1017_v2.pdf. The SOV for 7030END-SPO 1017 has also been modified to more clearly correspond to the endorsement language; see attachment SOV_7030END-SPO_VA.pdf.

Related Objection 4

Applies To:

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)
- Variability Statement (Supporting Document)

Comments: The Certification of Variability describes two instances where text may appear in the endorsement under specified circumstances. Please add this language to the endorsement where it would appear if applicable.

Changed Items:

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes**Satisfied - Item:** Variability Statement**Comments:****Attachment(s):**SOV_VA Letter CAR CBUL 20181014.pdf
SOV_7030END-SPO_VA.pdf
SOV_7030 Schedule_VA.pdf*Previous Version***Satisfied - Item:** Variability Statement**Comments:****Attachment(s):**SOV_7030END-SPO.pdf
SOV_7030 Schedule.pdf
SOV_VA Letter CAR CBUL 20181014.pdf*Previous Version***Satisfied - Item:** Variability Statement**Comments:****Attachment(s):**

SOV_7030END-SPO.pdf

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Stable Premium Option Endorsement (PCS II)	7030END-SPO 1017	POLA	Initial		42.000	7030END-SPO 1017_v2.pdf	Date Submitted: 03/07/2019 By: Ronald Jackson
<i>Previous Version</i>								
1	Stable Premium Option Endorsement (PCS II)	7030END-SPO 1017	POLA	Initial		50.000	7030END-SPO 1017.pdf	Date Submitted: 12/29/2017 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Response 5**Comments:**

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 PCS II - Moratorium
 Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

5) The SPO was priced to achieve the same lifetime loss ratio (LLR) as Genworths MYRAP. The MYRAP for PCS II consisted of a 60% rate increase in 2017 and a 30% rate increase in 2020, resulting in a cumulative rate increase of 108%. The table in the response letter compares projected and historical amounts between the SPO designs and Genworths MYRAP at the price of pricing. Note that on the basis of modeling and assumptions as of the point of pricing, all options result in a lifetime loss ratio of approximately 110.6%.

GLIC has provided the full projections related to these loss ratios in Attachment 1 of the file VA PCS II Objection 5 Attachments 20190307.pdf.

Regarding marketing or training materials: The SPO is an alternative reduced benefit option provided to policyholders receiving a rate increase therefore there are no separate marketing materials provided. The information provided to policyholders regarding this option is all contained within the policyholder notification documents. These documents have been previously provided to the Department however for ease of review a sample 'John Doe' document has been attached to this response; refer to Policyholder_Sample_VA.PCS2.pdf. The policyholder communication documents also provide the basis for training for agents and customer service representatives.

When determining future rate increases for SPO policies, GLICs current plan is that policyholders who choose SPO will be treated as a separate class of policies. GLIC will continue to monitor experience of all Choice I business and will react as experience develops. Note that it may be required to combine claims experience for the entire block due to credibility issues within just the SPO class.

Related Objection 5

Applies To:

- Stable Premium Option Endorsement (PCS II), 7030END-SPO 1017 (Form)
- SPO Rate Table, [7030END-SPO 1017] (Rate)

Comments: Regarding the Stable Premium Option, our understanding is that it is priced to be equivalent to the premium level assuming all phases of the MYRAP are approved; however, we unable to independently verify this claim. Please provide additional information that supports this claim. In addition, provide separate projections of this option.

provide any marketing or training materials related to this option in addition to any other information that may be provided to policyholders. explain how future rate increases will be determined for those policyholders that elect this option.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (3/7/19)
Comments:	
Attachment(s):	VA PCS II Objection 5 Response 20190307.pdf

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State: Virginia

Filing Company: Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (3/7/19)
Comments:	
Attachment(s):	VA PCS II Objection 5 Response 20190307.pdf
Satisfied - Item:	Experience Projection (Nationwide)
Comments:	
Attachment(s):	VA PCS II Objection 5 Attachments 20190307.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

Ronald Jackson

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/16/2018
Submitted Date	10/16/2018

Dear Greg Smith,

Introduction:

In reply to comments received September 25:

Response 1

Comments:

Due to the character restriction in SERFF, we ask you to review the response letter addressing the comments shown above along with the associated attachments.

Related Objection 1

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:** 2017 PCS II - Moratorium**Project Name/Number:** 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Comments: 1. Since only a sample of voluntary lapse rates is supplied, please provide the range and weighted average of ultimate voluntary lapse rates assumed for this block of business.

2. The memorandum states that the morbidity is based on the experience of over 200,000 claims. Please also provide the historical claim count for this particular block.

3. Please provide the Excel file used to produce Attachment 7 Status of Filings.

4. Please provide a demonstration of the assertion that the conversion from a claim cost total lives model to a first principles healthy lives model had no material impact.

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

a. Paid-up policies should be removed, both from historical experience and future projections.

b. For this pre-stability block, assumptions should use a best-estimate basis without margins for moderately adverse conditions.

c. Premiums should be at the Virginia rate level for both historical and projected future. The description in the memorandum is unclear whether this has been done for rate increases prior to 2012.

d. Please use the appropriate maximum valuation interest rate (4.5%) as specified in 14VAC5-200-150 for accumulation and discounting of this block, including any discounting of claim reserves back to the incurral year.

6. Because the Bureau has observed over the years that the anticipated experience of policies with and without inflation is often markedly different, for each of the four subsets of the business corresponding to the combinations of (lifetime/limited benefit periods) and (no inflation/with inflation protection), please provide (IN EXCEL FORMAT) the following projections on a nationwide basis:

a. current assumptions and current rates

b. current assumptions and current rates, using actual nationwide premiums (not Virginia rate level)

c. current assumptions and current rates, including paid-up policies (if any)

d. current assumptions with the proposed rate increase

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

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

State:	Virginia	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2017 PCS II - Moratorium		
Project Name/Number:	2017 PCS II - Moratorium/2017 PCS II - Moratorium		

g.original assumptions and original premiums from inception

h.actual past experience (claims, mortality, lapse) but original assumptions in the future, with all premiums at the original premium scale from inception.

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

7.For each of the four subsets of the business above, please provide the active life reserves balance as of the projection date on a nationwide basis.

8.For each of the four subsets of the business above, please provide the policy count as of the projection date in Virginia.

9.Section 19 of the Actuarial Memorandum indicates that the loss ratio standard is 60%, but 14VAC5-200-150 contains a stricter requirement for rate increase filings. Please provide demonstrations related to these requirements.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA PCS II Objection 4 Response 20181015.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA PCS II Objection 4 Response 20181015.pdf

Satisfied - Item:	Experience Exhibits, Filing Status and 60/80 Demo
Comments:	
Attachment(s):	VA PCS II Objection 4 Attachments 20181015.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

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

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

Ronald Jackson

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/15/2018
Submitted Date	10/15/2018

Dear Greg Smith,

Introduction:

In reply to comments received September 10:

Response 1

Comments:

Due to the character restriction in SERFF, we ask you to review the attached response to the comments shown above along with the associated attachments.

Related Objection 1

Applies To:

- Sample Policyholder Letter (Supporting Document)

State: Virginia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2017 PCS II - Moratorium**Project Name/Number:** 2017 PCS II - Moratorium/2017 PCS II - Moratorium

- Comments: 1) If the Company intends to use a previously approved policyholder letter form, please provide the SERFF tracking number for the approved letter.
- 2) Since the policyholder notification letter is required to be filed for review it should be included under the Form Schedule" section.
- 3) Pursuant to 14VAC5-100-40 A 1 and 14VAC5-100-50 1, the policyholder notification letter is required to include a form number in the lower left-hand corner of the form that may consist of digits, letters or a combination of both that distinguishes it from all other forms used by the insurer. Please revise the form accordingly.
- 4) If an insureds premium is currently being waived because they are on claim, please advise how this will be handled? Will they be required to select an option at the time they are notified of the increase, at the time that they come off claim, etc.?
- 5) Pursuant to 14VAC -200-75 D, an insurer is required to provide notice of an upcoming premium rate schedule increase to all policyholders at least 75 days prior to the implementation of the premium rate schedule increase. Please confirm that the company will comply with this requirement.
- 6) What exactly is the relevance of the stated factors as the reason for the premium increase and how (or why) does this impact the policyholders? The Rate Review Summary provides a better explanation than the letter regarding the factors driving the rate increase; and we suggest the letter be amended accordingly. The insurance and actuarial terms, however, should be explained or reworded so that the explanation in the letter meets the need for more consumer-friendly language.
- 7) Is the Contingent Benefit Upon Lapse, Contingent Non-Forfeiture Benefit and Optional Limited Benefit Election Form part of the policyholder notification letter or a separate form? Will it become part of the policy upon receipt?
- 8) Will the policyholder receive a revised schedule page if an option is elected? If so, please provide a copy of the form and the date approved, including the SERFF or State tracking number if available.
- 9) Pursuant to 14VAC 5-100-40 A 3, please include a certification similar to the following for the policyholder notification letter, or any other filed form if applicable. A statement identical to the following which is signed by the General Counsel or an officer of the company or any attorney or actuary representing the company: "The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto."
- 10) Prior to resubmitting, the company may wish to review the requirements of 14VAC5-200-75 D and 14VAC5-100 et seq. to ensure that all applicable requirements have been met.
- 11) In the "About this premium increase" section of the letter, please explain how a policyholder who does not have access to a computer can obtain additional information regarding premium increases if they cannot access "Genworth.com/LTCpremiums".

Changed Items:

State:	Virginia	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2017 PCS II - Moratorium		
Project Name/Number:	2017 PCS II - Moratorium/2017 PCS II - Moratorium		

Supporting Document Schedule Item Changes

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf

Previous Version

Satisfied - Item:	<i>Certification of Compliance</i>
Comments:	
Attachment(s):	<i>VA_Compliance Certification.pdf</i>

Supporting Document Schedule Item Changes

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf

Previous Version

Satisfied - Item:	<i>Certification of Compliance</i>
Comments:	
Attachment(s):	<i>VA_Compliance Certification.pdf</i>

Satisfied - Item:	New Coverage Option Notification
Comments:	Sample Policyholder Notifications moved to the Forms Schedule tab for approval.
Attachment(s):	70355SPO.pdf

Previous Version

Satisfied - Item:	<i>Sample Policyholder Letter</i>
Comments:	
Attachment(s):	<i>VA SPO Policyholder Letter.pdf</i>

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Certification of Compliance</i>
Comments:	
Attachment(s):	<i>VA_Compliance Certification.pdf</i>

Satisfied - Item:	New Coverage Option Notification
Comments:	Sample Policyholder Notifications moved to the Forms Schedule tab for approval.
Attachment(s):	70355SPO.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Sample Policyholder Letter</i>
Comments:	
Attachment(s):	<i>VA SPO Policyholder Letter.pdf</i>

Satisfied - Item:	Response Letter (10/15/18)
Comments:	
Attachment(s):	VA PCS II Objection 3 Response 20181015.pdf

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes**Satisfied - Item:** Certification of Compliance**Comments:****Attachment(s):** VA_Compliance Certification.pdf
VA Compliance Certification 20181012.pdf*Previous Version***Satisfied - Item:** *Certification of Compliance***Comments:****Attachment(s):** *VA_Compliance Certification.pdf***Satisfied - Item:** New Coverage Option Notification**Comments:** Sample Policyholder Notifications moved to the Forms Schedule tab for approval.**Attachment(s):** 70355SPO.pdf*Previous Version***Satisfied - Item:** *Sample Policyholder Letter***Comments:****Attachment(s):** *VA SPO Policyholder Letter.pdf***Satisfied - Item:** Response Letter (10/15/18)**Comments:****Attachment(s):** VA PCS II Objection 3 Response 20181015.pdf**Satisfied - Item:** Sample Benefit Endorsements**Comments:****Attachment(s):** 134613VA 062916_20160803.pdf
158271_101713p.pdf

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes**Satisfied - Item:** Certification of Compliance**Comments:****Attachment(s):** VA_Compliance Certification.pdf
VA Compliance Certification 20181012.pdf*Previous Version***Satisfied - Item:** *Certification of Compliance***Comments:****Attachment(s):** *VA_Compliance Certification.pdf***Satisfied - Item:** New Coverage Option Notification**Comments:** Sample Policyholder Notifications moved to the Forms Schedule tab for approval.**Attachment(s):** 70355SPO.pdf*Previous Version***Satisfied - Item:** *Sample Policyholder Letter***Comments:****Attachment(s):** *VA SPO Policyholder Letter.pdf***Satisfied - Item:** Response Letter (10/15/18)**Comments:****Attachment(s):** VA PCS II Objection 3 Response 20181015.pdf**Satisfied - Item:** Sample Benefit Endorsements**Comments:****Attachment(s):** 134613VA 062916_20160803.pdf
158271_101713p.pdf**Satisfied - Item:** Sample Rate Increase History Notification**Comments:****Attachment(s):** 150023_090418_gnw.pdf

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes**Satisfied - Item:** Certification of Compliance**Comments:****Attachment(s):** VA_Compliance Certification.pdf
VA Compliance Certification 20181012.pdf*Previous Version***Satisfied - Item:** *Certification of Compliance***Comments:****Attachment(s):** *VA_Compliance Certification.pdf***Satisfied - Item:** New Coverage Option Notification**Comments:** Sample Policyholder Notifications moved to the Forms Schedule tab for approval.**Attachment(s):** 70355SPO.pdf*Previous Version***Satisfied - Item:** *Sample Policyholder Letter***Comments:****Attachment(s):** *VA SPO Policyholder Letter.pdf***Satisfied - Item:** Response Letter (10/15/18)**Comments:****Attachment(s):** VA PCS II Objection 3 Response 20181015.pdf**Satisfied - Item:** Sample Benefit Endorsements**Comments:****Attachment(s):** 134613VA 062916_20160803.pdf
158271_101713p.pdf**Satisfied - Item:** Sample Rate Increase History Notification**Comments:****Attachment(s):** 150023_090418_gnw.pdf**Satisfied - Item:** Variability Statement**Comments:****Attachment(s):** SOV_7030END-SPO.pdf
SOV_7030 Schedule.pdf
SOV_VA Letter CAR CBUL 20181014.pdf

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Previous Version

Satisfied - Item:

Variability Statement

Comments:

Attachment(s):

SOV_7030END-SPO.pdf

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes**Satisfied - Item:** Certification of Compliance**Comments:****Attachment(s):** VA_Compliance Certification.pdf
VA Compliance Certification 20181012.pdf*Previous Version***Satisfied - Item:** *Certification of Compliance***Comments:****Attachment(s):** *VA_Compliance Certification.pdf***Satisfied - Item:** New Coverage Option Notification**Comments:** Sample Policyholder Notifications moved to the Forms Schedule tab for approval.**Attachment(s):** 70355SPO.pdf*Previous Version***Satisfied - Item:** *Sample Policyholder Letter***Comments:****Attachment(s):** *VA SPO Policyholder Letter.pdf***Satisfied - Item:** Response Letter (10/15/18)**Comments:****Attachment(s):** VA PCS II Objection 3 Response 20181015.pdf**Satisfied - Item:** Sample Benefit Endorsements**Comments:****Attachment(s):** 134613VA 062916_20160803.pdf
158271_101713p.pdf**Satisfied - Item:** Sample Rate Increase History Notification**Comments:****Attachment(s):** 150023_090418_gnw.pdf**Satisfied - Item:** Variability Statement**Comments:****Attachment(s):** SOV_7030END-SPO.pdf
SOV_7030 Schedule.pdf
SOV_VA Letter CAR CBUL 20181014.pdf

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Previous Version

Satisfied - Item: Variability Statement

Comments:

Attachment(s): SOV_7030END-SPO.pdf

Satisfied - Item: Sample Schedule Page

Comments:

Attachment(s): Schedule_SPO_Sample_20180221.pdf

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Premium Change Notice	165224NQ 06/20/18	OTH	Initial			165224NQ_062018.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
2	Important Change Notice	165224SPO 07/27/17	OTH	Initial			165224SPO.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
3	Coverage Options	165226SPO 07/27/17	OTH	Initial			165226SPO.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson
4	Important Information Regarding This Premium Increase	165239 VA 01/12/17	OTH	Initial			165239SPO VA Important Information 20181012.pdf	Date Submitted: 10/15/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Conclusion:

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

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 06/01/2018
 Submitted Date 06/01/2018

Dear Greg Smith,

Introduction:

In reply to comments received May 7, 2018:

Response 1

Comments:

1) The previously approved rate increase has been fully implemented. Policyholder notification mailings started early September 2013 and the subsequent implementation date was November 2013.

Related Objection 1

Comments: Has the previously approved rate increase been fully implemented? if so, please provide implementation date(s).

Changed Items:

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (6/1/18)
Comments:	
Attachment(s):	VA PCS II Objection 2 Response 20180601.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) There are no PCS II AARP policies and as such there are no related references in the rate filing. Please note, some Choice 2/2.1 policies were issued under an AARP marketing agreement.

Related Objection 2

Comments: Although the filing states that it only applies to AARP policies issued in Virginia, it appears that the previously approved rate increase applies to both the AARP and non-AARP issued policies. If that's correct, please advise why it is being filed separately in this filing but not in the prior rate filing.

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Filing Company: Genworth Life Insurance Company

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

3) Please see the response to question 2.

Related Objection 3

Comments: The filing states that AARP policies sold in Virginia are subject to contractual agreements with AARP governing rate increases. Please explain.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

4) The Actuarial Memorandum has been updated in Section 21 on page 20 to reflect a notification period of 75 days. Please see the attached file VA PCS II Confidential Actuarial Memo 20180515.pdf.

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The filing states that the rate increase will apply to policies on their next Anniversary Date of issue or last coverage change following a minimum 60-day policyholder notification period. Pursuant to 14VAC5-200-75 D, a minimum 75 day notification is required. Please revise the filing accordingly.

Changed Items:

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes**Satisfied - Item:** L&H Actuarial Memorandum**Comments:****Attachment(s):** 2017 VA PCS II Actuarial Memorandum 20180601.pdf*Previous Version***Satisfied - Item:** L&H Actuarial Memorandum**Comments:****Attachment(s):** 2017 VA PCS II Actuarial Memorandum Revised 20180425.pdf*Previous Version***Satisfied - Item:** L&H Actuarial Memorandum**Comments:****Attachment(s):** 2017 VA PCS II Actuarial Memorandum 20171218.pdf*No Form Schedule items changed.**No Rate/Rule Schedule items changed.***Response 5****Comments:**

5) As requested, please see Attachments Q5a and Q5b of the attached file VA PCS II Objection 2 Attachments 20180516.pdf for the requested experience projections with each states own actual approved rate increases. The attachments are complements to Exhibits 1a-1c and 2a-2c presented in the Actuarial Memorandum.

Related Objection 5*Applies To:**- L&H Actuarial Memorandum (Supporting Document)*

Comments: The filing states that In order to avoid subsidization among states and to maximize credibility, all prior approved rate increases have been removed from nationwide premium and then your states approved rate increases have been applied to nationwide data at the date of approval. Please provide copies of all experience exhibits and projects based on the actual experience in addition to as modified.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedule Item Changes

Satisfied - Item:	Objection/Response 2 Attachments
Comments:	
Attachment(s):	VA PCS II Objection 2 Attachments 20180601.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

6) Please see the response to question 2.

Related Objection 6

Comments: Please provide more specifics regarding the following statement.

For example, (1) was this applicable in the previously approved filing, SERFF filing # GEFA-129136848; (2), if so, please advise where in the filing this was addressed; (3) When were policies first issued under the AARP agreement?; (4) Are the rates for the AARP policies different from those issued to non AARP members?; (5) Why is the experience of non-AARP rate filing excluded from this filing since generally rate increases are supported based on the experience of the entire policy form and not just a portion of the filing; etc.?

This filing applies only to AARP policies issued in Virginia, which have been issued under the Rate Stability Regulation 14VAC5-200-153. AARP policies sold in Virginia are subject to contractual agreements with AARP governing rate increases. As a result, AARP policies are being filed separately from Non-AARP policies.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

7) As requested, please see Attachment Q7a and Q7b of the attached file VA PCS II Objection 2 Attachments 20180516.pdf for a view of policies eligible for the Contingent Non-Forfeiture benefit. The results demonstrate that if the proposed rate increase is approved and the prior rate increase is taken into consideration, 990 of the 3,335 (29.7%) VA PCS II Lifetime policies and 2,625 of the 8,095 (32.4%) VA PCS II Limited policies would be eligible for the contingent benefit upon lapse.

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 PCS II - Moratorium
 Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Related Objection 7

Comments: Assuming that the proposed rate increase is approved, please advise if the majority of the policies to which the increase is applicable are eligible for the contingent benefit upon lapse taking into consideration the prior rate increase.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection/Response 2 Attachments
Comments:	
Attachment(s):	VA PCS II Objection 2 Attachments 20180601.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 8

Comments:

8) The Contingent Non-Forfeiture benefit upon lapse options are offered to all eligible policyholders. It allows the policyholders to convert to a paid-up status with a shortened benefit period.

Reserves are released when policies lapse and are not taken into consideration when determining the amount of a rate increase. However, because GLIC is offering policyholders non-forfeiture options in conjunction with the rate increases, the company will hold reserves for paid-up benefits on policies that lapse due to rate increases

Related Objection 8

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: As required by 14VAC5-200-153 B 3 b, please disclose how reserves have been incorporated in this rate increase since it will trigger the contingent benefit upon lapse.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 9

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Comments:

9) GLIC prepared the current filing to address information requests and concerns identified in the most recent prior filing, as demonstrated in our policyholder notifications and projection exhibits.

Related Objection 9

Comments: Please advise if the company included in this filing information requested in the prior filing or addressed issues raised in the prior filing, where applicable.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

Ronald Jackson

State: Virginia**Filing Company:**

Genworth Life Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified**Product Name:** 2017 PCS II - Moratorium**Project Name/Number:** 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/27/2018
Submitted Date	04/27/2018

Dear Greg Smith,

Introduction:

In reply to comments received March 27:

Response 1**Comments:**

1) Virginia currently has 11,427 inforce policies issued before October 1, 2003 and 3 inforce policies issued after October 1, 2003 that were initially submitted in August 2003 before the rate stability date. One policyholder applied in August 2003 and was originally denied but the application was reopened in early October 2003 for reconsideration and was subsequently approved with an effective date of October 18, 2003. The other 2 policyholders applied in August 2003 and were approved on October 8, 2003 with an effective date of October 15, 2003.

Related Objection 1

Comments: In the General Information section, the filing states that these policies were issued in Virginia from March, 1998 through October, 2003. Virginia regulations differentiates between policies issued before October 1, 2003 and policies issued on or after October 1, 2003. Please state how many policies were issued before 10/1/2003 and how many were issued on or after 10/1/2003.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2**Comments:**

2) Per your request, the current rates have been removed from the Rate/Rule Schedule and attached under the Supporting Documentation tab in SERFF.

Related Objection 2

Applies To:

- Rate Tables, [7030L, 7031L, 7032L, 62171, 62172, 62173, 62286] (Rate)

Comments: Please move the current rates to Supporting Documentation. Only those rates to be approved should be in the Rate/Rules Schedule.

State: Virginia

Filing Company:

Genworth Life Insurance Company

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

Product Name: 2017 PCS II - Moratorium

Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Current Rate Tables
Comments:	
Attachment(s):	VA PCS II Rate Tables Appendix A.PDF

No Form Schedule items changed.

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7030L, 7031L, 7032L, 62171, 62172, 62173, 62286	Revised	Previous State Filing Number: GEFA-128660174 Percent Rate Change Request: 61	VA PCS II Rate Tables Appendix B.PDF,	04/27/2018 By: Ronald Jackson
<i>Previous Version</i>						
1	Rate Tables	7030L, 7031L, 7032L, 62171, 62172, 62173, 62286	Revised	Previous State Filing Number: GEFA-128660174 Percent Rate Change Request: 61	VA PCS II Rate Tables Appendix A.PDF, VA PCS II Rate Tables Appendix B.PDF,	12/29/2017 By: Ronald Jackson

Response 3**Comments:**

3) Contingent Benefit Upon Lapse Rider form 62286 was approved by the Virginia Bureau on June 14, 2000. A copy of the approval file and rider form are attached for your review; refer to "Rider Form 62286 Approval_CBUL.pdf."

The rider form was added to the rate filing actuarial memorandum to comply with the requirement that all base policy and rider forms be listed in the header. There are no incremental rates associated with this rider. Please advise if you prefer GLIC remove the reference to form 62286 from the actuarial memorandum.

Related Objection 3

State: Virginia Filing Company: Genworth Life Insurance Company
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 PCS II - Moratorium
 Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Applies To:

- Rate Tables, [7030L, 7031L, 7032L, 62171, 62172, 62173, 62286] (Rate)

Comments: We could find no rates pertaining to form 62286. Please explain why this form number was included in the filing, and remove if needed.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Contingent Benefit Upon Lapse Rider Approval
Comments:	
Attachment(s):	Rider Form 62286 Approval_CBUL.PDF

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

4) To satisfy regulation 14VAC5-130-50 B, please see Attachments Q4a-Q4f, in the file "VA PCS II Objection 1 Attachments 20180425.pdf." Additionally, the second tab of the file "VA PCS II Objection 1 Attachments 20180425.xlsm." is an excel version, of the same exhibits, from the experience projections previously submitted with the Actuarial Memorandum using an original 5% interest rate.

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please amend your loss ratio projections using the interest rate originally used to calculate your premiums. In accordance with 14VAC5-130-50 B, interest at a rate consistent with that assumed in the original determination of premiums shall be used in the calculation of loss ratios.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection/Response 1 Attachments
Comments:	
Attachment(s):	VA PCS II Objection 1 Attachments 20180425.pdf VA PCS II Objection 1 Attachments 20180425.xlsx

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:** 2017 PCS II - Moratorium**Project Name/Number:** 2017 PCS II - Moratorium/2017 PCS II - Moratorium

No Rate/Rule Schedule items changed.

Response 5**Comments:**

5) To satisfy regulation 14VAC5-130-70 B 14, please see the attached file "2017 VA PCS II Actuarial Memorandum Revised 20180425.pdf" for the revised Actuarial Certification.

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

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

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	2017 VA PCS II Actuarial Memorandum Revised 20180425.pdf
<i>Previous Version</i>	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	2017 VA PCS II Actuarial Memorandum 20171218.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6**Comments:**

State:	Virginia	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2017 PCS II - Moratorium		
Project Name/Number:	2017 PCS II - Moratorium/2017 PCS II - Moratorium		

6) Please see tab Q6a-Q6f of the attached file "VA PCS Objection 1 Attachments 20180425.xlsm" for an excel version of the experience projections previously submitted with the Actuarial Memorandum.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

2016

$$\bar{A} \text{Pmttj vt-j} + j\text{CR2016 v2016-j+1/2} + j\text{IBNR2016 v2016-j+1/2-DBNR2016}$$

$LR_j = \frac{\text{---}}{\text{---}}$

EP_j

LR_j = loss ratio for year j

Pmttj = claim payments in year t on claims incurred in year j , assumed to occur mid-year

$j\text{CR2016}$ = open claim reserve held on December 31, 2016 for claims incurred in year j

$j\text{IBNR2016}$ = incurred but not reported reserve as of December 31, 2016 attributable to claims incurred in year j

DBNR2016 = Dead But Not Reported reserve as of December 31, 2016

EP_j = earned premium in year j , assumed mid-year

j = year of incurral

$v = 1 / 1.050 = 0.952381$

A future annual loss ratio is calculated, with interest, as anticipated incurred claims divided by earned premiums. A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 5%.

GLIC's assumptions in the projections underlying its rate action filings are consistent and align with the assumptions used in CFT, so that the basis for rate actions and reserves align. Although the assumptions supporting the projections in this filing are consistent with GLIC's 2016 CFT assumptions, GLIC has applied incidence actual to expected analysis to determine the rate increase differentiated by Lifetime and Limited benefit periods that would produce the same lifetime loss ratio as the Multi-Year Rate Action Plan. GLIC believes that this is a prudent and proactive way to account for experience (because between 2014 and 2016 CFT, incidence assumptions were not broken out into Lifetime and Limited benefit periods) while maintaining consistency of the underlying assumptions in this filing with CFT.

Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide sufficient detail or documentation provided so that any projections can be recreated.

Please provide a copy of all projections in Excel with working formulas.

Changed Items:

State:	Virginia	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2017 PCS II - Moratorium		
Project Name/Number:	2017 PCS II - Moratorium/2017 PCS II - Moratorium		

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (4/27/18)
Comments:	
Attachment(s):	VA PCS II Objection 1 Response 20180426.pdf

Supporting Document Schedule Item Changes

Satisfied - Item:	Response Letter (4/27/18)
Comments:	
Attachment(s):	VA PCS II Objection 1 Response 20180426.pdf

Satisfied - Item:	Objection/Response 1 Attachments
Comments:	
Attachment(s):	VA PCS II Objection 1 Attachments 20180425.pdf VA PCS II Objection 1 Attachments 20180425.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

7) If this increase is approved and experience develops as anticipated, GLIC will not seek additional rate increases in the future. GLIC is not targeting a specific lifetime loss ratio on the PCS II policy series, but the objective is to get closer to break even. GLIC has determined a justified rate increase level nationally and is pursuing increases in every state in order to get rates to this ultimate level. For PCS II, GLIC is pursuing 72% Lifetime/55% Limited now in 2017, and 45% Lifetime/23% Limited in 2020 as part of its Multi-Year Rate Action Plan (MYRAP).

However, GLIC will continue to manage its inforce blocks of business and if experience dictates that a different targeted rate level is necessary in the future, changes to MYRAP may be made.

Related Objection 7

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: If this increase is approved and experience develops as anticipated, will the company forgo increases in the future? If not, what would trigger a rate increase in the future? In other words, what targeted loss ratio does the company plan to manage this block in the future?

Changed Items:

State:	Virginia	Filing Company:	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2017 PCS II - Moratorium		
Project Name/Number:	2017 PCS II - Moratorium/2017 PCS II - Moratorium		

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 8

Comments:

8) In our response we have interpreted policy reserves to mean Active Life Reserves. As stated in Section 15 of the Actuarial Memorandum, "Active Life Reserves (ALR) have not been used in this rate increase analysis. Claim reserves as of December 31, 2016, 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, 2016, have been allocated to a calendar year of incurral and included in historic incurred claims."

Respectfully, we would like to request a call to discuss the matter in greater detail.

Related Objection 8

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: For each projection provided, please provide the anticipated future loss ratio where the numerator is equal to the anticipated incurred claims less policy reserves, and the denominator is equal to the anticipated earned premium.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Sincerely,

Ronald Jackson

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Amendment Letter

Submitted Date:

06/28/2019

Comments:

Based upon comments received under SERFF Tracking Number GEFA-131306414, we have revised the Rate Request Summary. If there are any questions you may contact me using the information provided below.

Ronald N. Jackson

Email: ronald.jackson@genworth.com

Phone #: (804) 289-6725

Fax #: (804) 922-8513

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA 2017 PCS II LTC Rate Request Summary 20190628.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Long Term Care Insurance Rate Request Summary</i>
Comments:	
Attachment(s):	<i>VA PCSII 2017 Part 1 Long Term Care Insurance Rate Request Summary 20171218.pdf</i>

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Reviewer Note

Created By:

Bob Grissom on 07/16/2018 12:44 PM

Last Edited By:

Bill Dismore

Submitted On:

06/28/2019 05:23 PM

Subject:

RRS

Comments:

Rate Review Summary

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number: Genworth Life Insurance Company/70025

SERFF Tracking Number: GEFA-

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: \$6,394(Lifetime)/\$4,336(Limited) - After Rate Increase

Average Requested Percentage Rate Change Per Member: 72%(Lifetime)/55%(Limited)

Minimum Requested Percentage Rate Change Per Member: 72%(Lifetime)/55%(Limited)

Maximum Requested Percentage Rate Change Per Member: 72%(Lifetime)/55%(Limited)

Number of Policy Holders Affected : 11,430

Plans Affected

(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
7032L	Long Term Care Insurance Policy
62173	Restoration of Benefits Rider
7031L	Long Term Care Insurance Policy
7030L	Long Term Care Insurance Policy
62172	Restoration of Benefits Rider
62171	Nonforfeiture Benefit Rider
62286	Contingent Benefit Upon Lapse

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it 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.

Key Information Used to Develop the Rates Including the Main Drivers

GLIC's assumptions in the projections underlying its rate action filings are consistent and align with the assumptions used in CFT, so that the basis for rate actions and reserves align. Although the assumptions supporting the projections in this filing are consistent with GLIC's 2016 CFT assumptions, GLIC has applied incidence actual to expected analysis to determine the rate increase differentiated by Lifetime and Limited benefit periods that would produce the same lifetime loss ratio as the Multi-Year Rate Action Plan. GLIC believes that this is a prudent and proactive way to account for experience (because between 2014 and 2016 CFT, incidence assumptions were not broken out into Lifetime and Limited benefit periods) while maintaining consistency of the underlying assumptions in this filing with CFT.

Historically, prior to 2014, when GLIC significantly strengthened claim reserves, GLIC's incidence assumptions distinguished between Lifetime and Limited benefit period policies, based upon experience. Similarly, GLIC's 2012 rate action sought rate increases that differentiated between policies with Lifetime and Limited benefit periods, with a higher justified amount for policies with Lifetime benefits, consistent with actual experience. For 2017, GLIC intends to resume differentiating its incidence assumptions by Lifetime and Limited benefit periods for CFT purposes.

In determining the need for additional rate increases beyond 2012, GLIC considered:

- a) Claim termination rates were lowered in 2014 and again in 2016 resulting in two rounds of significant strengthening of the Disabled Life Reserves (DLR) on existing claimants with a corresponding magnified effect in the projections. Claimants are expected to stay on claim longer and, therefore, use more of their available benefits than was previously assumed.
- b) The benefit utilization assumption was updated in 2014, which contributed to the significant increase in the DLR on existing claims and had a corresponding effect in the projections. Claimants are expected to use a higher portion of their Daily Maximum Benefit than was previously assumed.
- c) More policyholders are surviving to claim than was previously assumed. Increased future earned premiums, driven by the lower than expected termination assumptions, are not sufficient to offset increased future incurred claims.

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Filing Company: Genworth Life Insurance Company

Form Schedule

Lead Form Number: 7030END-SPO 1017								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Received & Acknowledged 06/28/2019	Stable Premium Option Endorsement (PCS II)	7030END-SPO 1017	POLA	Initial		42.000	7030END-SPO 1017_v2.pdf
2	Received & Acknowledged 06/28/2019	Premium Change Notice	165224NQ 04/23/19	OTH	Initial		55.000	165224NQ_042319VA.pdf
3	Received & Acknowledged 06/28/2019	Important Change Notice	165224SPO 06/20/18	OTH	Initial		62.000	165224SPO_060519_10pt.pdf
4	Received & Acknowledged 06/28/2019	Coverage Options	165226SPO VA 06/20/18	OTH	Initial		53.000	165226 062018 10pt.pdf
5	Received & Acknowledged 06/28/2019	Important Information Regarding This Premium Increase	165239SPO VA 06/27/19	OTH	Initial		40.000	165239SPO_0807182_VA clean.pdf
6	Received & Acknowledged 06/28/2019	SPO Schedule	7030 Schedule Revised SPO VA	SCH	Initial		50.000	7030 Schedule Revised SPO VA.pdf
7	Received & Acknowledged 06/28/2019	Coverage Options To Consider	SPO-COTC 06/2018	OTH	Initial		50.000	SPO-COTC 20180619 .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

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

PRC

Provider Contract/Provider Addendum/Provider
Leading Agreement

PRD

Provider Directory

GENWORTH LIFE INSURANCE COMPANY

A Delaware domiciled stock insurance company (herein called We, Us and Our)

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

[Insured/Policyholder]:

[Policy] Number:

STABLE PREMIUM OPTION ENDORSEMENT

This Endorsement is to be attached to, and adds/changes the following language to the above identified Policy.

This Endorsement changes the policy coverage, and is a part of the policy and subject to all the provisions of the policy except where they are modified by this Endorsement. Except where stated otherwise in this Endorsement, to the extent that any provisions contained in this Endorsement are contrary to or inconsistent with those of the policy, the provisions of this Endorsement will control. This Endorsement and the accompanying updated Schedule are to be attached to and form a part of the policy.

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

Lifetime Payment Maximum

- The Lifetime Payment Maximum is changed as shown on the accompanying updated Schedule.

Compound 1% Benefit Increases

- As shown on the accompanying updated Schedule, the Inflation Protection provision is changed to Compound 1% Benefit Increases. The Daily Payment Maximum will remain at its current level (or slightly above due to system rounding) [, including all prior [Equal][Compound] 5% Benefit Increases if that was an original benefit under the policy,] until the first anniversary of the policy effective date that occurs after the effective date of this Endorsement. Beginning on the first anniversary of the policy effective date that occurs after the effective date of this Endorsement, the Daily Payment Maximum and Lifetime Payment Maximum amounts will increase in accordance with the Compound 1% Benefit Increases provision of the policy.
- The attached updated policy Schedule reflects this change to the Inflation Protection provision.

Elimination Period [and co-insurance]

- [As shown on the accompanying updated Schedule, the Elimination Period is changed to 180 days for the Long Term Care Facility Benefit, and a 90-day Elimination Period is required for the Home Care Benefit.
- The definition of the term "Elimination Period" in the Glossary section of the policy is deleted in its entirety and replaced with the following:

The number of days for which an Insured Person must incur expenses that qualify for benefit payments under the policy; but for which we will NOT pay benefits. For the Long Term Care Facility Benefit, the Elimination Period can be satisfied by days for which payment would otherwise be made under the Long Term Care Facility Benefit (including Bed Reservation Benefit Days), or days the Insured Person receives services covered under the

Home Care Benefit in accordance with a Privileged Care Coordinator's Plan of Care. For the Home Care Benefit, the Elimination Period can be satisfied by days for which payment would otherwise be made under either the Home Care Benefit or the Long Term Care Facility Benefit (including Bed Reservation Benefit Days). Days used to satisfy the Elimination Period do not need to be consecutive, but must occur within a 2 year period.

Once an Insured Person has satisfied this Elimination Period requirement, he or she will never have to satisfy a new Elimination Period for the policy. The Schedule shows the number of days in each Insured Person's Elimination Period.

Note, the Elimination Period does not apply to: the Privileged Care Coordination Benefit; the Caregiver Training Benefit; or the Equipment Benefit.

- The paragraphs of the "Home Care Benefit" provision that appear prior to the "Definitions" section of that provision are deleted in their entirety and replaced with the following:

The following benefits apply when an Insured Person receives care and support services in accordance with a Plan of Care developed by a Licensed Health Care Practitioner:

- Subject to the Elimination Period and the Daily Payment Maximum limitation in the next paragraph, we will pay the expenses he or she incurs for the following care and services that are consistent with that Plan of Care:
 - Health care services provided by a Nurse, or a licensed physical, occupational, respiratory or speech therapist;
 - Home Health Aide and Personal Care Attendant Services;
 - Homemaker Services;
 - Chore Services;
 - Adult Day Care;
 - Hospice Care; and
 - The first 21 days of Respite Care he or she receives during a Policy Year. (Respite Care is not subject to, nor will it satisfy any Elimination Period.)
- Unless specified differently by a separate Policy rider or endorsement, payment for the above expenses will not be subject to the Daily Payment Maximum; however, not more than 7 times the Daily Payment Maximum will be paid for all those expenses which an Insured Person incurs during any calendar week (Sunday through Saturday).
- After satisfying the Elimination Period, the policy will be eligible for monthly waiver of any premiums becoming due while an Insured person is receiving Home Care Benefits in accordance with a Plan of Care developed by a Privileged Care Coordinator.

- The first paragraph of the "Bed Reservation Benefit" provision is deleted in its entirety and replaced with the following:

We will continue to pay benefits under the Long Term Care Facility Benefit, or give Elimination Period credit for either the Long Term Care Facility Benefit or Home Care Benefit, for each day an Insured Person:

- is temporarily absent during a stay in the Long Term Care Facility; and
- is charged to reserve his or her accommodations in that facility.

- The first paragraph of the “Waiver of Premium” provision in the “Effective Date and Premium Provisions” section is deleted in its entirety and replaced with the following:

We will waive premium payments for each coverage month that begins:

- While an Insured Person is receiving continuing benefits under the Long Term Care Facility Benefit or the Bed Reservation Benefit (after satisfying the Elimination Period); or
- When Home Care Benefits are being received in accordance with a Plan of Care from a Privileged Care Coordinator (after satisfying the Elimination Period).]

OR

[[As shown on the accompanying updated Schedule, the Elimination Period is changed to be 100 days for the Long Term Care Facility Benefit.]

- The third paragraph of the definition of the term “Elimination Period” in the Glossary section of the policy is deleted in its entirety and replaced with the following:

Note, the Elimination Period does not apply to: the Privileged Care Coordination Benefit; the Caregiver Training Benefit; or the Equipment Benefit.

- The paragraphs of the “Home Care Benefit” provision that appear prior to the “Definitions” section of that provision are deleted in their entirety and replaced with the following:

The following benefits apply when an Insured Person receives care and support services in accordance with a Plan of Care developed by a Licensed Health Care Practitioner:

- Subject to the Daily Payment Maximum limitation in the next paragraph, we will pay 90% of the expenses he or she incurs for the following care and services that are consistent with that Plan of Care:

- Health care services provided by a Nurse, or a licensed physical, occupational, respiratory or speech therapist;
- Home Health Aide and Personal Care Attendant Services;
- Homemaker Services;
- Chore Services;
- Adult Day Care;
- Hospice Care; and
- The first 21 days of Respite Care he or she receives during a Policy Year. (Respite Care is not subject to, nor will it satisfy any Elimination Period.)

- Unless specified differently by a separate Policy rider or endorsement, payment for the above expenses will not be subject to the Daily Payment Maximum; however, not more than 7 times the Daily Payment Maximum will be paid for all those expenses which an Insured Person incurs during any calendar week (Sunday through Saturday).

- The policy will be eligible for monthly waiver of any premiums becoming due while an Insured Person is receiving Home Care Benefits in accordance with a Plan of Care from a Privileged Care Coordinator.

No Elimination Period. We will waive the Insured Person’s Elimination Period for these care and support services. In addition, if the care and support services are provided in accordance with a Privileged Care Coordinator’s Plan of Care, each day the Insured Person

incurs expenses for the above care and support services (except Respite Care) will count toward satisfying his or her Elimination Period for other benefits that are subject to an Elimination Period.

- The first sentence of the “Long Term Care Facility Benefit” provision is deleted in its entirety and replaced with the following:

Subject to the Daily Payment Maximum, we will pay ninety percent (90%) of the expenses an Insured Person incurs for care and support services (including room and board, but not prescription drugs) provided by a Long Term Care Facility.]

Impact to Your premium

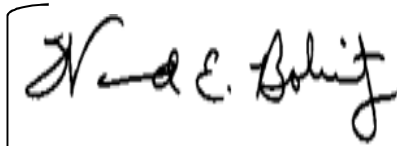
- Once this Endorsement becomes effective, while we may begin the regulatory process of seeking a premium increase, we will not implement a premium increase on Your policy in accordance with Our Limited Right To Change Premiums until at least the anniversary of the policy effective date that occurs on or after January 1, 2028.

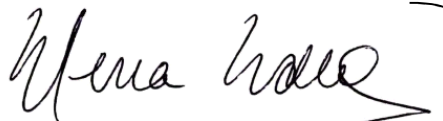
Limited options to change coverage

- If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead wish to revert to the benefits You had prior to selecting the benefit changes made pursuant to this Endorsement, You must change Your decision in writing within 60 days of the effective date of this Endorsement. After the 60-day period, You cannot revert back to the benefits You had prior to selecting the benefit changes made pursuant to this Endorsement.
- Other than Your right described above to provide written notice that You do not wish to keep the benefit changes made pursuant to this Endorsement, the only benefit change that You may make going forward from the effective date of this Endorsement is a reduction to an available Daily Payment Maximum or dropping an applicable rider. Changing Your Daily Payment Maximum will impact other benefits and maximum coverage amounts under Your policy.

In all other respects, the conditions and provisions of the policy, as modified by any other riders or endorsements, remain the same.

Signed for Genworth Life Insurance Company.


Ward E. Bobitz
Secretary


Elena Edwards
Senior Vice President



Genworth Life Insurance Company
[company address 1]
[company address 2]
[city], [state] [zip code]

Long Term Care Insurance

Premium change notice

[document_date]

from Genworth Life Insurance Company

[mailing_name1]
[mailing_name2]
[mailing_address1]
[mailing_address2]
[mailing_address3]
[mailing_address4]
[mailing_address5]

[Insured[s]]
[Insured_name1]
[Insured_name2]

[Agent]
[servicing agent name]
[servicing agency name]
[servicing_agent_address1]
[servicing_agent_address2]
[servicing_agent_address3]
[servicing_agent_address4]
[servicing_agent_address5]

Policy number
[policy_number]

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

Dear [Insured_name1] [and [insured name2]],

Thank you for choosing Genworth Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

<if on claim/waiver>

Your premium is currently being waived because you are receiving long term care insurance benefits under the policy. Therefore, the information contained in this premium change notice will not impact you until you are no longer receiving benefits and your premiums are no longer waived.

This letter is to inform you that **the premium on your current long term care coverage will increase from [\$99,999.99] to [\$99,999.99] beginning on [Mmmm dd, yyyy]. This represents a [999.999%] rate increase in the premiums for your policy.** You will receive a notice regarding payment of the new premium once you are no longer receiving benefits and are required to continue paying premiums.

[<if phased>This increase will take place in a phased manner, over multiple years, as detailed below.]

Please note that this increase is not due to a change in your health, age, or claims history.

< if phased >

Billing anniversary date	Premium prior to billing anniversary date	New premium on billing anniversary date
[01/01/2011]	[\$99,999.99]	[\$99,999.99]
[01/01/2012]	[\$99,999.99]	[\$99,999.99]
[01/01/2013]	[\$99,999.99]	[\$99,999.99]
[01/01/2014]	[\$99,999.99]	[\$99,999.99]

The information above illustrates how your long term care insurance [policy < or > certificate] premium increase will be phased in over time. This letter is not a bill and you will receive a billing statement prior to your next billing anniversary date and before each subsequent billing anniversary date. If using automatic deduction to pay premiums, your designated account will be drafted with the new premium amount.

< if on claim/waiver >

Given this change, please take time to read the *Important Information Regarding This Premium Increase* included with this letter. 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 [< if not EFT >—you will be billed separately].

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

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

Sincerely,

[sig image]

[sig name]

[sig title]

[enclosure[s]: [enclosure1], [enclosure2]...]



Genworth Life Insurance Company

[company addr 1]
[company addr2]
[company city, st zip]

Important Change – Decision Required

[mailing name1]
[mailing name2]
[address line 1]
[address line 2]
[address line 3]
[address line 4]
[address line 5]

The premium on your long term care insurance policy is increasing.

You have [4] options:

- 1 Keep your current coverage the same and pay the premium increase
- 2 Elect the Stable Premium option and avoid additional increases until at least 2028
- 3 Review and Adjust your coverage to reduce your premiums
- 4 <if nonforfeiture available>

Dear [Insured_name1][and [insured name2]],

Thank you for choosing Genworth Life Insurance Company for your long term care insurance needs. We value your business and remain committed to providing quality service and being here when you need us the most.

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from [\$99,999.99] to [\$99,999.99] beginning on your next billing anniversary date, [Mmmm dd, yyyy].** <if phased>This increase will take place in a phased manner, over multiple years, as detailed on the enclosed option page.</if phased> Please note that this increase is not due to a change in your health, age, or claims history.

<if future increases planned>We plan to request [at least [99999%] in] additional premium increases over the next <if PCS2> [3-5]<else>[6-8]] years. Note that any future increases would first be subject to the review and approval of the Virginia Bureau of Insurance. We appreciate that premium increases can be difficult for our policyholders. **To assist you, we are offering you several choices, including the new Stable Premium option that allows you to adjust your coverage to mitigate both the current and already planned future increases and lock in your new premium until at least 2028.** We have also included other alternatives to consider as you evaluate your coverage needs. These options and your personalized information are outlined on the enclosed pages. We encourage you to discuss them with your financial advisor or a member of our Customer Service Team by calling [999 999.9999] before making a decision. For additional information regarding premium increases, please go to [Genworth.com/LTCpremiums].

Once again, thank you for being a Genworth policyholder.

Sincerely,

[Signature, Name & Title]

P.S. This premium increase notice is not a bill <if not EFT>—you will be billed separately]. Please take time to read the Important Information Regarding This Premium Increase included with this letter.

Long Term Care Insurance

Premium Increase Notice

[mm/dd/yyyy]

Genworth Life Insurance Company

Insured:

[Insured_name1]

[Insured_name2]

Policy Number:

[policy_number]

Agent:

[servicing agent name]

[servicing agency name]

[servicing_agent_address1]

[servicing_agent_address2]

[servicing_agent_address3]

[servicing_agent_address4]

[servicing_agent_address5]

[servicing_agent_phone]

Customer Service:

[999 999.9999]

[company_hours1]

[company_hours2]

Fax: [company_fax]

[[Genworth.com/LTCpremiums]

Underwritten by Genworth Life Insurance Company, [Lynchburg, VA]



Coverage Options

Page [1] of [m]

<if values available>

The median monthly cost of care provided in your area:

In Home Care [\$99,999.99] (Based on 44 hours/week)

Assisted Living [\$99,999.99]

Nursing Home [\$99,999.99]

Genworth [20yy] Cost of Care Study

Policyholder[s]: [insured name2]

[insured name2]

Date: [mm/dd/yyyy]

Policy number: [policy number]

Premium before increase: [\$99,999.99] [annually]

[Genworth Life Insurance Company]
 Customer service:
 [company_phone]
 [company address 1] [company hours2]
 [company city state zip] [company hours 1]
 Fax: [company fax]

Your options:	1 Keep current coverage	2 Elect Stable Premium option	3 Review & Adjust your coverage
	If you are comfortable with your current level of coverage, pay the increased premium <not EFT> when you receive your next bill. If we don't hear from you by [Mmmm 1, 20yy] <if phased> the first phase of this [99.999%] rate increase will take effect.	If you would like to change your benefits to guarantee no additional premium increases until at least [20xx] , you may select [one of] the alternative[s] below. A detailed description of this option can be found in the enclosed sample endorsement.	>if choices shown< [If you are comfortable reducing your benefits, the alternative[s] below [is<or>are] designed to provide different levels of cost and coverage as you evaluate your current need[s].
		Stable Premium [A]	Stable Premium B
[Monthly maximum benefit]	[\$5,400.00]	[\$5,400.00]	[\$5,400.00]
[Benefit period]	[4 years]	[3 years]	[3 years]
[Inflation protection]	[Simple 5%]	[Compound 1%]	[Compound 1%]
[Elimination period (days before benefits begin)]	[100 days Facility/ 0 day's Home Care]	[180 days Facility/ 90 day's Home Care]	[100 days Facility/ 0 day's Home Care]
[Coinsurance]	[None]	[None]	[10%]
[Annual] premium [*]	[\$99,999.99]	<input type="checkbox"/> [\$99,999.99]	<input type="checkbox"/> [\$99,999.99]

4 Pay nothing more

[If you would like to stop paying premiums on your policy, you can choose the option at right. Please read the detailed description of the option in the enclosed endorsement and Important Information Regarding This Premium Increase. The benefit value is current as of the date of this notice; a final benefits value will be sent to you following your selection of this option.]

[\$99,999.99] Paid up policy benefit
 [Contingent Benefit Upon Lapse]

<if phased> **IMPORTANT:** This [policy's] premium increase is being phased in over multiple years; the increase schedule is listed on the reverse. The premiums quoted above reflect the final phase of this premium increase. The amount of this phased [annual] premium increase will vary depending on your selection above. Benefit amounts quoted above are as of [Mmmm dd, 20yy].

You may have other ways to reduce your benefits than those shown above; contact the Customer Service team for additional quotes. More information on your options can be found in the enclosed [endorsement[s] and] Important Information Regarding This Premium Increase. Please read all documents before making a decision. The options shown here are quotes and may change.

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options above, please check the blue box to indicate your choice, then sign and return this form by fax or mail [in the enclosed envelope] by: [Mmmm dd, 20yy]

Policyholder Signature

Date

<if shared>Policyholder Signature

Date

By signing, you represent and agree that (1) we are authorized to process the requested change to your [policy], (2) the change will not be effective until reflected in a [policy] amendment we send to you, (3) the benefits and premiums quoted above are subject to confirmation and may change, and (4) you have read and understand the information on this form and the enclosed documents, including the Important Information Regarding This Premium Increase.

<if phased premiums>

Coverage Options

Page [2] of [m]

Policyholder(s): [insured name1]
[insured name2]
Date: [mm/dd/yyyy]
Policy number: [policy number]
Premium before increase: [\$99,999.99] [annually]

Phased Premiums:

The amount of the phased [annual] rate increase will vary depending on your selection on the first page.

Date of phased increase	Keep current coverage:	Stable Premium [A]	Stable Premium B	Alternative [A<or>C]	Alternative [B<or>D]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]
...]	...]	...]	...]
[mm/dd/yyyy]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]	[\$99,999.99]

Genworth Important Information Regarding This Premium Increase

Genworth Life
Genworth Life of New York
Administrative Office:
3100 Albert Lankford Drive
Lynchburg, VA 24501

from Genworth Life Insurance Company

Page 1 of [m]

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 on line through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.

The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. Our decision to increase premiums was not determined based upon the current economic environment. Please note that we requested a [90.100%] rate increase and the Virginia Bureau of Insurance determined that a rate increase [58.100%] was allowable under Virginia's regulation. For additional information regarding premium increases, please go to [Genworth.com/LTCpremiums].

The Premium Increase Notice and, when applicable, the Coverage Options form show what your new premium will be if you elect to keep your current coverage. Also shown is the increase percentage for your premium rate, which is a component of your premium. This rate increase percentage may vary slightly from the actual percentage of your premium increase.

Guaranteed renewable

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. It means that although the insurance company cannot refuse to continue your coverage for any reason, the company can revise your rates if it does so for all similarly issued policies. 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 Bureau of Insurance for another premium increase again in the future. However, if you elect the Stable Premium option, your new premium will not increase until at least 2028.

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 adjusting your coverage

You may be able to keep your premium at or about its current level by electing available options that may help minimize the effect of the premium increase, including the following:

- You may choose to reduce your maximum [daily or monthly] benefit, or
- You may choose to adjust your benefit period or elimination period.

Your benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time. If your daily/monthly benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period. In addition, other benefit amounts may be reduced. Changes to the daily/monthly maximum benefit and/or benefit increase option will change the related original benefit amounts and the amount of any benefit increase option increment. If you elect to drop or reduce your benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly. You may also reduce your daily/monthly maximum benefit and your premium will be further adjusted.

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 800 883.1127. [< if Partnership > **If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.]**

The option to reduce benefits is available at any time. In the event of a future rate increase, similar options will be available to you. Please note, if you elect the Stable Premium option, the only benefit change that will be available to you going forward is a reduction to an available Daily Payment Maximum or dropping an applicable rider.

Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination

period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

If you can't pay further premiums you may have the option of stopping further payments and obtaining a benefit for long term care services approximately equal to the amount of premium paid, please refer to the Coverage Options page for further details.

[<if limited pay> Your policy has a limited number of premium payments required to become paid-up. That means if you pay all required premiums as they become due, this policy will be paid-up and no future premiums will be required including rate increases. Careful consideration should be given before selecting an option that stops further payments. Our customer service representatives would be happy to discuss this option with you.]

Understanding the Stable Premium option

The Stable Premium option is designed to mitigate the impact of current and planned future increases by changing your benefits, while also guaranteeing that your new premium will not increase until at least 2028. This option will provide a one percent (1%) compound benefit increase going forward, and you will retain the daily/monthly benefits increased pursuant to your current benefit increase option (if any) prior to acceptance of this change. As part of the calculation of your new resulting premium, your premium will be adjusted in consideration of this retained benefit. There may be other options available to you to mitigate or offset the current premium increase, however only the Stable Premium option includes the additional benefit of having no further premium increases implemented on your policy until at least 2028. Please review all of the documents in this package, in particular the Coverage Options page and the sample endorsement, for more details regarding how your benefits and premium will change under the Stable Premium option.

Please note: By accepting any change in benefits you may have a lower dollar amount of benefits available for future claims. In accordance with your policy, if you have previously been on claim, benefits that have already been paid under your policy will count toward your new lifetime payment maximum. This will be shown on the updated schedule page that you will receive if you elect this option. Similarly, in accordance with your policy, any days which have already satisfied your Elimination Period will continue to satisfy your new Elimination Period under the Stable Premium option.

If you choose this option, you may change your decision in writing within 60 days of our written confirmation of your benefit changes under this option. After the 60 day period, you cannot revert back to the benefits you had prior to electing the Stable Premium option. The only benefit change that will be available to you going forward is a reduction to an available Daily Payment Maximum or dropping an applicable rider.

<if NFO option >**Select a Limited Benefit with No Further Premium Requirement**

<if OLB>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, which 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 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.

<OR>**<if NFO Rider on Policy >**

You may exercise the Non-Forfeiture Rider. Your policy includes the Non-Forfeiture 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.

Please note: This rider could significantly reduce the policy benefit. Please review the Non-Forfeiture Rider in your policy for more detailed information prior to making this election.

<OR>**<if CBUL >**

You may elect a Contingent Benefit Upon Lapse. This rate increase qualifies you to receive a Contingent Benefit Upon Lapse which is available up to 120 days after the next Billing Anniversary Date on which your rate increase is effective. This endorsement allows you to reduce your policy benefits so the required premium payments are not increased and convert your coverage to a paid-up status with a shortened benefit period and reduced benefits plan. A policy lapse 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 benefit. 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. If your policy does not provide 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 contact 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.

Rate increase history

In accordance with the requirements of Virginia where your policy was issued for delivery, we are providing you with the history of previous rate increases that have been implemented on policies that were underwritten by Genworth companies.

About 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. To obtain information regarding Genworth company financial strength, please visit genworth.com.

SCHEDULE - Revised

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

This Schedule page will replace any prior Schedule page as of the effective date of the Stable Premium Endorsement

Policy Number: [UDG1234567]
 Name and Address of Policyholder:
 [John Alan Doe
 4321 Main Street
 Anytown, VA 23223]

Policy Effective Date: [March 1, 2001]
 Insured Spouse: [None for this contract]

POLICY COVERAGES

Privileged Care Coordination Services	Included
Home Care Benefit.....	Included
Caregiver Training Benefit	Included
Equipment Benefit	Included
Supplementary Benefit	Included
Long Term Care Facility Benefit	Included
Bed Reservation Benefit	Included
Survivorship Benefit	Included
Waiver of Premium Benefit	Included

COVERAGE LIMITS

Elimination Period (For the Long Term Care Facility Benefit)	[100 Days][180 Days]
[Elimination Period (For the Home Care Benefit)	90 Days]
Daily Payment Maximum	[\$219.00]
Lifetime Payment Maximum	[\$239,805.00]
[Coinsurance applied to Long Term Care Facility & Home Care Benefit expenses up to the	
Daily Payment Maximum.....	90%]

INFLATION PROTECTION

COMPOUND 1% BENEFIT INCREASES – The Daily Payment Maximum and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of the policy. Annual increases will apply to benefits payable for expenses incurred on or after the date of the increase. Beginning on the first anniversary of the policy effective date that occurs after the effective date of the Endorsement changing this Inflation Protection provision to Compound 1% Benefit Increases, the Daily Payment Maximum and Lifetime Payment Maximum amounts will increase by 1% of the amounts in effect at that time as shown above; and each increase thereafter will be equal to 1% of the Daily Payment Maximum and Lifetime Payment Maximum in effect at the time of each such increase.

- | | |
|--------------------------|--|
| [NONFORFEITURE BENEFIT | Effective with the Policy - See Attached Rider] |
| [RESTORATION OF BENEFITS | Effective as stated in the Rider - See Attached Rider] |

SCHEDULE (Continued)

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Policy Number: UDG1234567

Name of Policyholder: John Alan Doe

PREMIUM INFORMATION

RATE CLASSIFICATION: Policyholder - [Standard]
 Insured Spouse- [Standard]

ANNUAL PREMIUMS: Basic Policy Coverage.....[\$xx.xx]
 Optional Rider(s) (if any) See Rider(s)
 Annual Total [\$xx.xx]

FIRST PREMIUM
[\$aaa.aa]

PREMIUM PAYMENT MODE
[Quarterly]

MODAL PREMIUM
[\$bbb.bb]

Coverage Options to Consider

Your long term care insurance policy protects you financially should you require care in the future. However, we understand that evolving financial situations combined with increasing premiums may cause you to re-evaluate your coverage. **On the Coverage Options page that follows**, we have also introduced a **new Stable Premium option to consider** [and we offer [several<or> an] alternative[s] for keeping coverage in place and within budget].

Understanding the Stable Premium option

With this option, you adjust your benefits and receive a new premium along with a **guarantee that your new premium will not increase until at least [20XX]**.

Along with the rate guarantee, this option provides:

1. A [three]-year benefit period (The benefit period is the period of time used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time.)
2. Retention of your increased maximum daily/monthly benefit
3. 1% annual compound benefit inflation going forward

<if more than 1 choice available>

4. Your choice of:

- a. An extended Elimination Period (EP) of 180 days for facility care and 90 days for home care. (The EP is the number of days of covered care that you must pay for before your coverage begins to pay benefits.), or
- b. A combination of 10% coinsurance (you pay 10% of covered expenses) and a [100]-day facility EP.

Both versions of this option continue to offer a home care benefit

<else>

4. {See a & b above -- Print appropriate choice based on data for this policy as point #4}

This option continues to offer a home care benefit

The premium for the Stable Premium option is shown on the *Coverage Options* page. You may read the sample policy endorsement and important information included in this package for more detail.

Review and Adjust your Long Term Care Coverage

The alternative[s] shown under Review and Adjust your coverage on the following Coverage Options page provide[s a] way[s] for you to tune-up your coverage and keep the benefits most important to you, scale back on benefits that no longer seem as essential, and help keep your premiums within your budget. [Each <or>The] option presented has a pre-defined set of benefits that, while less than what you currently have, is designed to offer meaningful coverage that aligns your long term care insurance with your financial needs.

What the research shows

As you think about [this option <or> these options], consider that a recent, publicly available industry study performed by PwC indicated that the average duration of a long term care event is about three years and that approximately 75%-80% of long term care events will cost less than \$250,000¹. Keep in mind that these figures are averages and approximations and your actual experience may be different. The U.S. Dept. of Health and Human Services also has information on cost of care at: LongTermCare.gov.

Options for reducing benefits and premiums other than those presented in this package may be available. You can speak with your financial advisor or contact our Customer Service Team. We are available to talk with you, discuss options, and help answer your questions. You can also visit our website at [Genworth.com/LTCpremiums].

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

¹ The formal cost of long-term care services: How can society meet a growing need? The referenced study, initially made available in October 2016, is based on data for the time period 2000-2015 and reports figures in 2016 dollars.

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Rate Information

Rate data applies to filing.

Filing Method:

SERFF

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

68.300%

Effective Date of Last Rate Revision:

07/11/2013

Filing Method of Last Filing:

SERFF

SERFF Tracking Number of Last Filing:

GEFA-128660174

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	61.000%	61.000%	\$21,382,863	11,430	\$35,045,782	72.000%	55.000%

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

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	7030L, 7031L, 7032L, 62171, 62172, 62173, 62286	Revised	Previous State Filing Number: GEFA-128660174 Percent Rate Change Request: 61	VA PCS II Rate Tables Appendix B.PDF,
2		SPO Rate Table	7030END-SPO 1017	New		VA PCS II Stable Premium Option - Rate Tables Appendix C.PDF,

Appendix B

Genworth Life Insurance Company
72% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual Lifetime Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	56.16	52.13	84.23	76.20	116.27	108.26		
19	56.16	52.13	84.23	76.20	116.27	108.26		
20	56.16	52.13	84.23	76.20	116.27	108.26		
21	56.16	52.13	84.23	76.20	116.27	108.26		
22	56.16	52.13	84.23	76.20	116.27	108.26		
23	56.16	52.13	84.23	76.20	116.27	108.26		
24	56.16	52.13	84.23	76.20	116.27	108.26		
25	60.17	56.16	92.24	84.23	124.30	116.27		
26	60.17	56.16	92.24	84.23	124.30	116.27		
27	60.17	56.16	92.24	84.23	124.30	116.27		
28	60.17	56.16	92.24	84.23	124.30	116.27		
29	60.17	56.16	92.24	84.23	124.30	116.27		
30	68.18	60.17	100.26	92.24	136.33	128.31		
31	68.18	60.17	100.26	92.24	136.33	128.31		
32	68.18	60.17	100.26	92.24	136.33	128.31		
33	68.18	60.17	100.26	92.24	136.33	128.31		
34	68.18	60.17	100.26	92.24	136.33	128.31		
35	72.19	68.18	108.26	96.25	144.36	136.33		
36	72.19	68.18	108.26	96.25	144.36	136.33		
37	72.19	68.18	108.26	96.25	144.36	136.33		
38	72.19	68.18	108.26	96.25	144.36	136.33		
39	72.19	68.18	108.26	96.25	144.36	136.33		
40	76.20	72.19	116.27	104.25	156.38	148.37		
41	76.20	72.19	116.27	104.25	156.38	148.37		
42	76.20	72.19	116.27	104.25	156.38	148.37		
43	76.20	72.19	116.27	104.25	156.38	148.37		
44	76.20	72.19	116.27	104.25	156.38	148.37		
45	76.20	72.19	116.27	104.25	156.38	148.37		
46	80.22	76.20	116.27	108.26	160.39	148.37		
47	80.22	76.20	120.30	108.26	164.41	152.37		
48	80.22	76.20	120.30	112.26	164.41	156.38		
49	80.22	80.22	124.30	112.26	168.42	156.38		
50	84.23	80.22	124.30	116.27	168.42	156.38		
51	84.23	80.22	128.31	116.27	172.43	160.39		
52	88.24	84.23	132.32	120.30	176.44	164.41		
53	92.24	88.24	140.35	128.31	184.45	172.43		
54	96.25	92.24	148.37	136.33	188.46	176.44		
55	100.26	96.25	156.38	148.37	200.50	188.46		
56	108.26	100.26	168.42	156.38	212.54	196.49		
57	116.27	108.26	180.45	168.42	224.56	208.53		
58	120.30	116.27	192.49	184.45	236.60	224.56		
59	132.32	124.30	204.51	196.49	252.65	236.60		
60	140.35	128.31	220.56	208.53	264.67	248.63		
61	152.37	140.35	236.60	224.56	284.73	264.67		
62	164.41	152.37	252.65	236.60	304.75	284.73		
63	176.44	164.41	264.67	252.65	324.80	304.75		
64	188.48	176.44	276.71	264.67	344.86	328.81		
65	204.51	188.48	292.74	276.71	368.92	352.88		
66	212.54	200.50	300.78	280.72	384.97	364.92		
67	224.56	212.54	316.79	296.77	401.00	376.94		
68	240.61	224.56	336.84	316.79	417.05	396.99		
69	256.66	240.61	364.92	344.86	441.11	413.04		
70	276.71	260.67	396.99	372.93	461.17	429.09		
71	296.77	276.71	429.09	405.03	481.22	449.14		
72	316.79	296.77	461.17	429.09	509.27	473.21		
73	336.84	316.79	485.23	457.16	533.34	493.26		
74	360.91	332.82	513.28	481.22	557.40	521.30		
75	380.96	352.88	537.35	501.28	581.46	545.36		
76	401.00	372.93	561.41	525.31	605.53	569.42		
77	421.06	388.98	581.46	545.36	625.58	589.48		
78	429.09	401.00	597.49	557.40	637.60	601.52		
79	437.10	409.03	605.53	569.42	641.61	605.53		
80	445.12	417.05	613.54	577.46	645.64	609.53		
81	481.22	449.14	661.67	625.58	693.76	653.65		
82	525.31	493.26	717.79	677.71	745.86	705.77		
83	573.43	541.35	785.97	741.85	806.03	761.91		
84	633.60	593.49	862.18	814.04	878.21	826.08		
85	693.76	649.64	938.35	886.25	954.39	902.28		
86	753.89	705.77	1,022.57	966.42	1,042.63	982.46		
87	822.07	769.92	1,118.81	1,054.65	1,134.84	1,070.70		
88	898.27	838.10	1,219.07	1,146.88	1,239.12	1,166.93		
89	978.46	914.28	1,327.32	1,251.15	1,347.38	1,271.20		
90	1,066.69	998.51	1,447.66	1,363.43	1,471.72	1,387.49		
91	1,162.93	1,086.75	1,575.95	1,487.75	1,604.04	1,511.79		
92	1,267.19	1,186.99	1,716.30	1,620.07	1,748.38	1,648.16		
93	1,379.46	1,291.26	1,872.72	1,764.43	1,904.80	1,796.52		
94	1,503.80	1,407.54	2,041.14	1,924.83	2,077.23	1,956.91		
95	1,503.80	1,407.54	2,041.14	1,924.83	2,077.23	1,956.91		
96	1,503.80	1,407.54	2,041.14	1,924.83	2,077.23	1,956.91		
97	1,503.80	1,407.54	2,041.14	1,924.83	2,077.23	1,956.91		
98	1,503.80	1,407.54	2,041.14	1,924.83	2,077.23	1,956.91		
99	1,503.80	1,407.54	2,041.14	1,924.83	2,077.23	1,956.91		
100	1,503.80	1,407.54	2,041.14	1,924.83	2,077.23	1,956.91		

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 6 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	39.71	36.41	59.58	56.27	82.74	79.44		
19	39.71	36.41	59.58	56.27	82.74	79.44		
20	39.71	36.41	59.58	56.27	82.74	79.44		
21	39.71	36.41	59.58	56.27	82.74	79.44		
22	39.71	36.41	59.58	56.27	82.74	79.44		
23	39.71	36.41	59.58	56.27	82.74	79.44		
24	39.71	36.41	59.58	56.27	82.74	79.44		
25	43.03	39.71	62.88	59.58	89.34	82.74		
26	43.03	39.71	62.88	59.58	89.34	82.74		
27	43.03	39.71	62.88	59.58	89.34	82.74		
28	43.03	39.71	62.88	59.58	89.34	82.74		
29	43.03	39.71	62.88	59.58	89.34	82.74		
30	46.33	43.03	69.50	62.88	95.96	89.34		
31	46.33	43.03	69.50	62.88	95.96	89.34		
32	46.33	43.03	69.50	62.88	95.96	89.34		
33	46.33	43.03	69.50	62.88	95.96	89.34		
34	46.33	43.03	69.50	62.88	95.96	89.34		
35	49.65	46.33	76.12	69.50	105.88	95.96		
36	49.65	46.33	76.12	69.50	105.88	95.96		
37	49.65	46.33	76.12	69.50	105.88	95.96		
38	49.65	46.33	76.12	69.50	105.88	95.96		
39	49.65	46.33	76.12	69.50	105.88	95.96		
40	56.27	49.65	79.44	76.12	112.50	105.88		
41	56.27	49.65	79.44	76.12	112.50	105.88		
42	56.27	49.65	79.44	76.12	112.50	105.88		
43	56.27	49.65	79.44	76.12	112.50	105.88		
44	56.27	49.65	79.44	76.12	112.50	105.88		
45	56.27	49.65	79.44	76.12	112.50	105.88		
46	56.27	52.95	82.74	76.12	115.82	105.88		
47	56.27	52.95	82.74	76.12	115.82	109.20		
48	56.27	52.95	86.03	79.44	119.12	112.50		
49	59.58	56.27	86.03	79.44	119.12	112.50		
50	59.58	56.27	89.34	82.74	119.12	112.50		
51	59.58	56.27	89.34	82.74	122.43	115.82		
52	62.88	56.27	92.64	86.03	125.75	119.12		
53	62.88	59.58	95.96	89.34	129.05	122.43		
54	66.20	62.88	102.58	95.96	135.67	125.75		
55	72.82	66.20	109.20	102.58	138.99	132.37		
56	76.12	69.50	115.82	109.20	145.61	135.67		
57	79.44	76.12	125.75	115.82	155.53	145.61		
58	86.03	79.44	135.67	125.75	165.46	155.53		
59	92.64	86.03	145.61	135.67	175.38	162.15		
60	99.26	92.64	155.53	145.61	188.64	175.38		
61	105.88	99.26	165.46	155.53	201.87	185.32		
62	115.82	105.88	175.38	165.46	215.11	198.56		
63	122.43	115.82	185.32	175.38	228.35	211.79		
64	132.37	122.43	198.56	185.32	244.90	225.03		
65	142.29	132.37	208.49	195.25	258.11	241.58		
66	148.91	138.99	215.11	201.87	268.04	248.20		
67	155.53	145.61	225.03	211.79	277.96	258.11		
68	168.76	155.53	241.58	225.03	291.20	271.34		
69	178.70	165.46	261.42	241.58	307.75	284.58		
70	191.94	178.70	281.28	261.42	320.99	297.82		
71	205.17	191.94	301.13	281.28	337.54	314.37		
72	221.73	208.49	320.99	301.13	357.40	330.93		
73	238.28	218.41	340.85	314.37	373.95	347.46		
74	254.80	234.96	357.40	330.93	393.81	364.02		
75	268.04	248.20	373.95	347.46	410.35	380.57		
76	284.58	261.42	390.49	364.02	426.87	397.11		
77	297.82	274.66	407.05	377.25	443.42	410.35		
78	307.75	284.58	416.95	387.19	450.04	420.25		
79	314.37	291.20	426.87	397.11	456.66	423.57		
80	317.69	294.52	433.50	403.73	459.98	426.87		
81	347.46	320.99	466.60	436.81	493.07	459.98		
82	377.25	350.78	509.62	476.52	532.78	496.39		
83	416.95	387.19	555.95	519.54	575.81	536.10		
84	459.98	426.87	608.89	569.19	625.44	585.71		
85	503.01	466.60	665.15	622.12	681.71	638.68		
86	546.03	509.62	724.73	678.39	744.59	694.94		
87	595.65	555.95	787.59	737.97	810.76	757.80		
88	648.60	605.57	860.41	804.14	883.56	827.30		
89	708.18	658.53	936.49	876.94	962.97	900.12		
90	771.03	718.10	1,022.55	956.35	1,049.02	982.84		
91	840.53	784.27	1,115.19	1,042.41	1,144.99	1,068.88		
92	916.64	853.79	1,214.49	1,135.05	1,247.56	1,168.16		
93	999.38	929.88	1,323.68	1,237.66	1,360.09	1,270.72		
94	1,088.72	1,012.62	1,442.80	1,350.16	1,479.21	1,386.57		
95	1,088.72	1,012.62	1,442.80	1,350.16	1,479.21	1,386.57		
96	1,088.72	1,012.62	1,442.80	1,350.16	1,479.21	1,386.57		
97	1,088.72	1,012.62	1,442.80	1,350.16	1,479.21	1,386.57		
98	1,088.72	1,012.62	1,442.80	1,350.16	1,479.21	1,386.57		
99	1,088.72	1,012.62	1,442.80	1,350.16	1,479.21	1,386.57		
100	1,088.72	1,012.62	1,442.80	1,350.16	1,479.21	1,386.57		

Appendix B
Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 4 Year Benefit Period					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	33.09	29.79	49.65	46.33	69.50	66.20
19	33.09	29.79	49.65	46.33	69.50	66.20
20	33.09	29.79	49.65	46.33	69.50	66.20
21	33.09	29.79	49.65	46.33	69.50	66.20
22	33.09	29.79	49.65	46.33	69.50	66.20
23	33.09	29.79	49.65	46.33	69.50	66.20
24	33.09	29.79	49.65	46.33	69.50	66.20
25	36.41	33.09	52.95	49.65	76.12	72.82
26	36.41	33.09	52.95	49.65	76.12	72.82
27	36.41	33.09	52.95	49.65	76.12	72.82
28	36.41	33.09	52.95	49.65	76.12	72.82
29	36.41	33.09	52.95	49.65	76.12	72.82
30	39.71	36.41	56.27	56.27	82.74	76.12
31	39.71	36.41	56.27	56.27	82.74	76.12
32	39.71	36.41	56.27	56.27	82.74	76.12
33	39.71	36.41	56.27	56.27	82.74	76.12
34	39.71	36.41	56.27	56.27	82.74	76.12
35	43.03	36.41	62.88	59.58	89.34	82.74
36	43.03	36.41	62.88	59.58	89.34	82.74
37	43.03	36.41	62.88	59.58	89.34	82.74
38	43.03	36.41	62.88	59.58	89.34	82.74
39	43.03	36.41	62.88	59.58	89.34	82.74
40	46.33	39.71	66.20	62.88	95.96	89.34
41	46.33	39.71	66.20	62.88	95.96	89.34
42	46.33	39.71	66.20	62.88	95.96	89.34
43	46.33	39.71	66.20	62.88	95.96	89.34
44	46.33	39.71	66.20	62.88	95.96	89.34
45	46.33	39.71	66.20	62.88	95.96	89.34
46	46.33	39.71	66.20	66.20	95.96	89.34
47	46.33	43.03	69.50	66.20	99.26	92.64
48	46.33	43.03	69.50	66.20	99.26	95.96
49	46.33	43.03	72.82	66.20	99.26	95.96
50	49.65	43.03	72.82	66.20	99.26	95.96
51	49.65	43.03	72.82	69.50	102.58	95.96
52	49.65	46.33	76.12	72.82	105.88	95.96
53	52.95	49.65	79.44	76.12	105.88	99.26
54	56.27	49.65	82.74	79.44	112.50	105.88
55	59.58	56.27	89.34	82.74	115.82	105.88
56	62.88	56.27	95.96	89.34	122.43	112.50
57	66.20	62.88	102.58	95.96	129.05	119.12
58	72.82	66.20	109.20	99.26	135.67	122.43
59	76.12	69.50	115.82	105.88	145.61	132.37
60	82.74	76.12	125.75	115.82	155.53	142.29
61	89.34	82.74	135.67	125.75	165.46	152.23
62	95.96	89.34	145.61	135.67	178.70	162.15
63	102.58	92.64	155.53	145.61	188.64	172.08
64	109.20	99.26	165.46	155.53	198.56	182.02
65	115.82	105.88	178.70	165.46	208.49	191.94
66	122.43	112.50	185.32	172.08	215.11	195.25
67	129.05	119.12	191.94	178.70	225.03	205.17
68	138.99	125.75	205.17	188.64	238.28	215.11
69	145.61	135.67	218.41	201.87	248.20	228.35
70	158.84	145.61	234.96	215.11	264.72	241.58
71	168.76	155.53	248.20	228.35	277.96	258.11
72	182.02	168.76	264.72	241.58	294.52	271.34
73	195.25	182.02	277.96	254.80	311.07	284.58
74	208.49	191.94	291.20	268.04	324.31	301.13
75	221.73	205.17	307.75	281.28	340.85	314.37
76	234.96	218.41	320.99	294.52	354.08	324.31
77	248.20	228.35	334.23	307.75	367.33	337.54
78	258.11	234.96	344.16	317.69	373.95	344.16
79	264.72	244.90	350.78	324.31	380.57	350.78
80	271.34	248.20	357.40	330.93	383.87	354.08
81	294.52	271.34	390.49	360.72	413.66	380.57
82	324.31	297.82	423.57	390.49	446.74	413.66
83	357.40	327.61	463.28	426.87	486.45	446.74
84	397.11	364.02	506.31	469.90	529.48	486.45
85	433.50	397.11	552.65	512.93	575.81	532.78
86	473.22	433.50	602.27	555.95	628.74	579.13
87	512.93	473.22	655.22	608.89	685.01	632.06
88	559.27	516.24	714.80	661.83	747.88	688.32
89	608.89	562.57	780.97	721.42	814.06	751.18
90	665.15	612.20	850.47	787.59	886.88	817.38
91	724.73	668.47	926.57	857.09	966.29	890.18
92	790.90	728.04	1,009.31	933.19	1,055.64	972.90
93	860.41	794.20	1,098.66	1,019.23	1,148.29	1,058.96
94	939.81	863.71	1,197.93	1,108.58	1,254.18	1,154.92
95	939.81	863.71	1,197.93	1,108.58	1,254.18	1,154.92
96	939.81	863.71	1,197.93	1,108.58	1,254.18	1,154.92
97	939.81	863.71	1,197.93	1,108.58	1,254.18	1,154.92
98	939.81	863.71	1,197.93	1,108.58	1,254.18	1,154.92
99	939.81	863.71	1,197.93	1,108.58	1,254.18	1,154.92
100	939.81	863.71	1,197.93	1,108.58	1,254.18	1,154.92

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 3 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	29.79	26.47	43.03	39.71	62.88	56.27	62.88	56.27
19	29.79	26.47	43.03	39.71	62.88	56.27	62.88	56.27
20	29.79	26.47	43.03	39.71	62.88	56.27	62.88	56.27
21	29.79	26.47	43.03	39.71	62.88	56.27	62.88	56.27
22	29.79	26.47	43.03	39.71	62.88	56.27	62.88	56.27
23	29.79	26.47	43.03	39.71	62.88	56.27	62.88	56.27
24	29.79	26.47	43.03	39.71	62.88	56.27	62.88	56.27
25	33.09	29.79	46.33	43.03	66.20	62.88	66.20	62.88
26	33.09	29.79	46.33	43.03	66.20	62.88	66.20	62.88
27	33.09	29.79	46.33	43.03	66.20	62.88	66.20	62.88
28	33.09	29.79	46.33	43.03	66.20	62.88	66.20	62.88
29	33.09	29.79	46.33	43.03	66.20	62.88	66.20	62.88
30	33.09	33.09	49.65	46.33	72.82	66.20	72.82	66.20
31	33.09	33.09	49.65	46.33	72.82	66.20	72.82	66.20
32	33.09	33.09	49.65	46.33	72.82	66.20	72.82	66.20
33	33.09	33.09	49.65	46.33	72.82	66.20	72.82	66.20
34	33.09	33.09	49.65	46.33	72.82	66.20	72.82	66.20
35	36.41	33.09	56.27	49.65	76.12	72.82	76.12	72.82
36	36.41	33.09	56.27	49.65	76.12	72.82	76.12	72.82
37	36.41	33.09	56.27	49.65	76.12	72.82	76.12	72.82
38	36.41	33.09	56.27	49.65	76.12	72.82	76.12	72.82
39	36.41	33.09	56.27	49.65	76.12	72.82	76.12	72.82
40	39.71	36.41	59.58	56.27	82.74	76.12	82.74	76.12
41	39.71	36.41	59.58	56.27	82.74	76.12	82.74	76.12
42	39.71	36.41	59.58	56.27	82.74	76.12	82.74	76.12
43	39.71	36.41	59.58	56.27	82.74	76.12	82.74	76.12
44	39.71	36.41	59.58	56.27	82.74	76.12	82.74	76.12
45	39.71	36.41	59.58	56.27	82.74	76.12	82.74	76.12
46	43.03	36.41	59.58	56.27	82.74	79.44	82.74	79.44
47	46.33	39.71	62.88	56.27	86.03	79.44	86.03	79.44
48	46.33	39.71	62.88	56.27	86.03	79.44	86.03	79.44
49	46.33	39.71	62.88	56.27	89.34	82.74	89.34	82.74
50	46.33	39.71	62.88	59.58	89.34	82.74	89.34	82.74
51	46.33	39.71	66.20	59.58	89.34	82.74	89.34	82.74
52	49.65	39.71	66.20	62.88	92.64	86.03	92.64	86.03
53	49.65	43.03	66.20	62.88	95.96	86.03	95.96	86.03
54	52.95	43.03	76.12	69.50	95.96	89.34	95.96	89.34
55	56.27	46.33	79.44	72.82	102.58	92.64	102.58	92.64
56	56.27	49.65	82.74	76.12	105.88	95.96	105.88	95.96
57	62.88	52.95	89.34	82.74	112.50	102.58	112.50	102.58
58	66.20	56.27	95.96	89.34	119.12	105.88	119.12	105.88
59	72.82	62.88	102.58	95.96	125.75	115.82	125.75	115.82
60	79.44	66.20	109.20	99.26	135.67	122.43	135.67	122.43
61	82.74	72.82	119.12	105.88	145.61	132.37	145.61	132.37
62	89.34	76.12	129.05	115.82	155.53	138.99	155.53	138.99
63	95.96	86.03	135.67	125.75	165.46	148.91	165.46	148.91
64	105.88	89.34	145.61	135.67	175.38	158.84	175.38	158.84
65	112.50	95.96	155.53	142.29	185.32	168.76	185.32	168.76
66	115.82	99.26	162.15	148.91	188.64	172.08	188.64	172.08
67	122.43	105.88	172.08	155.53	195.25	178.70	195.25	178.70
68	129.05	112.50	182.02	165.46	205.17	188.64	205.17	188.64
69	138.99	119.12	191.94	175.38	218.41	198.56	218.41	198.56
70	148.91	129.05	201.87	185.32	231.65	211.79	231.65	211.79
71	162.15	138.99	215.11	198.56	241.58	221.73	241.58	221.73
72	172.08	148.91	228.35	208.49	258.11	234.96	258.11	234.96
73	185.32	158.84	241.58	221.73	268.04	248.20	268.04	248.20
74	198.56	168.76	254.80	231.65	281.28	261.42	281.28	261.42
75	208.49	178.70	268.04	244.90	297.82	271.34	297.82	271.34
76	221.73	188.64	277.96	254.80	307.75	281.28	307.75	281.28
77	231.65	198.56	291.20	264.72	317.69	291.20	317.69	291.20
78	241.58	208.49	297.82	274.66	324.31	297.82	324.31	297.82
79	248.20	211.79	304.44	281.28	327.61	301.13	327.61	301.13
80	254.80	218.41	311.07	284.58	330.93	304.44	330.93	304.44
81	277.96	238.28	337.54	311.07	357.40	327.61	357.40	327.61
82	307.75	264.72	367.33	337.54	383.87	354.08	383.87	354.08
83	337.54	291.20	400.43	367.33	416.95	383.87	416.95	383.87
84	373.95	320.99	436.81	403.73	453.36	416.95	453.36	416.95
85	407.05	350.78	476.52	440.12	496.39	453.36	496.39	453.36
86	443.42	383.87	519.54	479.83	539.40	493.07	539.40	493.07
87	483.14	416.95	565.89	522.86	589.03	539.40	589.03	539.40
88	526.16	453.36	615.51	569.19	641.98	589.03	641.98	589.03
89	575.81	496.39	671.77	622.12	698.24	641.98	698.24	641.98
90	625.44	539.40	734.65	675.09	761.11	698.24	761.11	698.24
91	681.71	589.03	800.82	737.97	830.61	761.11	830.61	761.11
92	744.59	641.98	870.33	804.14	906.73	830.61	906.73	830.61
93	810.76	698.24	949.73	876.94	986.14	903.43	986.14	903.43
94	883.56	761.11	1,035.79	956.35	1,075.50	986.14	1,075.50	986.14
95	883.56	761.11	1,035.79	956.35	1,075.50	986.14	1,075.50	986.14
96	883.56	761.11	1,035.79	956.35	1,075.50	986.14	1,075.50	986.14
97	883.56	761.11	1,035.79	956.35	1,075.50	986.14	1,075.50	986.14
98	883.56	761.11	1,035.79	956.35	1,075.50	986.14	1,075.50	986.14
99	883.56	761.11	1,035.79	956.35	1,075.50	986.14	1,075.50	986.14
100	883.56	761.11	1,035.79	956.35	1,075.50	986.14	1,075.50	986.14

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 2 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	23.17	23.17	33.09	29.79	46.33	43.03	46.33	43.03
19	23.17	23.17	33.09	29.79	46.33	43.03	46.33	43.03
20	23.17	23.17	33.09	29.79	46.33	43.03	46.33	43.03
21	23.17	23.17	33.09	29.79	46.33	43.03	46.33	43.03
22	23.17	23.17	33.09	29.79	46.33	43.03	46.33	43.03
23	23.17	23.17	33.09	29.79	46.33	43.03	46.33	43.03
24	23.17	23.17	33.09	29.79	46.33	43.03	46.33	43.03
25	26.47	23.17	36.41	33.09	49.65	46.33	49.65	46.33
26	26.47	23.17	36.41	33.09	49.65	46.33	49.65	46.33
27	26.47	23.17	36.41	33.09	49.65	46.33	49.65	46.33
28	26.47	23.17	36.41	33.09	49.65	46.33	49.65	46.33
29	26.47	23.17	36.41	33.09	49.65	46.33	49.65	46.33
30	29.79	26.47	39.71	36.41	56.27	49.65	56.27	49.65
31	29.79	26.47	39.71	36.41	56.27	49.65	56.27	49.65
32	29.79	26.47	39.71	36.41	56.27	49.65	56.27	49.65
33	29.79	26.47	39.71	36.41	56.27	49.65	56.27	49.65
34	29.79	26.47	39.71	36.41	56.27	49.65	56.27	49.65
35	29.79	26.47	43.03	36.41	59.58	52.95	59.58	52.95
36	29.79	26.47	43.03	36.41	59.58	52.95	59.58	52.95
37	29.79	26.47	43.03	36.41	59.58	52.95	59.58	52.95
38	29.79	26.47	43.03	36.41	59.58	52.95	59.58	52.95
39	29.79	26.47	43.03	36.41	59.58	52.95	59.58	52.95
40	33.09	29.79	46.33	39.71	66.20	56.27	66.20	56.27
41	33.09	29.79	46.33	39.71	66.20	56.27	66.20	56.27
42	33.09	29.79	46.33	39.71	66.20	56.27	66.20	56.27
43	33.09	29.79	46.33	39.71	66.20	56.27	66.20	56.27
44	33.09	29.79	46.33	39.71	66.20	56.27	66.20	56.27
45	33.09	29.79	46.33	39.71	66.20	56.27	66.20	56.27
46	33.09	29.79	46.33	43.03	66.20	59.58	66.20	59.58
47	33.09	29.79	46.33	43.03	66.20	59.58	66.20	59.58
48	33.09	29.79	49.65	43.03	66.20	62.88	66.20	62.88
49	36.41	33.09	49.65	43.03	66.20	62.88	66.20	62.88
50	36.41	33.09	49.65	46.33	69.50	62.88	69.50	62.88
51	36.41	33.09	49.65	46.33	69.50	62.88	69.50	62.88
52	36.41	33.09	52.95	46.33	72.82	66.20	72.82	66.20
53	36.41	33.09	56.27	49.65	72.82	66.20	72.82	66.20
54	39.71	36.41	59.58	52.95	76.12	69.50	76.12	69.50
55	43.03	36.41	62.88	56.27	79.44	72.82	79.44	72.82
56	43.03	39.71	66.20	59.58	82.74	76.12	82.74	76.12
57	46.33	39.71	72.82	66.20	89.34	79.44	89.34	79.44
58	49.65	43.03	76.12	69.50	95.96	86.03	95.96	86.03
59	56.27	49.65	79.44	72.82	99.26	89.34	99.26	89.34
60	59.58	52.95	86.03	79.44	105.88	95.96	105.88	95.96
61	62.88	56.27	92.64	82.74	115.82	105.88	115.82	105.88
62	69.50	62.88	99.26	89.34	122.43	109.20	122.43	109.20
63	76.12	69.50	105.88	95.96	129.05	119.12	129.05	119.12
64	79.44	72.82	115.82	105.88	135.67	125.75	135.67	125.75
65	86.03	76.12	125.75	112.50	145.61	132.37	145.61	132.37
66	89.34	82.74	129.05	115.82	148.91	135.67	148.91	135.67
67	92.64	82.74	135.67	122.43	155.53	142.29	155.53	142.29
68	99.26	89.34	142.29	129.05	162.15	148.91	162.15	148.91
69	105.88	95.96	152.23	135.67	172.08	155.53	172.08	155.53
70	115.82	105.88	158.84	142.29	182.02	162.15	182.02	162.15
71	122.43	112.50	165.46	148.91	188.64	172.08	188.64	172.08
72	132.37	119.12	175.38	158.84	198.56	182.02	198.56	182.02
73	138.99	129.05	185.32	168.76	208.49	188.64	208.49	188.64
74	148.91	135.67	198.56	178.70	218.41	198.56	218.41	198.56
75	155.53	142.29	208.49	188.64	228.35	208.49	228.35	208.49
76	165.46	148.91	218.41	198.56	238.28	218.41	238.28	218.41
77	172.08	155.53	228.35	205.17	244.90	225.03	244.90	225.03
78	178.70	162.15	231.65	211.79	248.20	228.35	248.20	228.35
79	185.32	168.76	238.28	215.11	251.49	228.35	251.49	228.35
80	191.94	175.38	238.28	218.41	251.49	228.35	251.49	228.35
81	208.49	191.94	258.11	234.96	271.34	244.90	271.34	244.90
82	231.65	211.79	277.96	254.80	291.20	264.72	291.20	264.72
83	254.80	231.65	304.44	277.96	314.37	284.58	314.37	284.58
84	281.28	258.11	334.23	304.44	340.85	311.07	340.85	311.07
85	304.44	281.28	364.02	330.93	373.95	337.54	373.95	337.54
86	334.23	304.44	397.11	360.72	407.05	367.33	407.05	367.33
87	364.02	334.23	433.50	393.81	443.42	400.43	443.42	400.43
88	397.11	364.02	469.90	426.87	483.14	436.81	483.14	436.81
89	433.50	397.11	512.93	466.60	526.16	476.52	526.16	476.52
90	469.90	433.50	559.27	509.62	572.51	519.54	572.51	519.54
91	512.93	473.22	608.89	552.65	625.44	565.89	625.44	565.89
92	559.27	512.93	665.15	605.57	681.71	615.51	681.71	615.51
93	608.89	559.27	724.73	658.53	741.27	671.77	741.27	671.77
94	665.15	608.89	790.90	718.10	807.44	731.35	807.44	731.35
95	665.15	608.89	790.90	718.10	807.44	731.35	807.44	731.35
96	665.15	608.89	790.90	718.10	807.44	731.35	807.44	731.35
97	665.15	608.89	790.90	718.10	807.44	731.35	807.44	731.35
98	665.15	608.89	790.90	718.10	807.44	731.35	807.44	731.35
99	665.15	608.89	790.90	718.10	807.44	731.35	807.44	731.35
100	665.15	608.89	790.90	718.10	807.44	731.35	807.44	731.35

Appendix B
Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 12 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	36.41	33.09	49.65	46.33	72.82	66.20	72.82	66.20
19	36.41	33.09	49.65	46.33	72.82	66.20	72.82	66.20
20	36.41	33.09	49.65	46.33	72.82	66.20	72.82	66.20
21	36.41	33.09	49.65	46.33	72.82	66.20	72.82	66.20
22	36.41	33.09	49.65	46.33	72.82	66.20	72.82	66.20
23	36.41	33.09	49.65	46.33	72.82	66.20	72.82	66.20
24	36.41	33.09	49.65	46.33	72.82	66.20	72.82	66.20
25	36.41	36.41	56.27	49.65	76.12	72.82	72.82	72.82
26	36.41	36.41	56.27	49.65	76.12	72.82	72.82	72.82
27	36.41	36.41	56.27	49.65	76.12	72.82	72.82	72.82
28	36.41	36.41	56.27	49.65	76.12	72.82	72.82	72.82
29	36.41	36.41	56.27	49.65	76.12	72.82	72.82	72.82
30	39.71	36.41	59.58	56.27	82.74	79.44	82.74	79.44
31	39.71	36.41	59.58	56.27	82.74	79.44	82.74	79.44
32	39.71	36.41	59.58	56.27	82.74	79.44	82.74	79.44
33	39.71	36.41	59.58	56.27	82.74	79.44	82.74	79.44
34	39.71	36.41	59.58	56.27	82.74	79.44	82.74	79.44
35	43.03	39.71	66.20	59.58	89.34	86.03	89.34	86.03
36	43.03	39.71	66.20	59.58	89.34	86.03	89.34	86.03
37	43.03	39.71	66.20	59.58	89.34	86.03	89.34	86.03
38	43.03	39.71	66.20	59.58	89.34	86.03	89.34	86.03
39	43.03	39.71	66.20	59.58	89.34	86.03	89.34	86.03
40	46.33	43.03	69.50	66.20	95.96	92.64	95.96	92.64
41	46.33	43.03	69.50	66.20	95.96	92.64	95.96	92.64
42	46.33	43.03	69.50	66.20	95.96	92.64	95.96	92.64
43	46.33	43.03	69.50	66.20	95.96	92.64	95.96	92.64
44	46.33	43.03	69.50	66.20	95.96	92.64	95.96	92.64
45	46.33	43.03	69.50	66.20	95.96	92.64	95.96	92.64
46	46.33	46.33	72.82	66.20	99.26	92.64	99.26	92.64
47	49.65	46.33	72.82	66.20	102.58	95.96	102.58	95.96
48	49.65	46.33	72.82	69.50	102.58	95.96	102.58	95.96
49	49.65	46.33	76.12	69.50	105.88	99.26	105.88	99.26
50	49.65	46.33	76.12	69.50	105.88	99.26	105.88	99.26
51	52.95	46.33	79.44	72.82	109.20	102.58	109.20	102.58
52	52.95	49.65	79.44	76.12	112.50	105.88	112.50	105.88
53	56.27	49.65	86.03	79.44	115.82	109.20	115.82	109.20
54	56.27	52.95	89.34	82.74	122.43	112.50	122.43	112.50
55	62.88	56.27	95.96	89.34	125.75	119.12	125.75	119.12
56	66.20	59.58	99.26	92.64	135.67	132.37	135.67	132.37
57	69.50	66.20	105.88	99.26	142.29	142.29	142.29	142.29
58	76.12	69.50	115.82	105.88	152.23	152.23	152.23	152.23
59	79.44	76.12	125.75	115.82	162.15	162.15	162.15	162.15
60	86.03	79.44	132.37	125.75	175.38	175.38	175.38	175.38
61	92.64	86.03	142.29	132.37	185.32	185.32	185.32	185.32
62	99.26	92.64	152.23	142.29	198.56	198.56	198.56	198.56
63	105.88	99.26	162.15	152.23	211.79	211.79	211.79	211.79
64	115.82	105.88	172.08	158.84	225.03	225.03	225.03	225.03
65	122.43	115.82	182.02	168.76	238.28	238.28	238.28	238.28
66	129.05	119.12	185.32	172.08	251.49	251.49	251.49	251.49
67	135.67	125.75	195.25	182.02	264.72	264.72	264.72	264.72
68	145.61	135.67	208.49	195.25	277.96	277.96	277.96	277.96
69	155.53	145.61	225.03	208.49	291.20	291.20	291.20	291.20
70	165.46	155.53	241.58	225.03	307.75	307.75	307.75	307.75
71	178.70	165.46	261.42	241.58	324.31	324.31	324.31	324.31
72	191.94	178.70	277.96	258.11	340.85	340.85	340.85	340.85
73	205.17	188.64	294.52	271.34	354.08	354.08	354.08	354.08
74	218.41	201.87	307.75	287.90	370.64	370.64	370.64	370.64
75	231.65	215.11	324.31	301.13	387.19	387.19	387.19	387.19
76	244.90	225.03	337.54	314.37	393.81	393.81	393.81	393.81
77	258.11	238.28	350.78	327.61	407.35	407.35	407.35	407.35
78	264.72	244.90	360.72	334.23	426.87	426.87	426.87	426.87
79	271.34	251.49	367.33	344.16	440.12	440.12	440.12	440.12
80	274.66	254.80	373.95	347.46	450.04	450.04	450.04	450.04
81	297.82	277.96	403.73	377.25	463.28	463.28	463.28	463.28
82	327.61	304.44	440.12	410.35	479.83	479.83	479.83	479.83
83	357.40	334.23	479.83	450.04	493.07	493.07	493.07	493.07
84	397.11	370.64	526.16	493.07	510.40	510.40	510.40	510.40
85	433.50	403.73	572.51	536.10	529.03	529.03	529.03	529.03
86	473.22	440.12	625.44	585.71	549.98	549.98	549.98	549.98
87	516.24	479.83	681.71	638.68	571.56	571.56	571.56	571.56
88	562.57	522.86	741.27	694.94	594.41	594.41	594.41	594.41
89	612.20	569.19	810.76	757.80	619.63	619.63	619.63	619.63
90	668.47	622.12	883.56	824.00	646.73	646.73	646.73	646.73
91	728.04	675.09	962.97	900.12	675.46	675.46	675.46	675.46
92	794.20	737.97	1,049.02	979.52	705.48	705.48	705.48	705.48
93	863.71	804.14	1,141.67	1,068.88	737.65	737.65	737.65	737.65
94	943.11	876.94	1,247.56	1,164.84	771.65	771.65	771.65	771.65
95	943.11	876.94	1,247.56	1,164.84	806.94	806.94	806.94	806.94
96	943.11	876.94	1,247.56	1,164.84	843.77	843.77	843.77	843.77
97	943.11	876.94	1,247.56	1,164.84	881.60	881.60	881.60	881.60
98	943.11	876.94	1,247.56	1,164.84	920.46	920.46	920.46	920.46
99	943.11	876.94	1,247.56	1,164.84	960.40	960.40	960.40	960.40
100	943.11	876.94	1,247.56	1,164.84	1,001.46	1,001.46	1,001.46	1,001.46

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 8 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	29.79	26.47	43.03	39.71	62.88	56.27		
19	29.79	26.47	43.03	39.71	62.88	56.27		
20	29.79	26.47	43.03	39.71	62.88	56.27		
21	29.79	26.47	43.03	39.71	62.88	56.27		
22	29.79	26.47	43.03	39.71	62.88	56.27		
23	29.79	26.47	43.03	39.71	62.88	56.27		
24	29.79	26.47	43.03	39.71	62.88	56.27		
25	29.79	29.79	46.33	43.03	66.20	62.88		
26	29.79	29.79	46.33	43.03	66.20	62.88		
27	29.79	29.79	46.33	43.03	66.20	62.88		
28	29.79	29.79	46.33	43.03	66.20	62.88		
29	29.79	29.79	46.33	43.03	66.20	62.88		
30	33.09	29.79	49.65	46.33	72.82	66.20		
31	33.09	29.79	49.65	46.33	72.82	66.20		
32	33.09	29.79	49.65	46.33	72.82	66.20		
33	33.09	29.79	49.65	46.33	72.82	66.20		
34	33.09	29.79	49.65	46.33	72.82	66.20		
35	36.41	33.09	56.27	49.65	76.12	72.82		
36	36.41	33.09	56.27	49.65	76.12	72.82		
37	36.41	33.09	56.27	49.65	76.12	72.82		
38	36.41	33.09	56.27	49.65	76.12	72.82		
39	36.41	33.09	56.27	49.65	76.12	72.82		
40	39.71	36.41	56.27	56.27	82.74	76.12		
41	39.71	36.41	56.27	56.27	82.74	76.12		
42	39.71	36.41	56.27	56.27	82.74	76.12		
43	39.71	36.41	56.27	56.27	82.74	76.12		
44	39.71	36.41	56.27	56.27	82.74	76.12		
45	39.71	36.41	56.27	56.27	82.74	76.12		
46	39.71	36.41	59.58	56.27	86.03	79.44		
47	39.71	36.41	59.58	56.27	86.03	79.44		
48	43.03	36.41	62.88	56.27	86.03	82.74		
49	43.03	36.41	62.88	56.27	86.03	82.74		
50	43.03	36.41	62.88	59.58	86.03	82.74		
51	43.03	36.41	66.20	59.58	89.34	86.03		
52	43.03	39.71	66.20	62.88	92.64	86.03		
53	46.33	43.03	69.50	66.20	92.64	86.03		
54	49.65	43.03	72.82	69.50	99.26	92.64		
55	49.65	46.33	76.12	72.82	99.26	92.64		
56	52.95	49.65	82.74	76.12	105.88	95.96		
57	56.27	52.95	89.34	82.74	112.50	102.58		
58	62.88	56.27	95.96	86.03	119.12	105.88		
59	66.20	62.88	102.58	92.64	125.75	115.82		
60	72.82	66.20	112.50	102.58	135.67	125.75		
61	76.12	72.82	119.12	109.20	145.61	132.37		
62	86.03	76.12	125.75	119.12	155.53	142.29		
63	89.34	82.74	135.67	125.75	165.46	148.91		
64	95.96	86.03	145.61	135.67	172.08	158.84		
65	102.58	92.64	155.53	145.61	182.02	165.46		
66	105.88	95.96	158.84	148.91	188.64	172.08		
67	112.50	102.58	168.76	155.53	195.25	178.70		
68	119.12	109.20	178.70	165.46	205.17	188.64		
69	129.05	119.12	188.64	175.38	218.41	198.56		
70	138.99	125.75	205.17	188.64	231.65	211.79		
71	148.91	135.67	215.11	198.56	241.58	225.03		
72	158.84	145.61	231.65	208.49	258.11	238.28		
73	172.08	158.84	241.58	221.73	271.34	248.20		
74	182.02	168.76	254.80	234.96	284.58	261.42		
75	195.25	178.70	268.04	244.90	297.82	271.34		
76	205.17	188.64	281.28	258.11	307.75	284.58		
77	215.11	198.56	291.20	268.04	320.99	294.52		
78	225.03	205.17	301.13	274.66	327.61	301.13		
79	231.65	211.79	304.44	281.28	330.93	304.44		
80	234.96	215.11	311.07	287.90	334.23	307.75		
81	258.11	238.28	340.85	314.37	360.72	334.23		
82	281.28	261.42	370.64	340.85	390.49	360.72		
83	311.07	287.90	403.73	373.95	423.57	390.49		
84	347.46	317.69	443.42	410.35	463.28	423.57		
85	377.25	347.46	483.14	446.74	503.01	463.28		
86	410.35	377.25	526.16	486.45	549.34	506.31		
87	446.74	413.66	572.51	529.48	595.65	552.65		
88	489.77	450.04	625.44	579.13	651.91	598.95		
89	532.78	489.77	681.71	628.74	711.48	655.22		
90	579.13	532.78	741.27	685.01	774.35	711.48		
91	632.06	582.41	807.44	747.88	843.85	777.65		
92	688.32	635.36	880.26	814.06	919.96	847.17		
93	751.18	691.63	959.67	886.88	1,002.70	923.26		
94	820.68	754.49	1,045.72	969.60	1,092.02	1,006.00		
95	820.68	754.49	1,045.72	969.60	1,092.02	1,006.00		
96	820.68	754.49	1,045.72	969.60	1,092.02	1,006.00		
97	820.68	754.49	1,045.72	969.60	1,092.02	1,006.00		
98	820.68	754.49	1,045.72	969.60	1,092.02	1,006.00		
99	820.68	754.49	1,045.72	969.60	1,092.02	1,006.00		
100	820.68	754.49	1,045.72	969.60	1,092.02	1,006.00		

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 6 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	26.47	26.47	39.71	36.41	56.27	52.95		
19	26.47	26.47	39.71	36.41	56.27	52.95		
20	26.47	26.47	39.71	36.41	56.27	52.95		
21	26.47	26.47	39.71	36.41	56.27	52.95		
22	26.47	26.47	39.71	36.41	56.27	52.95		
23	26.47	26.47	39.71	36.41	56.27	52.95		
24	26.47	26.47	39.71	36.41	56.27	52.95		
25	29.79	26.47	43.03	39.71	59.58	56.27		
26	29.79	26.47	43.03	39.71	59.58	56.27		
27	29.79	26.47	43.03	39.71	59.58	56.27		
28	29.79	26.47	43.03	39.71	59.58	56.27		
29	29.79	26.47	43.03	39.71	59.58	56.27		
30	33.09	29.79	46.33	43.03	66.20	59.58		
31	33.09	29.79	46.33	43.03	66.20	59.58		
32	33.09	29.79	46.33	43.03	66.20	59.58		
33	33.09	29.79	46.33	43.03	66.20	59.58		
34	33.09	29.79	46.33	43.03	66.20	59.58		
35	33.09	33.09	49.65	46.33	72.82	66.20		
36	33.09	33.09	49.65	46.33	72.82	66.20		
37	33.09	33.09	49.65	46.33	72.82	66.20		
38	33.09	33.09	49.65	46.33	72.82	66.20		
39	33.09	33.09	49.65	46.33	72.82	66.20		
40	36.41	33.09	56.27	49.65	76.12	72.82		
41	36.41	33.09	56.27	49.65	76.12	72.82		
42	36.41	33.09	56.27	49.65	76.12	72.82		
43	36.41	33.09	56.27	49.65	76.12	72.82		
44	36.41	33.09	56.27	49.65	76.12	72.82		
45	36.41	33.09	56.27	49.65	76.12	72.82		
46	36.41	36.41	56.27	52.95	76.12	72.82		
47	39.71	36.41	56.27	52.95	79.44	72.82		
48	39.71	36.41	56.27	52.95	82.74	76.12		
49	39.71	36.41	56.27	52.95	82.74	76.12		
50	39.71	36.41	59.58	56.27	82.74	76.12		
51	39.71	36.41	59.58	56.27	82.74	76.12		
52	43.03	36.41	62.88	56.27	86.03	79.44		
53	46.33	39.71	66.20	59.58	86.03	82.74		
54	46.33	39.71	69.50	66.20	89.34	82.74		
55	46.33	43.03	72.82	66.20	95.96	86.03		
56	49.65	46.33	76.12	72.82	99.26	89.34		
57	56.27	49.65	82.74	76.12	105.88	95.96		
58	62.88	52.95	89.34	82.74	109.20	99.26		
59	66.20	56.27	95.96	86.03	119.12	105.88		
60	66.20	62.88	102.58	92.64	125.75	115.82		
61	72.82	66.20	109.20	99.26	135.67	122.43		
62	82.74	72.82	119.12	109.20	142.29	129.05		
63	86.03	79.44	125.75	115.82	152.23	138.99		
64	89.34	82.74	135.67	125.75	162.15	145.61		
65	95.96	89.34	145.61	132.37	172.08	155.53		
66	99.26	92.64	152.23	138.99	175.38	158.84		
67	105.88	95.96	158.84	145.61	182.02	165.46		
68	112.50	102.58	165.46	152.23	191.94	175.38		
69	122.43	112.50	178.70	162.15	201.87	185.32		
70	132.37	119.12	188.64	172.08	215.11	195.25		
71	142.29	129.05	198.56	182.02	225.03	205.17		
72	152.23	138.99	211.79	191.94	238.28	218.41		
73	162.15	145.61	225.03	205.17	248.20	231.65		
74	172.08	155.53	234.96	215.11	261.42	241.58		
75	185.32	165.46	248.20	225.03	274.66	251.49		
76	195.25	175.38	258.11	238.28	284.58	261.42		
77	205.17	185.32	271.34	248.20	294.52	271.34		
78	211.79	191.94	277.96	254.80	301.13	277.96		
79	218.41	198.56	284.58	261.42	304.44	281.28		
80	225.03	201.87	287.90	264.72	307.75	281.28		
81	244.90	221.73	311.07	287.90	330.93	304.44		
82	268.04	244.90	340.85	311.07	357.40	327.61		
83	294.52	268.04	370.64	340.85	387.19	354.08		
84	327.61	297.82	407.05	373.95	420.25	387.19		
85	357.40	324.31	443.42	407.05	459.98	420.25		
86	390.49	354.08	483.14	443.42	499.69	459.98		
87	426.87	387.19	526.16	483.14	546.03	499.69		
88	463.28	420.25	572.51	529.48	595.65	546.03		
89	506.31	459.98	625.44	575.81	648.60	595.65		
90	552.65	499.69	681.71	628.74	708.18	648.60		
91	602.27	546.03	741.27	685.01	771.03	704.86		
92	655.22	595.65	807.44	744.59	840.53	771.03		
93	714.80	648.60	880.26	814.06	916.64	840.53		
94	777.65	708.18	959.67	886.88	999.38	913.32		
95	777.65	708.18	959.67	886.88	999.38	913.32		
96	777.65	708.18	959.67	886.88	999.38	913.32		
97	777.65	708.18	959.67	886.88	999.38	913.32		
98	777.65	708.18	959.67	886.88	999.38	913.32		
99	777.65	708.18	959.67	886.88	999.38	913.32		
100	777.65	708.18	959.67	886.88	999.38	913.32		

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 4 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	23.17	23.17	33.09	29.79	46.33	43.03		
19	23.17	23.17	33.09	29.79	46.33	43.03		
20	23.17	23.17	33.09	29.79	46.33	43.03		
21	23.17	23.17	33.09	29.79	46.33	43.03		
22	23.17	23.17	33.09	29.79	46.33	43.03		
23	23.17	23.17	33.09	29.79	46.33	43.03		
24	23.17	23.17	33.09	29.79	46.33	43.03		
25	26.47	23.17	33.09	33.09	49.65	46.33		
26	26.47	23.17	33.09	33.09	49.65	46.33		
27	26.47	23.17	33.09	33.09	49.65	46.33		
28	26.47	23.17	33.09	33.09	49.65	46.33		
29	26.47	23.17	33.09	33.09	49.65	46.33		
30	29.79	26.47	36.41	33.09	56.27	49.65		
31	29.79	26.47	36.41	33.09	56.27	49.65		
32	29.79	26.47	36.41	33.09	56.27	49.65		
33	29.79	26.47	36.41	33.09	56.27	49.65		
34	29.79	26.47	36.41	33.09	56.27	49.65		
35	29.79	26.47	39.71	36.41	59.58	52.95		
36	29.79	26.47	39.71	36.41	59.58	52.95		
37	29.79	26.47	39.71	36.41	59.58	52.95		
38	29.79	26.47	39.71	36.41	59.58	52.95		
39	29.79	26.47	39.71	36.41	59.58	52.95		
40	33.09	29.79	46.33	39.71	62.88	56.27		
41	33.09	29.79	46.33	39.71	62.88	56.27		
42	33.09	29.79	46.33	39.71	62.88	56.27		
43	33.09	29.79	46.33	39.71	62.88	56.27		
44	33.09	29.79	46.33	39.71	62.88	56.27		
45	33.09	29.79	46.33	39.71	62.88	56.27		
46	33.09	29.79	46.33	39.71	66.20	56.27		
47	33.09	29.79	46.33	43.03	66.20	59.58		
48	33.09	29.79	46.33	43.03	66.20	59.58		
49	33.09	29.79	46.33	43.03	66.20	59.58		
50	33.09	29.79	49.65	46.33	69.50	62.88		
51	33.09	29.79	49.65	46.33	69.50	62.88		
52	36.41	33.09	49.65	46.33	69.50	62.88		
53	36.41	33.09	56.27	49.65	72.82	66.20		
54	36.41	33.09	56.27	52.95	76.12	69.50		
55	39.71	36.41	62.88	56.27	79.44	72.82		
56	43.03	36.41	66.20	59.58	82.74	72.82		
57	46.33	39.71	69.50	62.88	86.03	79.44		
58	49.65	43.03	76.12	69.50	92.64	86.03		
59	52.95	46.33	79.44	72.82	95.96	89.34		
60	56.27	52.95	86.03	76.12	105.88	95.96		
61	62.88	56.27	92.64	82.74	112.50	102.58		
62	69.50	62.88	95.96	89.34	119.12	109.20		
63	72.82	66.20	105.88	95.96	125.75	115.82		
64	79.44	72.82	115.82	102.58	135.67	122.43		
65	82.74	76.12	122.43	109.20	145.61	129.05		
66	86.03	79.44	129.05	115.82	145.61	132.37		
67	89.34	82.74	132.37	119.12	152.23	138.99		
68	95.96	89.34	138.99	125.75	162.15	145.61		
69	102.58	95.96	148.91	132.37	168.76	152.23		
70	112.50	102.58	155.53	142.29	178.70	158.84		
71	119.12	109.20	162.15	148.91	185.32	168.76		
72	129.05	115.82	172.08	158.84	198.56	178.70		
73	135.67	125.75	182.02	165.46	205.17	188.64		
74	145.61	132.37	195.25	175.38	215.11	195.25		
75	152.23	138.99	205.17	185.32	225.03	205.17		
76	162.15	145.61	215.11	195.25	234.96	215.11		
77	168.76	155.53	225.03	201.87	241.58	221.73		
78	178.70	158.84	228.35	208.49	244.90	225.03		
79	182.02	165.46	231.65	211.79	248.20	225.03		
80	188.64	172.08	234.96	215.11	248.20	225.03		
81	205.17	188.64	254.80	231.65	268.04	241.58		
82	228.35	208.49	274.66	251.49	287.90	258.11		
83	248.20	228.35	297.82	271.34	311.07	281.28		
84	274.66	254.80	327.61	297.82	337.54	304.44		
85	301.13	274.66	357.40	324.31	367.33	330.93		
86	327.61	301.13	390.49	354.08	400.43	360.72		
87	357.40	327.61	423.57	387.19	436.81	393.81		
88	390.49	357.40	463.28	420.25	473.22	430.19		
89	423.57	390.49	506.31	459.98	516.24	466.60		
90	463.28	426.87	549.34	499.69	562.57	509.62		
91	506.31	463.28	598.95	546.03	615.51	555.95		
92	549.34	506.31	655.22	595.65	671.77	605.57		
93	598.95	552.65	711.48	648.60	731.35	661.83		
94	655.22	598.95	777.65	704.86	794.20	721.42		
95	655.22	598.95	777.65	704.86	794.20	721.42		
96	655.22	598.95	777.65	704.86	794.20	721.42		
97	655.22	598.95	777.65	704.86	794.20	721.42		
98	655.22	598.95	777.65	704.86	794.20	721.42		
99	655.22	598.95	777.65	704.86	794.20	721.42		
100	655.22	598.95	777.65	704.86	794.20	721.42		

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 3 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	23.17	19.86	29.79	29.79	46.33	39.71		
19	23.17	19.86	29.79	29.79	46.33	39.71		
20	23.17	19.86	29.79	29.79	46.33	39.71		
21	23.17	19.86	29.79	29.79	46.33	39.71		
22	23.17	19.86	29.79	29.79	46.33	39.71		
23	23.17	19.86	29.79	29.79	46.33	39.71		
24	23.17	19.86	29.79	29.79	46.33	39.71		
25	23.17	23.17	33.09	29.79	46.33	46.33		
26	23.17	23.17	33.09	29.79	46.33	46.33		
27	23.17	23.17	33.09	29.79	46.33	46.33		
28	23.17	23.17	33.09	29.79	46.33	46.33		
29	23.17	23.17	33.09	29.79	46.33	46.33		
30	23.17	23.17	36.41	33.09	52.95	46.33		
31	23.17	23.17	36.41	33.09	52.95	46.33		
32	23.17	23.17	36.41	33.09	52.95	46.33		
33	23.17	23.17	36.41	33.09	52.95	46.33		
34	23.17	23.17	36.41	33.09	52.95	46.33		
35	26.47	23.17	39.71	36.41	56.27	52.95		
36	26.47	23.17	39.71	36.41	56.27	52.95		
37	26.47	23.17	39.71	36.41	56.27	52.95		
38	26.47	23.17	39.71	36.41	56.27	52.95		
39	26.47	23.17	39.71	36.41	56.27	52.95		
40	29.79	26.47	43.03	39.71	59.58	56.27		
41	29.79	26.47	43.03	39.71	59.58	56.27		
42	29.79	26.47	43.03	39.71	59.58	56.27		
43	29.79	26.47	43.03	39.71	59.58	56.27		
44	29.79	26.47	43.03	39.71	59.58	56.27		
45	29.79	26.47	43.03	39.71	59.58	56.27		
46	29.79	26.47	43.03	39.71	59.58	56.27		
47	33.09	26.47	46.33	39.71	62.88	56.27		
48	33.09	26.47	46.33	39.71	62.88	56.27		
49	33.09	26.47	46.33	43.03	62.88	59.58		
50	33.09	29.79	46.33	43.03	62.88	59.58		
51	33.09	29.79	46.33	43.03	66.20	59.58		
52	33.09	29.79	46.33	46.33	66.20	62.88		
53	36.41	29.79	49.65	46.33	66.20	62.88		
54	36.41	33.09	52.95	49.65	69.50	66.20		
55	39.71	33.09	56.27	52.95	72.82	66.20		
56	39.71	36.41	59.58	56.27	76.12	69.50		
57	46.33	39.71	66.20	59.58	79.44	76.12		
58	46.33	39.71	69.50	62.88	86.03	76.12		
59	52.95	46.33	76.12	66.20	92.64	82.74		
60	56.27	46.33	79.44	72.82	99.26	89.34		
61	59.58	52.95	86.03	76.12	105.88	95.96		
62	66.20	56.27	92.64	82.74	112.50	102.58		
63	69.50	59.58	99.26	89.34	119.12	109.20		
64	76.12	66.20	105.88	95.96	125.75	112.50		
65	79.44	69.50	112.50	102.58	132.37	122.43		
66	82.74	69.50	115.82	105.88	135.67	125.75		
67	89.34	76.12	122.43	112.50	142.29	129.05		
68	92.64	79.44	129.05	119.12	148.91	135.67		
69	99.26	86.03	138.99	125.75	155.53	142.29		
70	109.20	92.64	145.61	132.37	165.46	152.23		
71	115.82	99.26	155.53	142.29	175.38	158.84		
72	125.75	105.88	165.46	148.91	185.32	168.76		
73	132.37	115.82	175.38	158.84	195.25	178.70		
74	142.29	122.43	182.02	168.76	205.17	185.32		
75	152.23	129.05	191.94	175.38	215.11	195.25		
76	158.84	135.67	201.87	182.02	221.73	201.87		
77	168.76	142.29	208.49	191.94	228.35	211.79		
78	175.38	148.91	215.11	198.56	234.96	215.11		
79	178.70	152.23	218.41	201.87	238.28	218.41		
80	182.02	158.84	225.03	205.17	238.28	218.41		
81	201.87	172.08	241.58	221.73	258.11	234.96		
82	221.73	188.64	264.72	241.58	277.96	254.80		
83	244.90	208.49	287.90	264.72	301.13	274.66		
84	268.04	231.65	314.37	291.20	327.61	297.82		
85	294.52	251.49	344.16	317.69	357.40	327.61		
86	320.99	274.66	373.95	344.16	387.19	357.40		
87	347.46	301.13	407.05	377.25	423.57	387.19		
88	380.57	327.61	443.42	410.35	463.28	423.57		
89	413.66	357.40	483.14	446.74	503.01	459.98		
90	450.04	387.19	526.16	486.45	549.34	503.01		
91	493.07	423.57	575.81	532.78	598.95	549.34		
92	536.10	463.28	628.74	579.13	651.91	595.65		
93	582.41	503.01	685.01	632.06	711.48	651.91		
94	635.36	549.34	744.59	688.32	774.35	708.18		
95	635.36	549.34	744.59	688.32	774.35	708.18		
96	635.36	549.34	744.59	688.32	774.35	708.18		
97	635.36	549.34	744.59	688.32	774.35	708.18		
98	635.36	549.34	744.59	688.32	774.35	708.18		
99	635.36	549.34	744.59	688.32	774.35	708.18		
100	635.36	549.34	744.59	688.32	774.35	708.18		

Appendix B

Genworth Life Insurance Company
72% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 356

Form: 62171 when sold with 7031

Annual Premiums per \$10 Daily Benefit

Lifetime Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	52.13	48.13	76.20	68.18	100.26	92.24
19	52.13	48.13	76.20	68.18	100.26	92.24
20	52.13	48.13	76.20	68.18	100.26	92.24
21	52.13	48.13	76.20	68.18	100.26	92.24
22	52.13	48.13	76.20	68.18	100.26	92.24
23	52.13	48.13	76.20	68.18	100.26	92.24
24	52.13	48.13	76.20	68.18	100.26	92.24
25	56.16	52.13	80.22	72.19	108.26	96.25
26	56.16	52.13	80.22	72.19	108.26	96.25
27	56.16	52.13	80.22	72.19	108.26	96.25
28	56.16	52.13	80.22	72.19	108.26	96.25
29	56.16	52.13	80.22	72.19	108.26	96.25
30	60.17	52.13	84.23	76.20	116.27	108.26
31	60.17	52.13	84.23	76.20	116.27	108.26
32	60.17	52.13	84.23	76.20	116.27	108.26
33	60.17	52.13	84.23	76.20	116.27	108.26
34	60.17	52.13	84.23	76.20	116.27	108.26
35	64.17	60.17	92.24	84.23	128.31	112.26
36	64.17	60.17	92.24	84.23	128.31	112.26
37	64.17	60.17	92.24	84.23	128.31	112.26
38	64.17	60.17	92.24	84.23	128.31	112.26
39	64.17	60.17	92.24	84.23	128.31	112.26
40	68.18	60.17	100.26	88.24	140.35	120.30
41	68.18	60.17	100.26	88.24	140.35	120.30
42	68.18	60.17	100.26	88.24	140.35	120.30
43	68.18	60.17	100.26	88.24	140.35	120.30
44	68.18	60.17	100.26	88.24	140.35	120.30
45	68.18	60.17	100.26	88.24	140.35	120.30
46	72.19	64.17	104.25	92.24	140.35	128.31
47	72.19	64.17	104.25	92.24	144.36	132.32
48	72.19	68.18	104.25	92.24	148.37	132.32
49	72.19	68.18	108.26	96.25	148.37	136.33
50	72.19	68.18	108.26	96.25	148.37	136.33
51	76.20	68.18	112.26	100.26	152.37	136.33
52	80.22	72.19	116.27	100.26	156.38	140.35
53	80.22	72.19	120.30	108.26	160.39	148.37
54	84.23	76.20	132.32	116.27	168.42	152.37
55	88.24	80.22	140.35	120.30	176.44	160.39
56	96.25	84.23	148.37	136.33	184.45	168.42
57	100.26	92.24	156.38	144.36	196.49	176.44
58	104.25	96.25	168.42	156.38	204.51	188.48
59	116.27	104.25	180.45	164.41	224.56	196.49
60	120.30	108.26	192.49	176.44	236.60	212.54
61	136.33	116.27	204.51	188.48	248.63	224.56
62	144.36	132.32	224.56	200.50	264.67	240.61
63	156.38	140.35	232.60	212.54	284.73	256.66
64	164.41	148.37	244.62	224.56	304.75	272.69
65	176.44	160.39	252.65	232.60	324.80	296.77
66	184.45	168.42	260.67	236.60	332.82	304.75
67	192.49	176.44	272.69	248.63	348.87	316.79
68	212.54	188.48	288.74	264.67	360.91	328.81
69	224.56	200.50	316.79	284.73	380.96	344.86
70	240.61	216.55	344.86	312.76	401.00	356.88
71	256.66	232.60	368.92	336.84	417.05	372.93
72	272.69	248.63	401.00	356.88	441.11	396.99
73	296.77	260.67	421.06	380.96	457.16	413.04
74	312.76	276.71	441.11	401.00	481.22	433.10
75	328.81	296.77	465.17	417.05	501.28	449.14
76	344.86	308.76	481.22	433.10	521.30	473.21
77	356.88	320.80	497.27	445.12	533.34	485.23
78	368.92	332.82	509.27	457.16	541.35	493.26
79	372.93	336.84	517.29	469.18	553.38	501.28
80	380.96	340.85	525.31	477.21	553.38	501.28
81	413.04	368.92	569.42	513.28	593.49	537.35
82	449.14	405.03	613.54	561.41	641.61	581.46
83	493.26	445.12	673.71	609.53	689.75	625.58
84	541.35	489.24	737.85	669.70	749.89	681.72
85	593.49	533.34	806.03	729.83	818.07	745.86
86	645.64	581.46	874.21	794.00	894.26	810.03
87	701.78	637.60	954.39	866.19	974.45	886.25
88	765.92	689.75	1,042.63	946.38	1,058.68	962.41
89	838.10	753.89	1,138.85	1,030.59	1,154.89	1,046.64
90	914.28	822.07	1,239.12	1,122.82	1,259.18	1,146.88
91	994.50	898.27	1,347.38	1,227.08	1,371.44	1,247.14
92	1,082.74	978.46	1,467.69	1,335.34	1,495.78	1,359.42
93	1,182.96	1,066.69	1,604.04	1,455.67	1,628.10	1,483.74
94	1,287.25	1,162.93	1,748.38	1,587.99	1,776.47	1,612.05
95	1,287.25	1,162.93	1,748.38	1,587.99	1,776.47	1,612.05
96	1,287.25	1,162.93	1,748.38	1,587.99	1,776.47	1,612.05
97	1,287.25	1,162.93	1,748.38	1,587.99	1,776.47	1,612.05
98	1,287.25	1,162.93	1,748.38	1,587.99	1,776.47	1,612.05
99	1,287.25	1,162.93	1,748.38	1,587.99	1,776.47	1,612.05
100	1,287.25	1,162.93	1,748.38	1,587.99	1,776.47	1,612.05

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 356

Form: 62171 when sold with 7031

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	36.41	29.79	52.95	46.33	72.82	66.20
19	36.41	29.79	52.95	46.33	72.82	66.20
20	36.41	29.79	52.95	46.33	72.82	66.20
21	36.41	29.79	52.95	46.33	72.82	66.20
22	36.41	29.79	52.95	46.33	72.82	66.20
23	36.41	29.79	52.95	46.33	72.82	66.20
24	36.41	29.79	52.95	46.33	72.82	66.20
25	39.71	36.41	56.27	49.65	79.44	69.50
26	39.71	36.41	56.27	49.65	79.44	69.50
27	39.71	36.41	56.27	49.65	79.44	69.50
28	39.71	36.41	56.27	49.65	79.44	69.50
29	39.71	36.41	56.27	49.65	79.44	69.50
30	43.03	39.71	59.58	56.27	82.74	76.12
31	43.03	39.71	59.58	56.27	82.74	76.12
32	43.03	39.71	59.58	56.27	82.74	76.12
33	43.03	39.71	59.58	56.27	82.74	76.12
34	43.03	39.71	59.58	56.27	82.74	76.12
35	46.33	43.03	66.20	59.58	89.34	82.74
36	46.33	43.03	66.20	59.58	89.34	82.74
37	46.33	43.03	66.20	59.58	89.34	82.74
38	46.33	43.03	66.20	59.58	89.34	82.74
39	46.33	43.03	66.20	59.58	89.34	82.74
40	49.65	43.03	69.50	62.88	95.96	89.34
41	49.65	43.03	69.50	62.88	95.96	89.34
42	49.65	43.03	69.50	62.88	95.96	89.34
43	49.65	43.03	69.50	62.88	95.96	89.34
44	49.65	43.03	69.50	62.88	95.96	89.34
45	49.65	43.03	69.50	62.88	95.96	89.34
46	49.65	46.33	72.82	62.88	99.26	89.34
47	49.65	46.33	72.82	66.20	99.26	89.34
48	49.65	46.33	76.12	66.20	105.88	92.64
49	52.95	46.33	76.12	69.50	105.88	92.64
50	52.95	46.33	76.12	69.50	105.88	92.64
51	52.95	49.65	79.44	69.50	109.20	95.96
52	56.27	49.65	79.44	72.82	112.50	99.26
53	56.27	49.65	86.03	76.12	115.82	99.26
54	59.58	52.95	89.34	79.44	119.12	109.20
55	62.88	56.27	95.96	86.03	122.43	112.50
56	66.20	59.58	99.26	89.34	129.05	115.82
57	69.50	62.88	109.20	95.96	135.67	122.43
58	76.12	69.50	119.12	105.88	145.61	132.37
59	79.44	72.82	125.75	115.82	152.23	138.99
60	86.03	76.12	135.67	122.43	162.15	148.91
61	92.64	82.74	145.61	132.37	178.70	155.53
62	99.26	89.34	155.53	138.99	188.64	168.76
63	109.20	95.96	162.15	148.91	201.87	182.02
64	115.82	105.88	175.38	155.53	211.79	191.94
65	125.75	112.50	185.32	162.15	225.03	201.87
66	129.05	115.82	188.64	165.46	231.65	208.49
67	135.67	122.43	195.25	178.70	238.28	215.11
68	145.61	132.37	208.49	188.64	254.80	225.03
69	155.53	138.99	225.03	201.87	264.72	234.96
70	165.46	148.91	244.90	218.41	277.96	251.49
71	182.02	158.84	261.42	231.65	291.20	261.42
72	195.25	175.38	277.96	251.49	307.75	274.66
73	205.17	185.32	291.20	261.42	324.31	287.90
74	218.41	195.25	307.75	274.66	340.85	301.13
75	231.65	205.17	324.31	287.90	354.08	317.69
76	244.90	215.11	337.54	297.82	364.02	327.61
77	254.80	225.03	347.46	314.37	377.25	340.85
78	261.42	231.65	357.40	320.99	387.19	347.46
79	268.04	238.28	364.02	327.61	390.49	350.78
80	271.34	244.90	367.33	334.23	393.81	354.08
81	294.52	264.72	400.43	360.72	420.25	377.25
82	324.31	291.20	433.50	393.81	456.66	410.35
83	354.08	320.99	476.52	426.87	493.07	443.42
84	393.81	354.08	522.86	469.90	536.10	483.14
85	430.19	387.19	569.19	509.62	582.41	526.16
86	469.90	420.25	618.82	559.27	635.36	572.51
87	509.62	459.98	675.09	608.89	694.94	625.44
88	555.95	496.39	737.97	665.15	757.80	681.71
89	605.57	542.72	804.14	721.42	824.00	744.59
90	661.83	592.33	876.94	787.59	896.80	810.76
91	718.10	645.30	953.05	857.09	979.52	883.56
92	784.27	704.86	1,039.10	933.19	1,065.58	962.97
93	853.79	767.73	1,131.75	1,022.55	1,164.84	1,049.02
94	933.19	837.23	1,234.34	1,111.89	1,267.42	1,141.67
95	933.19	837.23	1,234.34	1,111.89	1,267.42	1,141.67
96	933.19	837.23	1,234.34	1,111.89	1,267.42	1,141.67
97	933.19	837.23	1,234.34	1,111.89	1,267.42	1,141.67
98	933.19	837.23	1,234.34	1,111.89	1,267.42	1,141.67
99	933.19	837.23	1,234.34	1,111.89	1,267.42	1,141.67
100	933.19	837.23	1,234.34	1,111.89	1,267.42	1,141.67

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 356

Form: 62171 when sold with 7031

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	26.47	26.47	46.33	39.71	62.88	56.27
19	26.47	26.47	46.33	39.71	62.88	56.27
20	26.47	26.47	46.33	39.71	62.88	56.27
21	26.47	26.47	46.33	39.71	62.88	56.27
22	26.47	26.47	46.33	39.71	62.88	56.27
23	26.47	26.47	46.33	39.71	62.88	56.27
24	26.47	26.47	46.33	39.71	62.88	56.27
25	29.79	26.47	49.65	43.03	66.20	59.58
26	29.79	26.47	49.65	43.03	66.20	59.58
27	29.79	26.47	49.65	43.03	66.20	59.58
28	29.79	26.47	49.65	43.03	66.20	59.58
29	29.79	26.47	49.65	43.03	66.20	59.58
30	36.41	26.47	49.65	46.33	69.50	66.20
31	36.41	26.47	49.65	46.33	69.50	66.20
32	36.41	26.47	49.65	46.33	69.50	66.20
33	36.41	26.47	49.65	46.33	69.50	66.20
34	36.41	26.47	49.65	46.33	69.50	66.20
35	39.71	29.79	56.27	49.65	76.12	69.50
36	39.71	29.79	56.27	49.65	76.12	69.50
37	39.71	29.79	56.27	49.65	76.12	69.50
38	39.71	29.79	56.27	49.65	76.12	69.50
39	39.71	29.79	56.27	49.65	76.12	69.50
40	39.71	36.41	59.58	56.27	82.74	76.12
41	39.71	36.41	59.58	56.27	82.74	76.12
42	39.71	36.41	59.58	56.27	82.74	76.12
43	39.71	36.41	59.58	56.27	82.74	76.12
44	39.71	36.41	59.58	56.27	82.74	76.12
45	39.71	36.41	59.58	56.27	82.74	76.12
46	39.71	36.41	59.58	56.27	82.74	76.12
47	43.03	36.41	59.58	56.27	86.03	79.44
48	43.03	39.71	62.88	56.27	86.03	79.44
49	43.03	39.71	62.88	56.27	86.03	79.44
50	43.03	39.71	62.88	59.58	86.03	79.44
51	43.03	39.71	66.20	59.58	89.34	79.44
52	46.33	39.71	69.50	62.88	89.34	82.74
53	49.65	43.03	69.50	62.88	92.64	82.74
54	49.65	43.03	72.82	66.20	95.96	89.34
55	52.95	46.33	79.44	69.50	99.26	89.34
56	56.27	49.65	82.74	76.12	109.20	92.64
57	59.58	52.95	89.34	79.44	112.50	99.26
58	62.88	56.27	92.64	82.74	119.12	105.88
59	69.50	59.58	99.26	89.34	129.05	112.50
60	69.50	62.88	112.50	95.96	135.67	122.43
61	76.12	69.50	119.12	105.88	145.61	129.05
62	82.74	76.12	129.05	115.82	155.53	135.67
63	89.34	79.44	138.99	122.43	162.15	142.29
64	92.64	82.74	145.61	132.37	175.38	152.23
65	99.26	89.34	155.53	138.99	185.32	158.84
66	105.88	92.64	158.84	142.29	188.64	162.15
67	112.50	95.96	165.46	148.91	195.25	168.76
68	119.12	105.88	178.70	158.84	205.17	182.02
69	129.05	115.82	188.64	165.46	215.11	191.94
70	135.67	122.43	201.87	182.02	228.35	201.87
71	145.61	132.37	215.11	191.94	238.28	215.11
72	158.84	138.99	228.35	201.87	254.80	225.03
73	168.76	148.91	238.28	211.79	268.04	234.96
74	182.02	158.84	251.49	221.73	281.28	251.49
75	191.94	168.76	264.72	231.65	291.20	261.42
76	201.87	182.02	274.66	244.90	304.44	268.04
77	211.79	188.64	284.58	254.80	317.69	277.96
78	218.41	195.25	294.52	261.42	320.99	284.58
79	225.03	201.87	297.82	268.04	327.61	287.90
80	228.35	205.17	304.44	271.34	330.93	291.20
81	254.80	221.73	334.23	294.52	354.08	314.37
82	277.96	248.20	360.72	324.31	383.87	340.85
83	304.44	271.34	397.11	354.08	416.95	367.33
84	340.85	301.13	433.50	387.19	453.36	403.73
85	370.64	327.61	473.22	420.25	493.07	436.81
86	403.73	357.40	512.93	459.98	539.40	476.52
87	440.12	390.49	562.57	499.69	585.71	522.86
88	479.83	423.57	612.20	546.03	638.68	565.89
89	522.86	463.28	668.47	595.65	698.24	618.82
90	569.19	503.01	724.73	648.60	761.11	675.09
91	622.12	549.34	790.90	704.86	827.30	737.97
92	678.39	602.27	863.71	771.03	903.43	800.82
93	737.97	651.91	943.11	840.53	982.84	873.64
94	804.14	711.48	1,025.87	913.32	1,072.20	953.05
95	804.14	711.48	1,025.87	913.32	1,072.20	953.05
96	804.14	711.48	1,025.87	913.32	1,072.20	953.05
97	804.14	711.48	1,025.87	913.32	1,072.20	953.05
98	804.14	711.48	1,025.87	913.32	1,072.20	953.05
99	804.14	711.48	1,025.87	913.32	1,072.20	953.05
100	804.14	711.48	1,025.87	913.32	1,072.20	953.05

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 356

Form: 62171 when sold with 7031

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	26.47	23.17	39.71	36.41	56.27	49.65
19	26.47	23.17	39.71	36.41	56.27	49.65
20	26.47	23.17	39.71	36.41	56.27	49.65
21	26.47	23.17	39.71	36.41	56.27	49.65
22	26.47	23.17	39.71	36.41	56.27	49.65
23	26.47	23.17	39.71	36.41	56.27	49.65
24	26.47	23.17	39.71	36.41	56.27	49.65
25	26.47	23.17	43.03	39.71	59.58	52.95
26	26.47	23.17	43.03	39.71	59.58	52.95
27	26.47	23.17	43.03	39.71	59.58	52.95
28	26.47	23.17	43.03	39.71	59.58	52.95
29	26.47	23.17	43.03	39.71	59.58	52.95
30	26.47	26.47	46.33	39.71	62.88	56.27
31	26.47	26.47	46.33	39.71	62.88	56.27
32	26.47	26.47	46.33	39.71	62.88	56.27
33	26.47	26.47	46.33	39.71	62.88	56.27
34	26.47	26.47	46.33	39.71	62.88	56.27
35	29.79	26.47	49.65	43.03	69.50	59.58
36	29.79	26.47	49.65	43.03	69.50	59.58
37	29.79	26.47	49.65	43.03	69.50	59.58
38	29.79	26.47	49.65	43.03	69.50	59.58
39	29.79	26.47	49.65	43.03	69.50	59.58
40	36.41	29.79	52.95	46.33	72.82	66.20
41	36.41	29.79	52.95	46.33	72.82	66.20
42	36.41	29.79	52.95	46.33	72.82	66.20
43	36.41	29.79	52.95	46.33	72.82	66.20
44	36.41	29.79	52.95	46.33	72.82	66.20
45	36.41	29.79	52.95	46.33	72.82	66.20
46	39.71	29.79	52.95	49.65	72.82	66.20
47	39.71	29.79	56.27	49.65	76.12	66.20
48	39.71	29.79	56.27	49.65	76.12	69.50
49	39.71	29.79	56.27	49.65	76.12	69.50
50	43.03	36.41	56.27	49.65	76.12	69.50
51	43.03	36.41	56.27	49.65	79.44	69.50
52	43.03	36.41	59.58	52.95	79.44	72.82
53	46.33	36.41	62.88	56.27	82.74	72.82
54	46.33	39.71	66.20	59.58	86.03	76.12
55	49.65	39.71	69.50	62.88	89.34	79.44
56	49.65	43.03	72.82	66.20	92.64	82.74
57	56.27	46.33	79.44	69.50	95.96	86.03
58	59.58	49.65	82.74	76.12	105.88	89.34
59	62.88	52.95	89.34	79.44	112.50	95.96
60	69.50	56.27	95.96	82.74	119.12	105.88
61	72.82	62.88	105.88	89.34	129.05	112.50
62	79.44	66.20	112.50	95.96	135.67	119.12
63	86.03	69.50	119.12	105.88	142.29	125.75
64	89.34	76.12	129.05	112.50	152.23	132.37
65	95.96	79.44	135.67	122.43	158.84	142.29
66	99.26	82.74	142.29	125.75	162.15	142.29
67	109.20	86.03	148.91	132.37	168.76	148.91
68	112.50	92.64	155.53	138.99	182.02	155.53
69	122.43	99.26	165.46	145.61	188.64	165.46
70	129.05	109.20	175.38	155.53	198.56	178.70
71	138.99	115.82	188.64	162.15	208.49	188.64
72	148.91	125.75	198.56	175.38	221.73	198.56
73	158.84	132.37	208.49	185.32	231.65	205.17
74	168.76	138.99	218.41	195.25	244.90	215.11
75	182.02	148.91	228.35	201.87	254.80	225.03
76	191.94	155.53	238.28	211.79	264.72	231.65
77	198.56	162.15	251.49	218.41	271.34	238.28
78	208.49	168.76	258.11	225.03	277.96	248.20
79	211.79	178.70	261.42	231.65	281.28	251.49
80	218.41	182.02	264.72	234.96	284.58	251.49
81	238.28	198.56	287.90	258.11	304.44	271.34
82	261.42	218.41	314.37	277.96	330.93	291.20
83	287.90	238.28	340.85	301.13	357.40	317.69
84	320.99	264.72	373.95	334.23	390.49	344.16
85	350.78	287.90	407.05	360.72	423.57	373.95
86	377.25	317.69	443.42	397.11	463.28	407.05
87	413.66	344.16	483.14	430.19	503.01	443.42
88	453.36	373.95	529.48	469.90	549.34	483.14
89	493.07	407.05	575.81	509.62	598.95	529.48
90	536.10	443.42	628.74	559.27	651.91	575.81
91	582.41	486.45	685.01	608.89	711.48	625.44
92	635.36	529.48	747.88	665.15	774.35	685.01
93	694.94	575.81	814.06	721.42	843.85	744.59
94	757.80	628.74	886.88	787.59	919.96	814.06
95	757.80	628.74	886.88	787.59	919.96	814.06
96	757.80	628.74	886.88	787.59	919.96	814.06
97	757.80	628.74	886.88	787.59	919.96	814.06
98	757.80	628.74	886.88	787.59	919.96	814.06
99	757.80	628.74	886.88	787.59	919.96	814.06
100	757.80	628.74	886.88	787.59	919.96	814.06

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 356

Form: 62171 when sold with 7031

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	19.86	16.55	26.47	26.47	43.03	39.71
19	19.86	16.55	26.47	26.47	43.03	39.71
20	19.86	16.55	26.47	26.47	43.03	39.71
21	19.86	16.55	26.47	26.47	43.03	39.71
22	19.86	16.55	26.47	26.47	43.03	39.71
23	19.86	16.55	26.47	26.47	43.03	39.71
24	19.86	16.55	26.47	26.47	43.03	39.71
25	23.17	19.86	29.79	26.47	46.33	39.71
26	23.17	19.86	29.79	26.47	46.33	39.71
27	23.17	19.86	29.79	26.47	46.33	39.71
28	23.17	19.86	29.79	26.47	46.33	39.71
29	23.17	19.86	29.79	26.47	46.33	39.71
30	23.17	19.86	36.41	26.47	49.65	43.03
31	23.17	19.86	36.41	26.47	49.65	43.03
32	23.17	19.86	36.41	26.47	49.65	43.03
33	23.17	19.86	36.41	26.47	49.65	43.03
34	23.17	19.86	36.41	26.47	49.65	43.03
35	26.47	23.17	39.71	29.79	52.95	46.33
36	26.47	23.17	39.71	29.79	52.95	46.33
37	26.47	23.17	39.71	29.79	52.95	46.33
38	26.47	23.17	39.71	29.79	52.95	46.33
39	26.47	23.17	39.71	29.79	52.95	46.33
40	26.47	23.17	39.71	36.41	56.27	49.65
41	26.47	23.17	39.71	36.41	56.27	49.65
42	26.47	23.17	39.71	36.41	56.27	49.65
43	26.47	23.17	39.71	36.41	56.27	49.65
44	26.47	23.17	39.71	36.41	56.27	49.65
45	26.47	23.17	39.71	36.41	56.27	49.65
46	26.47	26.47	43.03	36.41	59.58	49.65
47	26.47	26.47	43.03	39.71	59.58	49.65
48	26.47	26.47	43.03	39.71	59.58	52.95
49	29.79	26.47	43.03	39.71	59.58	52.95
50	29.79	26.47	46.33	39.71	59.58	52.95
51	29.79	26.47	46.33	39.71	59.58	52.95
52	29.79	26.47	46.33	43.03	62.88	56.27
53	36.41	26.47	49.65	43.03	66.20	56.27
54	36.41	26.47	52.95	46.33	69.50	59.58
55	39.71	29.79	56.27	49.65	69.50	62.88
56	39.71	29.79	59.58	49.65	72.82	62.88
57	43.03	36.41	62.88	56.27	76.12	66.20
58	46.33	39.71	66.20	59.58	82.74	72.82
59	49.65	43.03	69.50	62.88	86.03	76.12
60	52.95	46.33	76.12	66.20	92.64	79.44
61	56.27	49.65	79.44	69.50	99.26	89.34
62	62.88	56.27	86.03	76.12	109.20	92.64
63	66.20	59.58	92.64	79.44	112.50	99.26
64	69.50	59.58	99.26	86.03	119.12	105.88
65	72.82	66.20	109.20	92.64	129.05	112.50
66	76.12	69.50	112.50	95.96	129.05	112.50
67	79.44	69.50	119.12	99.26	135.67	119.12
68	86.03	76.12	122.43	109.20	142.29	125.75
69	89.34	79.44	129.05	115.82	148.91	129.05
70	99.26	86.03	135.67	122.43	155.53	135.67
71	105.88	92.64	142.29	125.75	162.15	145.61
72	115.82	99.26	152.23	132.37	175.38	148.91
73	122.43	109.20	158.84	142.29	182.02	158.84
74	129.05	112.50	168.76	148.91	188.64	165.46
75	135.67	119.12	182.02	155.53	198.56	175.38
76	138.99	122.43	188.64	162.15	205.17	182.02
77	148.91	129.05	195.25	168.76	208.49	185.32
78	152.23	135.67	198.56	175.38	211.79	188.64
79	158.84	138.99	201.87	178.70	215.11	188.64
80	162.15	142.29	205.17	182.02	215.11	188.64
81	182.02	158.84	218.41	195.25	231.65	201.87
82	198.56	175.38	238.28	208.49	251.49	218.41
83	215.11	191.94	261.42	228.35	271.34	234.96
84	238.28	211.79	284.58	251.49	291.20	258.11
85	261.42	231.65	314.37	271.34	320.99	277.96
86	284.58	254.80	340.85	294.52	347.46	301.13
87	314.37	274.66	367.33	324.31	377.25	330.93
88	340.85	297.82	403.73	350.78	413.66	360.72
89	367.33	327.61	436.81	387.19	446.74	393.81
90	403.73	357.40	479.83	420.25	489.77	426.87
91	436.81	390.49	522.86	456.66	536.10	466.60
92	479.83	423.57	569.19	496.39	582.41	506.31
93	522.86	463.28	618.82	542.72	635.36	552.65
94	569.19	503.01	675.09	592.33	691.63	605.57
95	569.19	503.01	675.09	592.33	691.63	605.57
96	569.19	503.01	675.09	592.33	691.63	605.57
97	569.19	503.01	675.09	592.33	691.63	605.57
98	569.19	503.01	675.09	592.33	691.63	605.57
99	569.19	503.01	675.09	592.33	691.63	605.57
100	569.19	503.01	675.09	592.33	691.63	605.57

Appendix B

Genworth Life Insurance Company
72% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 357

Form: 62171 when sold with 7032

Annual Premiums per \$10 Daily Benefit

Lifetime Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	24.06	20.06	48.13	36.10	60.17	44.12
19	24.06	20.06	48.13	36.10	60.17	44.12
20	24.06	20.06	48.13	36.10	60.17	44.12
21	24.06	20.06	48.13	36.10	60.17	44.12
22	24.06	20.06	48.13	36.10	60.17	44.12
23	24.06	20.06	48.13	36.10	60.17	44.12
24	24.06	20.06	48.13	36.10	60.17	44.12
25	28.07	24.06	56.16	44.12	68.18	52.13
26	28.07	24.06	56.16	44.12	68.18	52.13
27	28.07	24.06	56.16	44.12	68.18	52.13
28	28.07	24.06	56.16	44.12	68.18	52.13
29	28.07	24.06	56.16	44.12	68.18	52.13
30	32.08	24.06	64.17	48.13	80.22	60.17
31	32.08	24.06	64.17	48.13	80.22	60.17
32	32.08	24.06	64.17	48.13	80.22	60.17
33	32.08	24.06	64.17	48.13	80.22	60.17
34	32.08	24.06	64.17	48.13	80.22	60.17
35	40.11	28.07	72.19	56.16	92.24	68.18
36	40.11	28.07	72.19	56.16	92.24	68.18
37	40.11	28.07	72.19	56.16	92.24	68.18
38	40.11	28.07	72.19	56.16	92.24	68.18
39	40.11	28.07	72.19	56.16	92.24	68.18
40	44.12	32.08	84.23	64.17	104.25	80.22
41	44.12	32.08	84.23	64.17	104.25	80.22
42	44.12	32.08	84.23	64.17	104.25	80.22
43	44.12	32.08	84.23	64.17	104.25	80.22
44	44.12	32.08	84.23	64.17	104.25	80.22
45	44.12	32.08	84.23	64.17	104.25	80.22
46	48.13	36.10	88.24	68.18	112.26	84.23
47	48.13	36.10	88.24	68.18	112.26	84.23
48	52.13	36.10	92.24	68.18	116.27	88.24
49	52.13	40.11	92.24	68.18	116.27	88.24
50	52.13	40.11	92.24	68.18	120.30	88.24
51	56.16	40.11	96.25	72.19	124.30	92.24
52	60.17	44.12	104.25	76.20	128.31	96.25
53	60.17	44.12	104.25	80.22	132.32	100.26
54	64.17	48.13	112.26	80.22	140.35	104.25
55	72.19	52.13	120.30	92.24	156.38	116.27
56	76.20	60.17	132.32	100.26	168.42	132.32
57	80.22	64.17	140.35	108.26	180.45	140.35
58	92.24	72.19	156.38	116.27	196.49	152.37
59	104.25	76.20	168.42	128.31	216.55	164.41
60	112.26	88.24	184.45	144.36	236.60	184.45
61	124.30	100.26	208.53	168.42	260.67	212.54
62	140.35	108.26	228.57	176.44	284.73	236.60
63	156.38	124.30	252.65	204.51	320.80	260.67
64	172.43	136.33	280.72	220.56	356.88	280.72
65	192.49	156.38	308.76	248.63	384.97	316.79
66	200.50	160.39	316.79	252.65	396.99	320.80
67	212.54	168.42	332.82	264.67	417.05	332.82
68	224.56	184.45	348.87	284.73	437.10	356.88
69	244.62	192.49	376.94	296.77	465.17	368.92
70	260.67	208.53	396.99	312.76	489.24	388.98
71	272.69	216.55	409.03	324.80	505.25	401.00
72	288.74	228.57	429.09	340.85	521.30	417.05
73	304.75	244.62	449.14	360.91	537.35	433.10
74	320.80	256.66	469.18	376.94	553.38	445.12
75	340.85	268.68	493.26	392.99	569.42	453.15
76	360.91	284.73	513.28	409.03	589.48	469.18
77	380.96	304.75	541.35	433.10	609.53	485.23
78	396.99	316.79	557.40	445.12	617.55	493.26
79	409.03	328.81	565.42	453.15	617.55	497.27
80	417.05	336.84	569.42	457.16	617.55	497.27
81	457.16	364.92	617.55	493.26	653.65	525.31
82	497.27	396.99	661.67	529.31	697.77	557.40
83	541.35	433.10	717.79	573.43	745.86	597.49
84	589.48	469.18	765.92	609.53	798.01	633.60
85	617.55	493.26	806.03	641.61	838.10	665.69
86	649.64	517.29	846.14	673.71	878.21	701.78
87	681.72	541.35	886.25	705.77	922.30	733.84
88	713.78	569.42	930.33	741.85	966.42	769.92
89	749.89	597.49	978.46	777.96	1,014.56	810.03
90	789.98	625.58	1,026.58	818.07	1,066.69	850.14
91	826.08	657.66	1,078.73	858.16	1,118.81	894.26
92	870.20	693.76	1,130.83	902.28	1,174.95	938.35
93	914.28	725.81	1,186.99	946.38	1,235.11	986.47
94	958.40	761.91	1,247.14	994.50	1,295.26	1,034.61
95	958.40	761.91	1,247.14	994.50	1,295.26	1,034.61
96	958.40	761.91	1,247.14	994.50	1,295.26	1,034.61
97	958.40	761.91	1,247.14	994.50	1,295.26	1,034.61
98	958.40	761.91	1,247.14	994.50	1,295.26	1,034.61
99	958.40	761.91	1,247.14	994.50	1,295.26	1,034.61
100	958.40	761.91	1,247.14	994.50	1,295.26	1,034.61

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 357

Form: 62171 when sold with 7032

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	19.86	13.24	33.09	26.47	43.03	29.79
19	19.86	13.24	33.09	26.47	43.03	29.79
20	19.86	13.24	33.09	26.47	43.03	29.79
21	19.86	13.24	33.09	26.47	43.03	29.79
22	19.86	13.24	33.09	26.47	43.03	29.79
23	19.86	13.24	33.09	26.47	43.03	29.79
24	19.86	13.24	33.09	26.47	43.03	29.79
25	19.86	16.55	36.41	29.79	49.65	36.41
26	19.86	16.55	36.41	29.79	49.65	36.41
27	19.86	16.55	36.41	29.79	49.65	36.41
28	19.86	16.55	36.41	29.79	49.65	36.41
29	19.86	16.55	36.41	29.79	49.65	36.41
30	23.17	19.86	43.03	33.09	56.27	43.03
31	23.17	19.86	43.03	33.09	56.27	43.03
32	23.17	19.86	43.03	33.09	56.27	43.03
33	23.17	19.86	43.03	33.09	56.27	43.03
34	23.17	19.86	43.03	33.09	56.27	43.03
35	26.47	19.86	49.65	36.41	66.20	46.33
36	26.47	19.86	49.65	36.41	66.20	46.33
37	26.47	19.86	49.65	36.41	66.20	46.33
38	26.47	19.86	49.65	36.41	66.20	46.33
39	26.47	19.86	49.65	36.41	66.20	46.33
40	33.09	23.17	59.58	43.03	72.82	56.27
41	33.09	23.17	59.58	43.03	72.82	56.27
42	33.09	23.17	59.58	43.03	72.82	56.27
43	33.09	23.17	59.58	43.03	72.82	56.27
44	33.09	23.17	59.58	43.03	72.82	56.27
45	33.09	23.17	59.58	43.03	72.82	56.27
46	36.41	26.47	59.58	46.33	76.12	56.27
47	36.41	26.47	62.88	46.33	79.44	56.27
48	36.41	26.47	62.88	46.33	79.44	59.58
49	36.41	26.47	62.88	49.65	79.44	59.58
50	36.41	26.47	66.20	49.65	82.74	59.58
51	39.71	29.79	66.20	52.95	86.03	66.20
52	43.03	29.79	69.50	52.95	89.34	66.20
53	43.03	29.79	72.82	56.27	92.64	69.50
54	46.33	33.09	76.12	56.27	95.96	72.82
55	49.65	36.41	82.74	62.88	105.88	79.44
56	52.95	39.71	89.34	66.20	115.82	86.03
57	56.27	43.03	95.96	72.82	122.43	92.64
58	62.88	49.65	105.88	79.44	132.37	102.58
59	69.50	52.95	115.82	86.03	145.61	109.20
60	79.44	59.58	125.75	99.26	158.84	122.43
61	86.03	69.50	138.99	112.50	175.38	142.29
62	95.96	72.82	155.53	119.12	191.94	155.53
63	105.88	86.03	172.08	135.67	215.11	172.08
64	119.12	92.64	188.64	145.61	238.28	185.32
65	132.37	105.88	205.17	165.46	258.11	208.49
66	135.67	109.20	211.79	168.76	268.04	211.79
67	145.61	115.82	221.73	175.38	281.28	221.73
68	155.53	125.75	234.96	188.64	294.52	234.96
69	165.46	132.37	251.49	198.56	311.07	244.90
70	178.70	138.99	264.72	208.49	327.61	258.11
71	185.32	145.61	274.66	215.11	337.54	264.72
72	198.56	155.53	287.90	228.35	347.46	274.66
73	208.49	165.46	301.13	238.28	360.72	287.90
74	218.41	175.38	314.37	251.49	370.64	294.52
75	231.65	182.02	330.93	258.11	383.87	301.13
76	244.90	191.94	344.16	271.34	397.11	311.07
77	258.11	205.17	360.72	284.58	407.05	320.99
78	271.34	215.11	373.95	294.52	413.66	327.61
79	277.96	221.73	377.25	301.13	413.66	330.93
80	284.58	228.35	380.57	304.44	413.66	330.93
81	311.07	244.90	413.66	327.61	440.12	347.46
82	337.54	268.04	443.42	350.78	469.90	370.64
83	370.64	291.20	479.83	380.57	503.01	397.11
84	400.43	317.69	512.93	403.73	536.10	423.57
85	420.25	330.93	539.40	423.57	565.89	443.42
86	443.42	347.46	565.89	446.74	592.33	466.60
87	463.28	367.33	592.33	466.60	622.12	489.77
88	486.45	383.87	622.12	493.07	655.22	516.24
89	512.93	403.73	655.22	516.24	685.01	542.72
90	536.10	423.57	688.32	542.72	721.42	569.19
91	562.57	443.42	721.42	569.19	757.80	595.65
92	592.33	466.60	757.80	595.65	794.20	625.44
93	622.12	489.77	794.20	625.44	833.92	658.53
94	651.91	516.24	833.92	658.53	876.94	691.63
95	651.91	516.24	833.92	658.53	876.94	691.63
96	651.91	516.24	833.92	658.53	876.94	691.63
97	651.91	516.24	833.92	658.53	876.94	691.63
98	651.91	516.24	833.92	658.53	876.94	691.63
99	651.91	516.24	833.92	658.53	876.94	691.63
100	651.91	516.24	833.92	658.53	876.94	691.63

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 357

Form: 62171 when sold with 7032

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	16.55	13.24	26.47	19.86	33.09	23.17
19	16.55	13.24	26.47	19.86	33.09	23.17
20	16.55	13.24	26.47	19.86	33.09	23.17
21	16.55	13.24	26.47	19.86	33.09	23.17
22	16.55	13.24	26.47	19.86	33.09	23.17
23	16.55	13.24	26.47	19.86	33.09	23.17
24	16.55	13.24	26.47	19.86	33.09	23.17
25	16.55	13.24	29.79	23.17	36.41	26.47
26	16.55	13.24	29.79	23.17	36.41	26.47
27	16.55	13.24	29.79	23.17	36.41	26.47
28	16.55	13.24	29.79	23.17	36.41	26.47
29	16.55	13.24	29.79	23.17	36.41	26.47
30	19.86	16.55	36.41	26.47	43.03	33.09
31	19.86	16.55	36.41	26.47	43.03	33.09
32	19.86	16.55	36.41	26.47	43.03	33.09
33	19.86	16.55	36.41	26.47	43.03	33.09
34	19.86	16.55	36.41	26.47	43.03	33.09
35	23.17	16.55	43.03	29.79	49.65	36.41
36	23.17	16.55	43.03	29.79	49.65	36.41
37	23.17	16.55	43.03	29.79	49.65	36.41
38	23.17	16.55	43.03	29.79	49.65	36.41
39	23.17	16.55	43.03	29.79	49.65	36.41
40	26.47	19.86	46.33	36.41	59.58	43.03
41	26.47	19.86	46.33	36.41	59.58	43.03
42	26.47	19.86	46.33	36.41	59.58	43.03
43	26.47	19.86	46.33	36.41	59.58	43.03
44	26.47	19.86	46.33	36.41	59.58	43.03
45	26.47	19.86	46.33	36.41	59.58	43.03
46	26.47	19.86	49.65	36.41	59.58	46.33
47	29.79	19.86	49.65	36.41	62.88	46.33
48	29.79	19.86	49.65	36.41	62.88	46.33
49	29.79	23.17	49.65	39.71	66.20	46.33
50	29.79	23.17	52.95	39.71	66.20	46.33
51	33.09	23.17	56.27	43.03	72.82	52.95
52	33.09	23.17	56.27	43.03	72.82	52.95
53	36.41	26.47	56.27	43.03	72.82	56.27
54	36.41	26.47	59.58	43.03	76.12	56.27
55	39.71	29.79	66.20	46.33	86.03	59.58
56	43.03	33.09	69.50	52.95	89.34	66.20
57	46.33	36.41	72.82	56.27	95.96	72.82
58	49.65	36.41	82.74	59.58	102.58	76.12
59	56.27	39.71	89.34	66.20	112.50	82.74
60	62.88	46.33	95.96	76.12	122.43	92.64
61	66.20	56.27	109.20	86.03	135.67	105.88
62	76.12	56.27	119.12	92.64	145.61	119.12
63	86.03	66.20	132.37	102.58	165.46	132.37
64	92.64	72.82	145.61	112.50	185.32	142.29
65	102.58	82.74	158.84	125.75	198.56	158.84
66	105.88	82.74	162.15	129.05	205.17	158.84
67	115.82	89.34	172.08	132.37	215.11	165.46
68	122.43	95.96	182.02	142.29	225.03	178.70
69	132.37	102.58	191.94	148.91	238.28	185.32
70	138.99	109.20	201.87	155.53	251.49	195.25
71	145.61	112.50	208.49	162.15	258.11	198.56
72	155.53	119.12	218.41	172.08	268.04	205.17
73	165.46	129.05	231.65	182.02	274.66	215.11
74	172.08	135.67	241.58	188.64	284.58	221.73
75	182.02	142.29	254.80	195.25	294.52	225.03
76	195.25	148.91	264.72	205.17	304.44	231.65
77	205.17	158.84	277.96	215.11	311.07	241.58
78	215.11	165.46	284.58	221.73	317.69	244.90
79	218.41	172.08	291.20	228.35	317.69	248.20
80	225.03	175.38	291.20	228.35	317.69	248.20
81	244.90	191.94	317.69	244.90	340.85	264.72
82	268.04	208.49	337.54	264.72	364.02	284.58
83	291.20	228.35	367.33	287.90	393.81	304.44
84	317.69	244.90	393.81	304.44	416.95	324.31
85	330.93	258.11	413.66	320.99	440.12	340.85
86	347.46	271.34	433.50	337.54	463.28	357.40
87	367.33	284.58	453.36	354.08	483.14	373.95
88	383.87	297.82	476.52	370.64	509.62	393.81
89	403.73	314.37	503.01	387.19	532.78	413.66
90	423.57	330.93	526.16	407.05	562.57	433.50
91	443.42	347.46	552.65	426.87	589.03	456.66
92	466.60	364.02	579.13	450.04	618.82	476.52
93	489.77	380.57	608.89	473.22	648.60	503.01
94	516.24	400.43	638.68	496.39	681.71	526.16
95	516.24	400.43	638.68	496.39	681.71	526.16
96	516.24	400.43	638.68	496.39	681.71	526.16
97	516.24	400.43	638.68	496.39	681.71	526.16
98	516.24	400.43	638.68	496.39	681.71	526.16
99	516.24	400.43	638.68	496.39	681.71	526.16
100	516.24	400.43	638.68	496.39	681.71	526.16

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 357

Form: 62171 when sold with 7032

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	13.24	9.94	23.17	16.55	29.79	19.86
19	13.24	9.94	23.17	16.55	29.79	19.86
20	13.24	9.94	23.17	16.55	29.79	19.86
21	13.24	9.94	23.17	16.55	29.79	19.86
22	13.24	9.94	23.17	16.55	29.79	19.86
23	13.24	9.94	23.17	16.55	29.79	19.86
24	13.24	9.94	23.17	16.55	29.79	19.86
25	16.55	13.24	26.47	19.86	33.09	23.17
26	16.55	13.24	26.47	19.86	33.09	23.17
27	16.55	13.24	26.47	19.86	33.09	23.17
28	16.55	13.24	26.47	19.86	33.09	23.17
29	16.55	13.24	26.47	19.86	33.09	23.17
30	16.55	13.24	29.79	23.17	36.41	26.47
31	16.55	13.24	29.79	23.17	36.41	26.47
32	16.55	13.24	29.79	23.17	36.41	26.47
33	16.55	13.24	29.79	23.17	36.41	26.47
34	16.55	13.24	29.79	23.17	36.41	26.47
35	19.86	16.55	36.41	26.47	43.03	33.09
36	19.86	16.55	36.41	26.47	43.03	33.09
37	19.86	16.55	36.41	26.47	43.03	33.09
38	19.86	16.55	36.41	26.47	43.03	33.09
39	19.86	16.55	36.41	26.47	43.03	33.09
40	23.17	16.55	43.03	29.79	49.65	36.41
41	23.17	16.55	43.03	29.79	49.65	36.41
42	23.17	16.55	43.03	29.79	49.65	36.41
43	23.17	16.55	43.03	29.79	49.65	36.41
44	23.17	16.55	43.03	29.79	49.65	36.41
45	23.17	16.55	43.03	29.79	49.65	36.41
46	26.47	19.86	43.03	29.79	56.27	39.71
47	26.47	19.86	43.03	33.09	56.27	43.03
48	26.47	19.86	46.33	33.09	56.27	43.03
49	26.47	19.86	46.33	36.41	56.27	43.03
50	26.47	19.86	46.33	36.41	59.58	43.03
51	29.79	23.17	49.65	36.41	59.58	46.33
52	29.79	23.17	49.65	36.41	62.88	49.65
53	33.09	23.17	52.95	36.41	66.20	49.65
54	33.09	23.17	56.27	39.71	66.20	49.65
55	36.41	26.47	56.27	43.03	72.82	56.27
56	36.41	26.47	62.88	46.33	79.44	59.58
57	43.03	29.79	66.20	49.65	86.03	66.20
58	46.33	33.09	72.82	56.27	92.64	69.50
59	49.65	36.41	79.44	59.58	102.58	76.12
60	56.27	43.03	86.03	66.20	109.20	86.03
61	59.58	49.65	95.96	76.12	122.43	92.64
62	66.20	52.95	105.88	79.44	132.37	102.58
63	76.12	59.58	119.12	95.96	152.23	115.82
64	86.03	66.20	132.37	99.26	165.46	125.75
65	92.64	72.82	142.29	112.50	178.70	142.29
66	95.96	76.12	145.61	112.50	182.02	142.29
67	102.58	79.44	152.23	119.12	195.25	148.91
68	109.20	86.03	162.15	129.05	201.87	162.15
69	119.12	92.64	172.08	132.37	215.11	165.46
70	125.75	95.96	182.02	138.99	225.03	175.38
71	132.37	99.26	188.64	145.61	231.65	178.70
72	138.99	109.20	198.56	152.23	241.58	185.32
73	148.91	115.82	208.49	162.15	251.49	195.25
74	155.53	122.43	215.11	168.76	254.80	198.56
75	165.46	125.75	228.35	175.38	261.42	201.87
76	172.08	132.37	234.96	182.02	271.34	208.49
77	185.32	142.29	248.20	195.25	281.28	218.41
78	195.25	152.23	258.11	201.87	287.90	221.73
79	198.56	155.53	261.42	205.17	287.90	225.03
80	201.87	155.53	261.42	205.17	287.90	225.03
81	215.11	168.76	277.96	215.11	304.44	238.28
82	231.65	178.70	294.52	231.65	327.61	254.80
83	248.20	191.94	314.37	244.90	344.16	268.04
84	261.42	201.87	330.93	254.80	360.72	281.28
85	274.66	211.79	347.46	268.04	377.25	294.52
86	287.90	225.03	364.02	281.28	397.11	311.07
87	304.44	234.96	380.57	297.82	416.95	324.31
88	317.69	244.90	400.43	311.07	436.81	340.85
89	334.23	258.11	420.25	327.61	459.98	357.40
90	350.78	271.34	440.12	344.16	483.14	377.25
91	367.33	284.58	463.28	360.72	506.31	397.11
92	387.19	297.82	486.45	377.25	532.78	413.66
93	407.05	314.37	509.62	397.11	559.27	436.81
94	426.87	330.93	536.10	416.95	585.71	456.66
95	426.87	330.93	536.10	416.95	585.71	456.66
96	426.87	330.93	536.10	416.95	585.71	456.66
97	426.87	330.93	536.10	416.95	585.71	456.66
98	426.87	330.93	536.10	416.95	585.71	456.66
99	426.87	330.93	536.10	416.95	585.71	456.66
100	426.87	330.93	536.10	416.95	585.71	456.66

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 357

Form: 62171 when sold with 7032

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	13.24	9.94	19.86	16.55	26.47	19.86
19	13.24	9.94	19.86	16.55	26.47	19.86
20	13.24	9.94	19.86	16.55	26.47	19.86
21	13.24	9.94	19.86	16.55	26.47	19.86
22	13.24	9.94	19.86	16.55	26.47	19.86
23	13.24	9.94	19.86	16.55	26.47	19.86
24	13.24	9.94	19.86	16.55	26.47	19.86
25	13.24	9.94	23.17	16.55	29.79	19.86
26	13.24	9.94	23.17	16.55	29.79	19.86
27	13.24	9.94	23.17	16.55	29.79	19.86
28	13.24	9.94	23.17	16.55	29.79	19.86
29	13.24	9.94	23.17	16.55	29.79	19.86
30	16.55	13.24	26.47	19.86	33.09	23.17
31	16.55	13.24	26.47	19.86	33.09	23.17
32	16.55	13.24	26.47	19.86	33.09	23.17
33	16.55	13.24	26.47	19.86	33.09	23.17
34	16.55	13.24	26.47	19.86	33.09	23.17
35	19.86	13.24	29.79	23.17	36.41	26.47
36	19.86	13.24	29.79	23.17	36.41	26.47
37	19.86	13.24	29.79	23.17	36.41	26.47
38	19.86	13.24	29.79	23.17	36.41	26.47
39	19.86	13.24	29.79	23.17	36.41	26.47
40	19.86	16.55	36.41	26.47	43.03	33.09
41	19.86	16.55	36.41	26.47	43.03	33.09
42	19.86	16.55	36.41	26.47	43.03	33.09
43	19.86	16.55	36.41	26.47	43.03	33.09
44	19.86	16.55	36.41	26.47	43.03	33.09
45	19.86	16.55	36.41	26.47	43.03	33.09
46	19.86	16.55	36.41	29.79	46.33	36.41
47	23.17	16.55	36.41	29.79	46.33	36.41
48	23.17	16.55	36.41	29.79	46.33	36.41
49	23.17	16.55	36.41	29.79	49.65	36.41
50	23.17	16.55	39.71	29.79	49.65	39.71
51	23.17	16.55	43.03	29.79	49.65	43.03
52	26.47	19.86	43.03	33.09	56.27	43.03
53	26.47	19.86	43.03	33.09	56.27	43.03
54	26.47	19.86	46.33	36.41	56.27	43.03
55	29.79	23.17	49.65	36.41	62.88	49.65
56	33.09	23.17	52.95	39.71	69.50	49.65
57	36.41	26.47	56.27	43.03	72.82	56.27
58	39.71	29.79	59.58	46.33	79.44	59.58
59	43.03	33.09	66.20	52.95	86.03	66.20
60	49.65	36.41	76.12	56.27	95.96	72.82
61	52.95	39.71	82.74	62.88	102.58	79.44
62	56.27	46.33	92.64	72.82	115.82	89.34
63	66.20	49.65	102.58	76.12	129.05	95.96
64	76.12	56.27	115.82	86.03	145.61	105.88
65	79.44	59.58	122.43	92.64	155.53	115.82
66	86.03	62.88	132.37	95.96	165.46	119.12
67	92.64	66.20	135.67	99.26	172.08	122.43
68	95.96	72.82	142.29	105.88	178.70	129.05
69	102.58	76.12	148.91	109.20	185.32	135.67
70	105.88	79.44	152.23	115.82	188.64	142.29
71	112.50	82.74	158.84	115.82	195.25	145.61
72	115.82	86.03	165.46	122.43	198.56	148.91
73	122.43	89.34	168.76	125.75	201.87	152.23
74	125.75	95.96	175.38	132.37	208.49	155.53
75	132.37	95.96	182.02	135.67	211.79	155.53
76	138.99	102.58	188.64	138.99	218.41	158.84
77	145.61	109.20	198.56	145.61	221.73	165.46
78	152.23	112.50	201.87	152.23	225.03	168.76
79	155.53	115.82	208.49	155.53	225.03	172.08
80	162.15	119.12	208.49	155.53	228.35	172.08
81	175.38	129.05	225.03	168.76	244.90	185.32
82	191.94	142.29	241.58	182.02	264.72	201.87
83	208.49	155.53	261.42	195.25	284.58	215.11
84	228.35	168.76	281.28	211.79	304.44	231.65
85	238.28	178.70	297.82	221.73	320.99	244.90
86	251.49	188.64	311.07	231.65	337.54	254.80
87	264.72	195.25	327.61	244.90	354.08	268.04
88	277.96	205.17	344.16	254.80	370.64	281.28
89	291.20	218.41	360.72	268.04	390.49	294.52
90	304.44	228.35	377.25	281.28	410.35	311.07
91	320.99	238.28	397.11	297.82	430.19	324.31
92	337.54	251.49	416.95	311.07	450.04	340.85
93	354.08	264.72	436.81	327.61	473.22	357.40
94	370.64	277.96	459.98	344.16	496.39	377.25
95	370.64	277.96	459.98	344.16	496.39	377.25
96	370.64	277.96	459.98	344.16	496.39	377.25
97	370.64	277.96	459.98	344.16	496.39	377.25
98	370.64	277.96	459.98	344.16	496.39	377.25
99	370.64	277.96	459.98	344.16	496.39	377.25
100	370.64	277.96	459.98	344.16	496.39	377.25

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Restoration of Benefits Rates - Table 255

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 6 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	5.30	5.02	7.81	7.27	10.99		10.46	
19	5.30	5.02	7.81	7.27	10.99		10.46	
20	5.30	5.02	7.81	7.27	10.99		10.46	
21	5.30	5.02	7.81	7.27	10.99		10.46	
22	5.30	5.02	7.81	7.27	10.99		10.46	
23	5.30	5.02	7.81	7.27	10.99		10.46	
24	5.30	5.02	7.81	7.27	10.99		10.46	
25	5.69	5.43	8.46	7.81	11.92		11.11	
26	5.69	5.43	8.46	7.81	11.92		11.11	
27	5.69	5.43	8.46	7.81	11.92		11.11	
28	5.69	5.43	8.46	7.81	11.92		11.11	
29	5.69	5.43	8.46	7.81	11.92		11.11	
30	6.22	5.84	9.27	8.46	12.83		12.06	
31	6.22	5.84	9.27	8.46	12.83		12.06	
32	6.22	5.84	9.27	8.46	12.83		12.06	
33	6.22	5.84	9.27	8.46	12.83		12.06	
34	6.22	5.84	9.27	8.46	12.83		12.06	
35	6.62	6.34	9.94	9.27	13.89		12.96	
36	6.62	6.34	9.94	9.27	13.89		12.96	
37	6.62	6.34	9.94	9.27	13.89		12.96	
38	6.62	6.34	9.94	9.27	13.89		12.96	
39	6.62	6.34	9.94	9.27	13.89		12.96	
40	7.27	6.74	10.71	9.94	14.96		14.03	
41	7.27	6.74	10.71	9.94	14.96		14.03	
42	7.27	6.74	10.71	9.94	14.96		14.03	
43	7.27	6.74	10.71	9.94	14.96		14.03	
44	7.27	6.74	10.71	9.94	14.96		14.03	
45	7.27	6.74	10.71	9.94	14.96		14.03	
46	7.41	6.87	10.99	10.06	15.24		14.31	
47	7.55	7.15	11.11	10.34	15.48		14.43	
48	7.69	7.15	11.39	10.59	15.73		14.83	
49	7.81	7.27	11.64	10.71	15.89		14.83	
50	7.81	7.27	11.78	10.87	16.01		14.96	
51	7.94	7.41	12.06	11.11	16.28		15.24	
52	8.22	7.55	12.31	11.52	16.80		15.73	
53	8.46	7.81	12.96	12.06	17.33		16.15	
54	8.87	8.34	13.76	12.83	18.01		16.80	
55	9.53	8.87	14.71	13.76	18.68		17.48	
56	10.06	9.39	15.48	14.43	19.58		18.26	
57	10.71	9.94	16.55	15.48	20.79		19.33	
58	11.52	10.71	17.86	16.55	21.98		20.52	
59	12.31	11.52	19.20	18.01	23.42		21.70	
60	13.24	12.18	20.52	19.20	25.02		23.30	
61	14.31	13.11	21.98	20.52	26.74		24.75	
62	15.36	14.17	23.58	21.98	28.44		26.60	
63	16.41	15.24	24.89	23.42	30.44		28.32	
64	17.73	16.41	26.47	24.61	32.44		30.19	
65	18.93	17.61	27.92	26.07	34.41		32.04	
66	20.52	19.05	29.79	27.79	36.78		34.29	
67	22.37	20.65	32.29	30.19	39.59		36.78	
68	25.02	23.17	36.01	33.50	43.15		40.25	
69	27.67	25.67	40.10	37.32	47.12		43.68	
70	30.69	28.60	44.87	41.83	51.49		47.77	
71	34.41	32.04	50.30	46.72	56.39		52.27	
72	38.78	36.01	55.99	52.14	62.08		57.46	
73	43.28	39.97	61.83	57.32	68.05		63.13	
74	48.31	44.75	68.17	63.13	74.91		69.50	
75	53.74	49.65	75.07	69.75	82.21		76.37	
76	59.71	55.07	82.46	76.51	89.87		83.65	
77	66.05	61.16	90.27	83.93	98.21		91.47	
78	72.14	66.73	98.36	91.47	105.88		98.89	
79	78.37	72.66	106.42	99.14	113.97		106.28	
80	84.71	78.63	115.17	107.48	122.43		114.10	
81	92.27	85.78	124.68	116.47	131.46		122.71	
82	100.86	93.85	135.67	126.93	141.89		132.49	
83	110.79	103.11	148.13	138.45	153.54		143.36	
84	122.71	114.10	162.41	151.96	166.92		156.07	
85	133.83	124.43	176.98	165.59	181.88		170.08	
86	145.89	135.67	193.01	180.54	198.15		185.44	
87	158.97	147.98	210.34	196.83	216.01		202.12	
88	173.27	161.22	229.26	214.58	235.49		220.26	
89	188.88	175.65	249.92	233.91	256.66		240.13	
90	205.96	191.53	272.55	254.80	279.68		261.70	
91	224.35	208.74	297.04	277.71	304.98		285.25	
92	244.62	227.66	323.76	302.73	332.38		311.07	
93	266.60	248.20	352.90	329.98	362.30		339.12	
94	290.67	270.44	384.66	359.77	394.86		369.71	
95	290.67	270.44	384.66	359.77	394.86		369.71	
96	290.67	270.44	384.66	359.77	394.86		369.71	
97	290.67	270.44	384.66	359.77	394.86		369.71	
98	290.67	270.44	384.66	359.77	394.86		369.71	
99	290.67	270.44	384.66	359.77	394.86		369.71	
100	290.67	270.44	384.66	359.77	394.86		369.71	

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Restoration of Benefits Rates - Table 255

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 4 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	4.37	4.09	6.62	6.22	9.39	8.74		
19	4.37	4.09	6.62	6.22	9.39	8.74		
20	4.37	4.09	6.62	6.22	9.39	8.74		
21	4.37	4.09	6.62	6.22	9.39	8.74		
22	4.37	4.09	6.62	6.22	9.39	8.74		
23	4.37	4.09	6.62	6.22	9.39	8.74		
24	4.37	4.09	6.62	6.22	9.39	8.74		
25	4.62	4.37	7.15	6.62	10.06	9.53		
26	4.62	4.37	7.15	6.62	10.06	9.53		
27	4.62	4.37	7.15	6.62	10.06	9.53		
28	4.62	4.37	7.15	6.62	10.06	9.53		
29	4.62	4.37	7.15	6.62	10.06	9.53		
30	5.16	4.62	7.69	7.27	10.87	10.34		
31	5.16	4.62	7.69	7.27	10.87	10.34		
32	5.16	4.62	7.69	7.27	10.87	10.34		
33	5.16	4.62	7.69	7.27	10.87	10.34		
34	5.16	4.62	7.69	7.27	10.87	10.34		
35	5.56	5.02	8.34	7.81	11.78	10.99		
36	5.56	5.02	8.34	7.81	11.78	10.99		
37	5.56	5.02	8.34	7.81	11.78	10.99		
38	5.56	5.02	8.34	7.81	11.78	10.99		
39	5.56	5.02	8.34	7.81	11.78	10.99		
40	6.09	5.43	8.87	8.46	12.71	11.92		
41	6.09	5.43	8.87	8.46	12.71	11.92		
42	6.09	5.43	8.87	8.46	12.71	11.92		
43	6.09	5.43	8.87	8.46	12.71	11.92		
44	6.09	5.43	8.87	8.46	12.71	11.92		
45	6.09	5.43	8.87	8.46	12.71	11.92		
46	6.09	5.43	8.99	8.62	12.83	12.06		
47	6.22	5.56	9.27	8.74	13.11	12.31		
48	6.34	5.69	9.39	8.87	13.24	12.59		
49	6.34	5.69	9.53	8.87	13.24	12.59		
50	6.49	5.84	9.66	8.99	13.36	12.71		
51	6.49	5.84	9.80	9.27	13.76	12.83		
52	6.74	6.22	10.34	9.66	13.89	12.96		
53	7.15	6.49	10.71	9.94	14.31	13.36		
54	7.41	6.74	11.11	10.46	14.96	13.89		
55	7.81	7.27	11.92	10.99	15.36	14.17		
56	8.22	7.55	12.71	11.78	16.15	14.83		
57	8.74	8.22	13.64	12.59	17.08	15.73		
58	9.53	8.74	14.43	13.36	18.01	16.41		
59	10.34	9.39	15.48	14.31	19.33	17.61		
60	10.87	9.94	16.96	15.48	20.65	18.93		
61	11.78	10.87	18.14	16.55	21.98	20.26		
62	12.83	11.78	19.45	18.01	23.70	21.58		
63	13.64	12.43	20.93	19.20	25.14	22.77		
64	14.55	13.36	22.23	20.65	26.47	24.23		
65	15.48	14.17	23.82	21.98	27.92	25.54		
66	16.80	15.36	25.42	23.58	29.79	27.14		
67	18.26	16.80	27.54	25.54	32.04	29.26		
68	20.38	18.68	30.44	28.07	35.06	31.91		
69	22.63	20.79	33.50	30.97	38.38	35.22		
70	25.14	23.17	37.32	34.29	42.22	38.66		
71	28.32	26.07	41.31	38.01	46.33	42.75		
72	31.76	29.12	45.93	41.96	51.09	47.24		
73	35.60	32.81	50.70	46.33	56.39	51.89		
74	39.71	36.66	55.58	50.96	61.95	57.06		
75	44.47	41.03	61.29	56.27	68.05	62.60		
76	49.65	45.68	67.50	61.95	74.66	68.45		
77	54.93	50.56	74.26	68.29	81.69	74.91		
78	60.48	55.58	80.88	74.52	88.30	81.00		
79	66.05	60.88	87.78	80.88	95.17	87.37		
80	72.00	66.20	95.29	87.90	102.58	94.24		
81	78.63	72.42	103.79	95.84	110.38	101.66		
82	86.43	79.56	112.90	104.44	119.40	110.00		
83	95.17	87.62	123.36	114.10	129.58	119.40		
84	105.76	97.29	135.14	125.09	141.11	129.98		
85	115.29	106.04	147.33	136.32	153.81	141.76		
86	125.75	115.69	160.56	148.66	167.59	154.47		
87	137.00	126.15	174.98	162.02	182.67	168.52		
88	149.31	137.55	190.74	176.70	199.22	183.60		
89	162.69	149.98	207.96	192.59	217.23	200.00		
90	177.38	163.34	226.63	209.93	236.69	218.01		
91	193.38	178.05	246.99	228.72	257.98	237.74		
92	210.86	194.06	269.10	249.24	281.28	259.04		
93	229.79	211.51	293.32	271.62	306.56	282.46		
94	250.45	230.44	319.81	295.97	334.23	307.75		
95	250.45	230.44	319.81	295.97	334.23	307.75		
96	250.45	230.44	319.81	295.97	334.23	307.75		
97	250.45	230.44	319.81	295.97	334.23	307.75		
98	250.45	230.44	319.81	295.97	334.23	307.75		
99	250.45	230.44	319.81	295.97	334.23	307.75		
100	250.45	230.44	319.81	295.97	334.23	307.75		

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Restoration of Benefits Rates - Table 255

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 3 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	4.94	4.48	7.13	6.62	10.26		9.42	
19	4.94	4.48	7.13	6.62	10.26		9.42	
20	4.94	4.48	7.13	6.62	10.26		9.42	
21	4.94	4.48	7.13	6.62	10.26		9.42	
22	4.94	4.48	7.13	6.62	10.26		9.42	
23	4.94	4.48	7.13	6.62	10.26		9.42	
24	4.94	4.48	7.13	6.62	10.26		9.42	
25	5.30	4.94	7.78	7.13	10.91		10.26	
26	5.30	4.94	7.78	7.13	10.91		10.26	
27	5.30	4.94	7.78	7.13	10.91		10.26	
28	5.30	4.94	7.78	7.13	10.91		10.26	
29	5.30	4.94	7.78	7.13	10.91		10.26	
30	5.63	5.30	8.26	7.78	11.92		10.91	
31	5.63	5.30	8.26	7.78	11.92		10.91	
32	5.63	5.30	8.26	7.78	11.92		10.91	
33	5.63	5.30	8.26	7.78	11.92		10.91	
34	5.63	5.30	8.26	7.78	11.92		10.91	
35	5.97	5.63	9.10	8.26	12.91		11.92	
36	5.97	5.63	9.10	8.26	12.91		11.92	
37	5.97	5.63	9.10	8.26	12.91		11.92	
38	5.97	5.63	9.10	8.26	12.91		11.92	
39	5.97	5.63	9.10	8.26	12.91		11.92	
40	6.62	5.97	9.75	9.10	13.75		12.91	
41	6.62	5.97	9.75	9.10	13.75		12.91	
42	6.62	5.97	9.75	9.10	13.75		12.91	
43	6.62	5.97	9.75	9.10	13.75		12.91	
44	6.62	5.97	9.75	9.10	13.75		12.91	
45	6.62	5.97	9.75	9.10	13.75		12.91	
46	7.27	6.29	9.94	9.27	13.89		13.07	
47	7.61	6.45	10.26	9.42	14.40		13.24	
48	7.61	6.45	10.26	9.42	14.55		13.39	
49	7.61	6.45	10.43	9.59	14.73		13.56	
50	7.78	6.62	10.59	9.75	14.73		13.56	
51	7.94	6.79	10.76	9.94	14.88		13.75	
52	8.11	6.79	11.10	10.43	15.24		14.23	
53	8.26	6.94	11.75	10.76	15.72		14.55	
54	8.62	7.27	12.40	11.58	16.21		14.88	
55	9.10	7.78	13.24	12.07	17.05		15.39	
56	9.59	8.26	13.89	12.91	17.72		16.21	
57	10.43	8.94	14.88	13.75	18.69		17.21	
58	11.10	9.42	16.04	14.73	19.86		17.86	
59	12.07	10.26	17.21	15.72	21.17		19.20	
60	13.07	11.10	18.37	16.69	22.66		20.52	
61	13.89	12.07	19.86	17.86	24.34		22.01	
62	15.05	12.91	21.34	19.36	25.64		23.31	
63	16.21	14.07	22.66	20.85	27.47		24.99	
64	17.38	14.88	24.47	22.34	28.95		26.30	
65	18.52	15.89	25.98	23.82	30.77		28.12	
66	20.01	17.05	28.12	25.82	32.60		29.79	
67	21.82	18.69	30.44	27.96	35.06		31.93	
68	24.15	20.69	33.42	30.63	38.22		34.92	
69	26.95	22.99	36.74	33.57	41.87		38.38	
70	29.95	25.82	40.38	37.06	46.00		42.02	
71	33.57	28.80	44.84	41.03	50.64		46.33	
72	37.73	32.44	49.65	45.32	55.75		51.13	
73	42.02	36.08	54.93	50.13	61.21		56.27	
74	47.00	40.19	60.56	55.43	67.33		61.88	
75	52.45	44.84	66.85	61.07	74.12		67.84	
76	58.23	49.65	73.47	67.18	80.74		74.12	
77	64.70	55.43	80.89	73.95	88.54		81.08	
78	71.32	60.88	88.02	80.74	95.64		87.70	
79	77.76	66.68	95.48	87.70	102.75		94.32	
80	84.89	72.96	103.42	94.97	110.53		101.26	
81	93.16	79.92	112.17	103.26	118.98		109.04	
82	102.10	87.87	121.95	112.17	128.40		117.63	
83	112.69	96.80	133.02	122.43	139.16		127.57	
84	124.76	107.23	145.78	134.35	151.23		138.65	
85	136.00	116.82	158.84	146.43	164.95		151.06	
86	148.07	127.41	173.06	159.68	179.86		164.80	
87	161.32	138.83	188.64	174.08	196.08		179.69	
88	175.89	151.23	205.65	189.80	213.76		195.90	
89	191.61	164.95	224.21	206.82	232.97		213.44	
90	208.82	179.86	244.39	225.51	253.98		232.64	
91	227.51	196.08	266.40	245.88	276.99		253.66	
92	248.03	213.76	290.38	267.89	301.97		276.47	
93	270.21	232.97	316.53	292.04	329.10		301.30	
94	294.69	253.98	345.00	318.34	358.72		328.45	
95	294.69	253.98	345.00	318.34	358.72		328.45	
96	294.69	253.98	345.00	318.34	358.72		328.45	
97	294.69	253.98	345.00	318.34	358.72		328.45	
98	294.69	253.98	345.00	318.34	358.72		328.45	
99	294.69	253.98	345.00	318.34	358.72		328.45	
100	294.69	253.98	345.00	318.34	358.72		328.45	

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Restoration of Benefits Rates - Table 255

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 2 Year Benefit Period					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	6.34	5.84	8.74	8.22	12.71	11.39
19	6.34	5.84	8.74	8.22	12.71	11.39
20	6.34	5.84	8.74	8.22	12.71	11.39
21	6.34	5.84	8.74	8.22	12.71	11.39
22	6.34	5.84	8.74	8.22	12.71	11.39
23	6.34	5.84	8.74	8.22	12.71	11.39
24	6.34	5.84	8.74	8.22	12.71	11.39
25	6.87	6.09	9.27	8.74	13.49	12.43
26	6.87	6.09	9.27	8.74	13.49	12.43
27	6.87	6.09	9.27	8.74	13.49	12.43
28	6.87	6.09	9.27	8.74	13.49	12.43
29	6.87	6.09	9.27	8.74	13.49	12.43
30	7.69	6.62	10.34	9.27	14.83	13.24
31	7.69	6.62	10.34	9.27	14.83	13.24
32	7.69	6.62	10.34	9.27	14.83	13.24
33	7.69	6.62	10.34	9.27	14.83	13.24
34	7.69	6.62	10.34	9.27	14.83	13.24
35	8.22	7.15	11.11	10.06	15.89	14.31
36	8.22	7.15	11.11	10.06	15.89	14.31
37	8.22	7.15	11.11	10.06	15.89	14.31
38	8.22	7.15	11.11	10.06	15.89	14.31
39	8.22	7.15	11.11	10.06	15.89	14.31
40	8.74	7.94	12.18	10.87	17.21	15.36
41	8.74	7.94	12.18	10.87	17.21	15.36
42	8.74	7.94	12.18	10.87	17.21	15.36
43	8.74	7.94	12.18	10.87	17.21	15.36
44	8.74	7.94	12.18	10.87	17.21	15.36
45	8.74	7.94	12.18	10.87	17.21	15.36
46	8.74	8.22	12.43	11.11	17.48	15.61
47	8.99	8.22	12.71	11.39	17.73	15.89
48	8.99	8.22	12.96	11.64	18.01	16.41
49	9.27	8.46	12.96	11.64	18.01	16.41
50	9.27	8.46	13.24	12.18	18.52	16.68
51	9.27	8.46	13.49	12.43	18.52	16.68
52	9.53	8.74	13.76	12.71	19.05	17.21
53	10.06	8.99	14.83	13.49	19.58	17.73
54	10.34	9.27	15.61	14.31	20.65	18.52
55	11.11	10.06	16.68	15.08	21.17	19.33
56	11.39	10.34	17.48	15.89	21.98	19.86
57	12.43	10.87	19.05	17.21	23.58	21.17
58	13.24	11.64	20.10	18.52	25.14	22.77
59	14.55	12.96	21.45	19.33	26.47	23.82
60	15.61	14.31	23.30	20.93	28.32	25.67
61	16.96	15.36	24.61	22.23	30.44	27.79
62	18.80	16.96	26.47	23.82	32.29	29.39
63	19.86	18.26	28.60	25.67	34.41	31.51
64	21.17	19.33	30.97	27.79	36.29	33.09
65	22.51	20.65	33.09	29.67	38.91	35.22
66	24.35	22.51	35.74	32.29	41.03	37.32
67	26.47	24.10	38.38	34.69	44.47	40.50
68	29.39	26.74	42.10	37.85	48.45	43.94
69	32.57	29.67	46.33	41.83	52.95	47.93
70	36.53	33.36	50.30	45.80	57.71	51.89
71	40.50	37.32	55.34	50.02	63.27	57.46
72	45.52	41.56	61.16	55.58	69.63	62.73
73	50.56	46.33	67.77	61.67	76.24	69.10
74	56.11	51.09	75.44	68.29	83.65	76.24
75	62.48	56.39	83.65	75.72	91.33	83.41
76	69.10	62.48	92.12	83.65	100.33	91.61
77	77.04	69.63	101.14	91.87	108.81	99.54
78	84.71	76.79	109.60	99.54	117.27	107.23
79	92.92	84.46	118.34	107.48	125.75	114.37
80	101.91	93.17	127.33	115.97	134.76	122.31
81	111.72	102.46	137.39	124.96	144.54	131.05
82	122.84	113.04	149.03	135.55	155.65	140.85
83	135.27	124.16	162.02	147.73	167.83	151.70
84	149.31	137.14	177.65	161.74	182.14	165.21
85	162.81	149.58	193.78	176.05	198.80	179.75
86	177.65	163.09	211.27	191.94	216.55	195.90
87	193.78	177.89	230.31	209.14	236.16	213.39
88	211.27	194.06	251.24	227.94	257.33	232.72
89	230.31	211.51	273.75	248.59	280.36	253.61
90	251.24	230.59	298.10	271.10	305.51	276.38
91	273.75	251.49	325.08	295.45	333.30	301.26
92	298.10	273.99	354.50	322.18	363.21	328.55
93	325.08	298.64	386.24	351.03	395.78	358.19
94	354.50	325.36	420.93	382.54	431.24	390.21
95	354.50	325.36	420.93	382.54	431.24	390.21
96	354.50	325.36	420.93	382.54	431.24	390.21
97	354.50	325.36	420.93	382.54	431.24	390.21
98	354.50	325.36	420.93	382.54	431.24	390.21
99	354.50	325.36	420.93	382.54	431.24	390.21
100	354.50	325.36	420.93	382.54	431.24	390.21

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Restoration of Benefits Rates - Table 258

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 12 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	5.78	5.46	8.43	7.94	11.92	11.24		
19	5.78	5.46	8.43	7.94	11.92	11.24		
20	5.78	5.46	8.43	7.94	11.92	11.24		
21	5.78	5.46	8.43	7.94	11.92	11.24		
22	5.78	5.46	8.43	7.94	11.92	11.24		
23	5.78	5.46	8.43	7.94	11.92	11.24		
24	5.78	5.46	8.43	7.94	11.92	11.24		
25	6.11	5.78	9.10	8.43	12.91	12.07		
26	6.11	5.78	9.10	8.43	12.91	12.07		
27	6.11	5.78	9.10	8.43	12.91	12.07		
28	6.11	5.78	9.10	8.43	12.91	12.07		
29	6.11	5.78	9.10	8.43	12.91	12.07		
30	6.79	6.29	9.94	9.10	13.89	13.07		
31	6.79	6.29	9.94	9.10	13.89	13.07		
32	6.79	6.29	9.94	9.10	13.89	13.07		
33	6.79	6.29	9.94	9.10	13.89	13.07		
34	6.79	6.29	9.94	9.10	13.89	13.07		
35	7.13	6.79	10.76	9.94	15.05	14.07		
36	7.13	6.79	10.76	9.94	15.05	14.07		
37	7.13	6.79	10.76	9.94	15.05	14.07		
38	7.13	6.79	10.76	9.94	15.05	14.07		
39	7.13	6.79	10.76	9.94	15.05	14.07		
40	7.94	7.27	11.58	10.76	16.21	15.24		
41	7.94	7.27	11.58	10.76	16.21	15.24		
42	7.94	7.27	11.58	10.76	16.21	15.24		
43	7.94	7.27	11.58	10.76	16.21	15.24		
44	7.94	7.27	11.58	10.76	16.21	15.24		
45	7.94	7.27	11.58	10.76	16.21	15.24		
46	7.94	7.46	11.92	10.91	16.37	15.39		
47	8.11	7.78	12.07	11.10	16.69	15.56		
48	8.26	7.78	12.26	11.42	17.05	16.04		
49	8.43	7.94	12.59	11.58	17.21	16.04		
50	8.43	7.94	12.74	11.75	17.38	16.21		
51	8.62	7.94	13.07	12.07	17.53	16.37		
52	8.94	8.11	13.24	12.40	18.20	17.05		
53	9.10	8.43	14.07	13.07	18.69	17.38		
54	9.59	8.94	14.88	13.89	19.53	18.20		
55	10.26	9.59	15.89	14.88	20.18	18.88		
56	10.91	10.08	16.69	15.56	21.17	19.69		
57	11.58	10.76	17.86	16.69	22.51	20.85		
58	12.40	11.58	19.36	17.86	23.67	22.18		
59	13.24	12.40	20.69	19.53	25.31	23.50		
60	14.23	13.07	22.18	20.69	26.95	25.14		
61	15.39	14.23	23.67	22.18	28.95	26.80		
62	16.55	15.24	25.50	23.67	30.77	28.80		
63	17.72	16.37	26.80	25.31	32.92	30.63		
64	19.20	17.72	28.63	26.63	35.06	32.60		
65	20.52	19.02	30.12	28.12	37.25	34.58		
66	22.18	20.52	32.12	29.95	39.71	37.06		
67	24.15	22.34	34.92	32.60	42.70	39.71		
68	26.95	24.99	38.89	36.22	46.67	43.51		
69	29.95	27.79	43.35	40.38	50.96	47.15		
70	33.09	30.95	48.48	45.17	55.58	51.62		
71	37.25	34.58	54.27	50.45	60.88	56.42		
72	41.87	38.89	60.39	56.27	67.01	62.05		
73	46.81	43.18	66.68	61.88	73.47	68.17		
74	52.13	48.31	73.63	68.17	80.89	75.11		
75	58.08	53.61	81.08	75.28	88.86	82.57		
76	64.53	59.40	89.00	82.57	97.12	90.35		
77	71.32	66.01	97.45	90.68	106.07	98.78		
78	77.95	71.98	106.22	98.78	114.33	106.72		
79	84.57	78.43	115.01	107.04	123.09	114.82		
80	91.51	84.89	124.43	116.14	132.22	123.27		
81	99.59	92.64	134.70	125.75	141.96	132.54		
82	108.87	101.43	146.58	137.16	153.20	143.13		
83	119.63	111.34	160.01	149.58	165.79	154.88		
84	132.54	123.27	175.38	164.15	180.34	168.59		
85	144.62	134.35	191.10	178.85	196.42	183.64		
86	157.53	146.58	208.49	194.91	213.95	200.20		
87	171.76	159.82	227.18	212.60	233.29	218.24		
88	187.13	174.08	247.52	231.80	254.32	237.93		
89	204.01	189.80	269.86	252.65	277.16	259.27		
90	222.38	206.82	294.36	275.16	302.13	282.61		
91	242.23	225.51	320.83	299.97	329.44	308.08		
92	264.24	245.88	349.62	326.96	359.04	335.87		
93	287.90	268.04	381.05	356.41	391.30	366.31		
94	313.86	292.04	415.48	388.51	426.41	399.26		
95	313.86	292.04	415.48	388.51	426.41	399.26		
96	313.86	292.04	415.48	388.51	426.41	399.26		
97	313.86	292.04	415.48	388.51	426.41	399.26		
98	313.86	292.04	415.48	388.51	426.41	399.26		
99	313.86	292.04	415.48	388.51	426.41	399.26		
100	313.86	292.04	415.48	388.51	426.41	399.26		

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Restoration of Benefits Rates - Table 258

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 8 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	5.77	5.36	8.74	8.14	12.31		11.52	
19	5.77	5.36	8.74	8.14	12.31		11.52	
20	5.77	5.36	8.74	8.14	12.31		11.52	
21	5.77	5.36	8.74	8.14	12.31		11.52	
22	5.77	5.36	8.74	8.14	12.31		11.52	
23	5.77	5.36	8.74	8.14	12.31		11.52	
24	5.77	5.36	8.74	8.14	12.31		11.52	
25	6.17	5.77	9.32	8.74	13.11		12.51	
26	6.17	5.77	9.32	8.74	13.11		12.51	
27	6.17	5.77	9.32	8.74	13.11		12.51	
28	6.17	5.77	9.32	8.74	13.11		12.51	
29	6.17	5.77	9.32	8.74	13.11		12.51	
30	6.74	6.17	10.14	9.53	14.31		13.49	
31	6.74	6.17	10.14	9.53	14.31		13.49	
32	6.74	6.17	10.14	9.53	14.31		13.49	
33	6.74	6.17	10.14	9.53	14.31		13.49	
34	6.74	6.17	10.14	9.53	14.31		13.49	
35	7.35	6.54	10.91	10.14	15.48		14.31	
36	7.35	6.54	10.91	10.14	15.48		14.31	
37	7.35	6.54	10.91	10.14	15.48		14.31	
38	7.35	6.54	10.91	10.14	15.48		14.31	
39	7.35	6.54	10.91	10.14	15.48		14.31	
40	7.94	7.15	11.52	11.11	16.68		15.48	
41	7.94	7.15	11.52	11.11	16.68		15.48	
42	7.94	7.15	11.52	11.11	16.68		15.48	
43	7.94	7.15	11.52	11.11	16.68		15.48	
44	7.94	7.15	11.52	11.11	16.68		15.48	
45	7.94	7.15	11.52	11.11	16.68		15.48	
46	7.94	7.15	11.72	11.32	16.88		15.69	
47	8.14	7.35	12.11	11.52	17.08		16.09	
48	8.34	7.35	12.31	11.52	17.28		16.48	
49	8.34	7.35	12.51	11.52	17.28		16.48	
50	8.54	7.55	12.71	11.72	17.48		16.68	
51	8.54	7.55	12.91	12.11	18.06		16.88	
52	8.74	8.14	13.49	12.71	18.26		16.88	
53	9.32	8.54	14.11	12.91	18.68		17.48	
54	9.73	8.74	14.51	13.69	19.65		18.26	
55	10.14	9.53	15.48	14.31	20.06		18.48	
56	10.71	9.94	16.68	15.48	21.05		19.45	
57	11.52	10.71	17.86	16.48	22.23		20.65	
58	12.51	11.52	18.88	17.48	23.62		21.45	
59	13.49	12.31	20.26	18.68	25.22		23.05	
60	14.31	12.91	22.23	20.26	27.00		24.82	
61	15.48	14.31	23.62	21.65	28.80		26.40	
62	16.88	15.48	25.42	23.62	30.97		28.19	
63	17.86	16.28	27.42	25.02	32.97		29.79	
64	19.05	17.48	28.99	27.00	34.53		31.76	
65	20.26	18.48	31.17	28.80	36.53		33.36	
66	22.03	20.06	33.15	30.77	38.91		35.54	
67	23.82	22.03	35.93	33.36	41.90		38.33	
68	26.60	24.43	39.91	36.74	45.85		41.68	
69	29.59	27.22	43.88	40.50	50.22		46.05	
70	32.97	30.36	48.84	44.87	55.21		50.64	
71	37.14	34.16	54.02	49.65	60.56		55.99	
72	41.48	38.13	60.16	54.79	66.90		61.75	
73	46.67	42.90	66.32	60.56	73.67		67.91	
74	52.02	48.05	72.66	66.73	81.00		74.66	
75	58.19	53.61	80.21	73.67	88.95		81.81	
76	64.93	59.75	88.35	81.00	97.70		89.54	
77	71.87	66.12	97.09	89.34	106.83		98.08	
78	79.24	72.66	105.83	97.50	115.57		106.04	
79	86.38	79.61	114.75	105.83	124.48		114.37	
80	94.12	86.55	124.68	114.95	134.23		123.29	
81	102.86	94.72	135.80	125.29	144.34		133.02	
82	112.98	104.04	147.73	136.60	156.27		143.96	
83	124.48	114.58	161.42	149.31	169.55		156.27	
84	138.40	127.26	176.70	163.62	184.67		169.96	
85	150.91	138.59	192.80	178.30	201.13		185.44	
86	164.39	151.28	210.07	194.39	219.20		202.12	
87	179.27	165.01	228.92	211.85	238.86		220.38	
88	195.38	179.89	249.60	231.12	260.51		240.05	
89	212.86	196.15	272.03	251.97	284.13		261.70	
90	231.91	213.64	296.44	274.60	309.55		285.12	
91	252.96	232.89	323.04	299.21	337.54		310.93	
92	275.79	253.77	352.04	326.03	367.91		338.92	
93	300.61	276.58	383.59	355.20	401.08		369.50	
94	327.61	301.41	418.35	387.19	437.21		402.47	
95	327.61	301.41	418.35	387.19	437.21		402.47	
96	327.61	301.41	418.35	387.19	437.21		402.47	
97	327.61	301.41	418.35	387.19	437.21		402.47	
98	327.61	301.41	418.35	387.19	437.21		402.47	
99	327.61	301.41	418.35	387.19	437.21		402.47	
100	327.61	301.41	418.35	387.19	437.21		402.47	

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Restoration of Benefits Rates - Table 258

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 6 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	6.49	5.78	9.27	8.57	13.44	12.28		
19	6.49	5.78	9.27	8.57	13.44	12.28		
20	6.49	5.78	9.27	8.57	13.44	12.28		
21	6.49	5.78	9.27	8.57	13.44	12.28		
22	6.49	5.78	9.27	8.57	13.44	12.28		
23	6.49	5.78	9.27	8.57	13.44	12.28		
24	6.49	5.78	9.27	8.57	13.44	12.28		
25	6.94	6.49	10.18	9.27	14.12	13.44		
26	6.94	6.49	10.18	9.27	14.12	13.44		
27	6.94	6.49	10.18	9.27	14.12	13.44		
28	6.94	6.49	10.18	9.27	14.12	13.44		
29	6.94	6.49	10.18	9.27	14.12	13.44		
30	7.41	6.94	10.66	10.18	15.52	14.12		
31	7.41	6.94	10.66	10.18	15.52	14.12		
32	7.41	6.94	10.66	10.18	15.52	14.12		
33	7.41	6.94	10.66	10.18	15.52	14.12		
34	7.41	6.94	10.66	10.18	15.52	14.12		
35	7.66	7.41	11.83	10.66	16.68	15.52		
36	7.66	7.41	11.83	10.66	16.68	15.52		
37	7.66	7.41	11.83	10.66	16.68	15.52		
38	7.66	7.41	11.83	10.66	16.68	15.52		
39	7.66	7.41	11.83	10.66	16.68	15.52		
40	8.57	7.66	12.74	11.83	17.84	16.68		
41	8.57	7.66	12.74	11.83	17.84	16.68		
42	8.57	7.66	12.74	11.83	17.84	16.68		
43	8.57	7.66	12.74	11.83	17.84	16.68		
44	8.57	7.66	12.74	11.83	17.84	16.68		
45	8.57	7.66	12.74	11.83	17.84	16.68		
46	8.79	8.11	12.96	12.06	18.06	16.90		
47	9.05	8.34	13.44	12.28	18.77	17.13		
48	9.27	8.34	13.44	12.28	19.00	17.38		
49	9.27	8.34	13.44	12.51	19.22	17.61		
50	9.50	8.57	13.67	12.74	19.22	17.61		
51	9.50	8.57	13.89	12.96	19.45	17.84		
52	9.73	8.79	14.35	13.44	19.69	18.52		
53	10.66	9.05	15.28	13.89	20.38	19.00		
54	11.11	9.50	16.21	15.05	21.06	19.45		
55	11.11	10.18	17.13	15.73	22.23	19.90		
56	11.83	10.66	18.06	16.68	22.94	21.06		
57	12.74	11.58	19.45	17.84	24.34	22.46		
58	14.35	12.28	20.85	19.22	25.71	23.17		
59	15.05	13.44	22.46	20.38	27.56	25.02		
60	15.73	14.35	23.85	21.78	29.40	26.63		
61	17.13	15.73	25.71	23.17	31.51	28.50		
62	19.45	16.68	27.79	25.23	33.36	30.35		
63	19.90	18.29	29.40	27.11	35.68	32.44		
64	21.06	19.45	31.73	28.95	37.53	34.29		
65	22.46	20.62	33.84	31.05	40.07	36.61		
66	24.34	22.23	36.61	33.57	42.39	38.69		
67	26.40	24.34	39.62	36.36	45.63	41.46		
68	29.40	26.88	43.32	39.85	49.57	45.40		
69	32.89	29.88	47.72	43.56	54.45	49.80		
70	36.61	33.57	52.34	48.17	59.75	54.67		
71	41.23	37.29	58.14	53.29	65.80	60.23		
72	46.11	42.16	64.40	58.84	72.51	66.48		
73	51.66	46.79	71.35	65.08	79.45	73.19		
74	57.68	52.34	78.76	72.03	87.58	80.40		
75	64.40	58.14	86.86	79.24	96.36	88.02		
76	72.03	64.40	95.43	87.34	104.92	96.36		
77	79.69	72.03	105.18	96.13	114.90	105.40		
78	87.79	79.24	114.42	104.92	124.16	113.97		
79	95.68	86.63	123.92	113.97	133.42	122.53		
80	104.24	94.74	134.35	123.47	143.64	131.58		
81	113.97	103.79	145.70	134.14	154.49	141.76		
82	125.32	114.20	158.44	145.70	166.78	152.88		
83	138.04	125.80	172.81	159.14	180.70	165.63		
84	153.36	139.21	189.49	174.65	196.43	180.22		
85	167.26	151.71	206.38	190.17	214.27	196.21		
86	182.31	165.63	224.94	207.55	233.72	214.04		
87	198.76	180.44	245.07	226.10	254.80	233.49		
88	216.60	196.43	267.33	246.47	277.74	254.57		
89	235.82	214.27	291.18	268.72	302.75	277.28		
90	257.13	233.72	317.58	293.03	329.86	302.30		
91	280.29	254.80	346.08	319.42	359.76	329.64		
92	305.78	277.74	377.36	347.93	392.41	359.27		
93	333.10	302.75	411.17	379.42	427.61	391.48		
94	363.21	329.86	448.23	413.49	466.07	426.70		
95	363.21	329.86	448.23	413.49	466.07	426.70		
96	363.21	329.86	448.23	413.49	466.07	426.70		
97	363.21	329.86	448.23	413.49	466.07	426.70		
98	363.21	329.86	448.23	413.49	466.07	426.70		
99	363.21	329.86	448.23	413.49	466.07	426.70		
100	363.21	329.86	448.23	413.49	466.07	426.70		

Appendix B

Genworth Life Insurance Company
 55% Increase to Current-Year Premiums
 Restoration of Benefits Rates - Table 258

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 4 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	6.34	5.84	8.46	8.22	12.43			11.11
19	6.34	5.84	8.46	8.22	12.43			11.11
20	6.34	5.84	8.46	8.22	12.43			11.11
21	6.34	5.84	8.46	8.22	12.43			11.11
22	6.34	5.84	8.46	8.22	12.43			11.11
23	6.34	5.84	8.46	8.22	12.43			11.11
24	6.34	5.84	8.46	8.22	12.43			11.11
25	6.87	6.09	8.99	8.46	13.24			12.18
26	6.87	6.09	8.99	8.46	13.24			12.18
27	6.87	6.09	8.99	8.46	13.24			12.18
28	6.87	6.09	8.99	8.46	13.24			12.18
29	6.87	6.09	8.99	8.46	13.24			12.18
30	7.69	6.62	10.06	8.99	14.55			12.96
31	7.69	6.62	10.06	8.99	14.55			12.96
32	7.69	6.62	10.06	8.99	14.55			12.96
33	7.69	6.62	10.06	8.99	14.55			12.96
34	7.69	6.62	10.06	8.99	14.55			12.96
35	8.22	7.15	10.87	9.80	15.61			14.03
36	8.22	7.15	10.87	9.80	15.61			14.03
37	8.22	7.15	10.87	9.80	15.61			14.03
38	8.22	7.15	10.87	9.80	15.61			14.03
39	8.22	7.15	10.87	9.80	15.61			14.03
40	8.46	7.94	11.92	10.59	16.96			15.08
41	8.46	7.94	11.92	10.59	16.96			15.08
42	8.46	7.94	11.92	10.59	16.96			15.08
43	8.46	7.94	11.92	10.59	16.96			15.08
44	8.46	7.94	11.92	10.59	16.96			15.08
45	8.46	7.94	11.92	10.59	16.96			15.08
46	8.46	8.22	12.18	10.87	17.21			15.36
47	8.74	8.22	12.43	11.11	17.48			15.61
48	8.74	8.22	12.71	11.39	17.73			16.15
49	8.99	8.22	12.71	11.39	17.73			16.15
50	8.99	8.22	12.96	11.92	18.26			16.41
51	8.99	8.22	13.24	12.18	18.26			16.41
52	9.27	8.46	13.49	12.43	18.80			16.96
53	9.80	8.74	14.55	13.24	19.33			17.48
54	10.06	8.99	15.36	14.03	20.38			18.26
55	10.87	9.80	16.41	14.83	20.93			19.05
56	11.11	10.06	17.21	15.61	21.70			19.58
57	12.18	10.59	18.80	16.96	23.30			20.93
58	12.96	11.39	19.86	18.26	24.61			22.51
59	14.31	12.71	21.17	19.05	25.95			23.58
60	15.36	14.03	23.05	20.65	27.79			25.14
61	16.68	15.08	24.35	21.98	29.92			27.26
62	18.52	16.68	25.95	23.58	31.76			28.85
63	19.58	18.01	28.07	25.14	33.88			30.97
64	20.93	19.05	30.44	27.26	35.74			32.57
65	22.23	20.38	32.57	29.12	38.38			34.69
66	24.10	22.23	35.22	31.76	40.50			36.78
67	25.95	23.82	37.85	34.16	43.68			39.97
68	28.85	26.20	41.31	37.32	47.65			43.15
69	32.04	29.12	45.52	41.03	52.14			47.12
70	36.01	32.81	49.49	45.00	56.92			51.09
71	39.97	36.78	54.54	49.24	62.20			56.64
72	44.75	40.78	60.11	54.79	68.57			61.67
73	49.77	45.52	66.73	60.64	74.91			68.05
74	55.34	50.30	74.12	67.25	82.34			74.91
75	61.43	55.58	82.34	74.38	89.75			82.06
76	68.05	61.43	90.55	82.34	98.74			90.02
77	75.72	68.57	99.54	90.27	106.95			97.96
78	83.41	75.44	107.76	97.96	115.43			105.63
79	91.33	83.13	116.47	105.88	123.63			112.50
80	100.33	91.61	125.21	114.10	132.63			120.47
81	109.88	100.86	135.27	122.84	142.17			128.93
82	120.99	111.20	146.66	133.42	153.28			138.45
83	133.18	122.06	159.37	145.34	165.21			149.31
84	146.94	135.02	174.73	159.12	179.23			162.55
85	160.16	147.19	190.60	173.14	195.66			176.86
86	174.73	160.43	207.82	188.76	213.11			192.73
87	190.60	174.98	226.63	205.70	232.44			209.93
88	207.82	190.88	247.27	224.22	253.08			229.00
89	226.63	208.09	269.25	244.62	275.84			249.64
90	247.27	226.87	293.32	266.85	300.73			271.87
91	269.25	247.52	319.81	290.67	328.01			296.52
92	293.32	269.50	348.94	317.15	357.40			323.24
93	319.81	293.86	380.17	345.48	389.44			352.38
94	348.94	320.06	414.32	376.45	424.37			383.87
95	348.94	320.06	414.32	376.45	424.37			383.87
96	348.94	320.06	414.32	376.45	424.37			383.87
97	348.94	320.06	414.32	376.45	424.37			383.87
98	348.94	320.06	414.32	376.45	424.37			383.87
99	348.94	320.06	414.32	376.45	424.37			383.87
100	348.94	320.06	414.32	376.45	424.37			383.87

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Restoration of Benefits Rates - Table 258

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 3 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	6.54	5.66	9.22	8.63	13.39	13.39	13.39	12.20
19	6.54	5.66	9.22	8.63	13.39	13.39	13.39	12.20
20	6.54	5.66	9.22	8.63	13.39	13.39	13.39	12.20
21	6.54	5.66	9.22	8.63	13.39	13.39	13.39	12.20
22	6.54	5.66	9.22	8.63	13.39	13.39	13.39	12.20
23	6.54	5.66	9.22	8.63	13.39	13.39	13.39	12.20
24	6.54	5.66	9.22	8.63	13.39	13.39	13.39	12.20
25	6.85	6.54	9.83	9.22	14.31	14.31	14.31	13.39
26	6.85	6.54	9.83	9.22	14.31	14.31	14.31	13.39
27	6.85	6.54	9.83	9.22	14.31	14.31	14.31	13.39
28	6.85	6.54	9.83	9.22	14.31	14.31	14.31	13.39
29	6.85	6.54	9.83	9.22	14.31	14.31	14.31	13.39
30	7.15	6.85	10.71	9.83	15.48	15.48	15.48	14.31
31	7.15	6.85	10.71	9.83	15.48	15.48	15.48	14.31
32	7.15	6.85	10.71	9.83	15.48	15.48	15.48	14.31
33	7.15	6.85	10.71	9.83	15.48	15.48	15.48	14.31
34	7.15	6.85	10.71	9.83	15.48	15.48	15.48	14.31
35	7.73	7.15	11.92	10.71	16.68	16.68	16.68	15.48
36	7.73	7.15	11.92	10.71	16.68	16.68	16.68	15.48
37	7.73	7.15	11.92	10.71	16.68	16.68	16.68	15.48
38	7.73	7.15	11.92	10.71	16.68	16.68	16.68	15.48
39	7.73	7.15	11.92	10.71	16.68	16.68	16.68	15.48
40	8.63	7.73	12.51	11.63	17.86	17.86	17.86	16.68
41	8.63	7.73	12.51	11.63	17.86	17.86	17.86	16.68
42	8.63	7.73	12.51	11.63	17.86	17.86	17.86	16.68
43	8.63	7.73	12.51	11.63	17.86	17.86	17.86	16.68
44	8.63	7.73	12.51	11.63	17.86	17.86	17.86	16.68
45	8.63	7.73	12.51	11.63	17.86	17.86	17.86	16.68
46	9.22	8.03	12.80	11.92	17.86	17.86	17.86	16.97
47	9.53	8.34	13.39	12.20	18.77	18.77	18.77	17.28
48	9.53	8.34	13.39	12.20	18.77	18.77	18.77	17.28
49	9.83	8.34	13.39	12.51	19.05	19.05	19.05	17.58
50	9.83	8.63	13.69	12.51	19.05	19.05	19.05	17.58
51	9.83	8.94	14.00	12.80	19.36	19.36	19.36	17.86
52	10.14	8.94	14.31	13.39	19.65	19.65	19.65	18.48
53	10.71	8.94	15.19	14.00	20.26	20.26	20.26	18.77
54	11.02	9.53	16.09	14.88	21.14	21.14	21.14	19.36
55	11.92	10.14	17.28	15.79	22.03	22.03	22.03	19.96
56	12.20	10.71	17.86	16.68	22.94	22.94	22.94	21.14
57	13.39	11.63	19.36	17.86	24.13	24.13	24.13	22.34
58	14.31	12.20	20.85	19.05	25.62	25.62	25.62	23.22
59	15.79	13.39	22.34	20.26	27.42	27.42	27.42	25.02
60	16.97	14.31	23.82	21.75	29.48	29.48	29.48	26.51
61	17.86	15.79	25.62	23.22	31.57	31.57	31.57	28.60
62	19.65	16.68	27.68	25.02	33.36	33.36	33.36	30.36
63	21.14	18.17	29.48	27.11	35.74	35.74	35.74	32.47
64	22.63	19.36	31.85	28.88	37.53	37.53	37.53	33.96
65	24.13	20.54	33.65	30.97	39.91	39.91	39.91	36.33
66	25.92	22.03	36.33	33.36	42.30	42.30	42.30	38.70
67	28.30	24.13	39.31	36.33	45.59	45.59	45.59	41.42
68	31.28	26.80	43.18	39.62	49.45	49.45	49.45	45.28
69	34.84	29.79	47.65	43.48	54.19	54.19	54.19	49.74
70	38.70	33.36	52.42	47.96	59.58	59.58	59.58	54.50
71	43.48	37.25	58.08	53.30	65.52	65.52	65.52	60.16
72	48.84	41.99	64.33	58.67	72.39	72.39	72.39	66.12
73	54.50	46.76	71.18	64.93	79.24	79.24	79.24	72.96
74	60.76	52.13	78.63	71.78	87.27	87.27	87.27	80.12
75	67.91	58.08	86.66	79.24	96.21	96.21	96.21	87.87
76	75.35	64.33	95.29	86.96	104.55	104.55	104.55	96.21
77	83.98	71.78	104.83	95.90	114.65	114.65	114.65	105.12
78	92.32	78.93	114.06	104.55	123.91	123.91	123.91	113.77
79	100.66	86.38	123.60	113.77	133.11	133.11	133.11	122.11
80	109.90	94.72	134.03	123.01	143.25	143.25	143.25	131.35
81	120.62	103.63	145.34	133.73	154.27	154.27	154.27	141.17
82	132.23	113.77	158.16	145.34	166.50	166.50	166.50	152.50
83	145.93	125.40	172.44	158.74	180.50	180.50	180.50	165.28
84	161.73	139.08	188.84	174.22	195.98	195.98	195.98	179.58
85	176.33	151.28	205.81	189.72	213.84	213.84	213.84	195.67
86	191.81	165.01	224.29	207.00	233.20	233.20	233.20	213.54
87	209.06	179.89	244.51	225.46	254.05	254.05	254.05	232.89
88	227.83	195.98	266.54	246.00	276.99	276.99	276.99	253.77
89	248.39	213.84	290.67	268.04	301.99	301.99	301.99	276.68
90	270.71	233.20	316.60	292.16	329.10	329.10	329.10	301.41
91	294.84	254.05	345.20	318.66	358.89	358.89	358.89	328.80
92	321.35	276.99	376.45	347.26	391.36	391.36	391.36	358.28
93	350.25	301.99	410.10	378.54	426.50	426.50	426.50	390.45
94	381.81	329.10	447.04	412.50	464.91	464.91	464.91	425.58
95	381.81	329.10	447.04	412.50	464.91	464.91	464.91	425.58
96	381.81	329.10	447.04	412.50	464.91	464.91	464.91	425.58
97	381.81	329.10	447.04	412.50	464.91	464.91	464.91	425.58
98	381.81	329.10	447.04	412.50	464.91	464.91	464.91	425.58
99	381.81	329.10	447.04	412.50	464.91	464.91	464.91	425.58
100	381.81	329.10	447.04	412.50	464.91	464.91	464.91	425.58

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Restoration of Benefits Rates - Table 257

Form: 62173

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	2.53	1.84	4.50	3.44	5.69	4.09
19	2.53	1.84	4.50	3.44	5.69	4.09
20	2.53	1.84	4.50	3.44	5.69	4.09
21	2.53	1.84	4.50	3.44	5.69	4.09
22	2.53	1.84	4.50	3.44	5.69	4.09
23	2.53	1.84	4.50	3.44	5.69	4.09
24	2.53	1.84	4.50	3.44	5.69	4.09
25	2.77	2.12	5.02	3.84	6.62	4.77
26	2.77	2.12	5.02	3.84	6.62	4.77
27	2.77	2.12	5.02	3.84	6.62	4.77
28	2.77	2.12	5.02	3.84	6.62	4.77
29	2.77	2.12	5.02	3.84	6.62	4.77
30	3.18	2.53	5.84	4.50	7.55	5.56
31	3.18	2.53	5.84	4.50	7.55	5.56
32	3.18	2.53	5.84	4.50	7.55	5.56
33	3.18	2.53	5.84	4.50	7.55	5.56
34	3.18	2.53	5.84	4.50	7.55	5.56
35	3.72	2.77	6.74	5.02	8.62	6.34
36	3.72	2.77	6.74	5.02	8.62	6.34
37	3.72	2.77	6.74	5.02	8.62	6.34
38	3.72	2.77	6.74	5.02	8.62	6.34
39	3.72	2.77	6.74	5.02	8.62	6.34
40	4.25	3.18	7.81	5.84	9.80	7.27
41	4.25	3.18	7.81	5.84	9.80	7.27
42	4.25	3.18	7.81	5.84	9.80	7.27
43	4.25	3.18	7.81	5.84	9.80	7.27
44	4.25	3.18	7.81	5.84	9.80	7.27
45	4.25	3.18	7.81	5.84	9.80	7.27
46	4.62	3.57	8.09	6.09	10.34	7.69
47	4.62	3.57	8.34	6.09	10.46	7.69
48	4.77	3.57	8.46	6.34	10.59	7.81
49	4.77	3.72	8.46	6.49	10.71	7.94
50	5.02	3.72	8.74	6.49	10.87	8.09
51	5.16	3.84	8.99	6.87	11.52	8.62
52	5.56	3.97	9.39	7.02	11.92	8.87
53	5.69	4.09	9.66	7.27	12.31	9.27
54	5.97	4.50	10.18	7.55	12.83	9.66
55	6.62	4.90	10.87	8.34	14.17	10.59
56	7.02	5.43	11.92	8.99	15.24	11.64
57	7.69	5.84	12.71	9.80	16.28	12.43
58	8.46	6.49	14.03	10.46	17.61	13.49
59	9.39	6.87	15.24	11.39	19.33	14.43
60	10.46	7.94	16.55	13.11	21.05	16.41
61	11.39	9.27	18.52	15.08	23.30	18.80
62	12.71	9.80	20.79	15.73	25.54	20.93
63	14.17	11.39	22.77	18.26	28.72	23.05
64	15.73	12.31	25.14	19.58	31.91	24.89
65	17.48	14.17	27.54	22.10	34.53	27.92
66	18.93	14.96	29.12	23.30	36.78	29.39
67	20.93	16.41	31.91	25.14	40.10	31.51
68	22.89	18.52	34.81	28.07	43.40	34.94
69	25.67	20.10	38.53	30.44	48.05	37.73
70	28.44	22.23	42.38	33.36	52.55	41.31
71	30.97	24.35	45.80	35.88	56.27	44.21
72	34.29	26.88	49.89	39.43	60.48	47.77
73	38.01	30.04	54.67	43.56	65.38	52.14
74	41.83	33.36	59.71	47.65	70.42	56.27
75	46.33	36.53	66.05	51.89	76.51	60.23
76	51.77	40.50	72.54	56.79	83.25	65.26
77	57.71	45.80	80.34	63.53	90.40	71.59
78	64.08	50.30	87.62	69.10	97.54	77.04
79	69.50	55.46	94.64	75.44	103.39	82.34
80	75.97	60.48	101.79	81.00	110.13	87.50
81	82.86	65.66	110.38	87.23	117.69	92.92
82	90.15	71.59	117.94	93.45	125.49	99.14
83	98.74	77.97	127.86	101.14	134.48	106.16
84	106.83	84.30	136.60	107.76	143.36	113.04
85	112.25	88.55	143.48	113.18	150.63	118.59
86	117.82	92.92	150.63	118.87	158.05	124.56
87	123.77	97.54	158.18	124.84	165.99	130.77
88	129.86	102.46	166.11	131.05	174.33	137.39
89	136.32	107.60	174.45	137.55	183.07	144.29
90	143.22	112.90	183.19	144.41	192.18	151.44
91	150.38	118.59	192.34	151.70	201.87	158.97
92	157.90	124.56	201.87	159.25	211.92	166.92
93	165.71	130.77	212.06	167.18	222.50	175.26
94	174.08	137.27	222.64	175.52	233.63	184.12
95	174.08	137.27	222.64	175.52	233.63	184.12
96	174.08	137.27	222.64	175.52	233.63	184.12
97	174.08	137.27	222.64	175.52	233.63	184.12
98	174.08	137.27	222.64	175.52	233.63	184.12
99	174.08	137.27	222.64	175.52	233.63	184.12
100	174.08	137.27	222.64	175.52	233.63	184.12

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Restoration of Benefits Rates - Table 257

Form: 62173

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	2.00	1.60	3.57	2.65	4.50	3.18
19	2.00	1.60	3.57	2.65	4.50	3.18
20	2.00	1.60	3.57	2.65	4.50	3.18
21	2.00	1.60	3.57	2.65	4.50	3.18
22	2.00	1.60	3.57	2.65	4.50	3.18
23	2.00	1.60	3.57	2.65	4.50	3.18
24	2.00	1.60	3.57	2.65	4.50	3.18
25	2.25	1.72	4.09	3.05	5.02	3.72
26	2.25	1.72	4.09	3.05	5.02	3.72
27	2.25	1.72	4.09	3.05	5.02	3.72
28	2.25	1.72	4.09	3.05	5.02	3.72
29	2.25	1.72	4.09	3.05	5.02	3.72
30	2.65	2.00	4.77	3.57	5.84	4.25
31	2.65	2.00	4.77	3.57	5.84	4.25
32	2.65	2.00	4.77	3.57	5.84	4.25
33	2.65	2.00	4.77	3.57	5.84	4.25
34	2.65	2.00	4.77	3.57	5.84	4.25
35	3.05	2.25	5.56	3.97	6.74	4.90
36	3.05	2.25	5.56	3.97	6.74	4.90
37	3.05	2.25	5.56	3.97	6.74	4.90
38	3.05	2.25	5.56	3.97	6.74	4.90
39	3.05	2.25	5.56	3.97	6.74	4.90
40	3.57	2.65	6.34	4.62	7.81	5.69
41	3.57	2.65	6.34	4.62	7.81	5.69
42	3.57	2.65	6.34	4.62	7.81	5.69
43	3.57	2.65	6.34	4.62	7.81	5.69
44	3.57	2.65	6.34	4.62	7.81	5.69
45	3.57	2.65	6.34	4.62	7.81	5.69
46	3.72	2.77	6.49	4.77	8.09	5.97
47	3.84	2.77	6.62	4.77	8.46	6.09
48	3.84	2.77	6.62	4.90	8.46	6.09
49	3.84	2.90	6.74	5.16	8.62	6.34
50	4.09	2.90	7.02	5.16	8.74	6.34
51	4.25	3.18	7.27	5.56	9.53	6.87
52	4.50	3.18	7.41	5.56	9.80	7.02
53	4.62	3.44	7.69	5.69	9.80	7.27
54	4.90	3.57	7.94	5.84	10.18	7.55
55	5.16	3.84	8.62	6.34	11.24	8.09
56	5.69	4.25	9.39	6.87	11.78	8.87
57	6.09	4.62	9.80	7.55	12.59	9.53
58	6.74	5.02	10.87	7.94	13.64	10.18
59	7.41	5.43	11.78	8.62	15.08	10.87
60	8.34	6.34	12.83	9.94	16.28	12.43
61	8.99	7.27	14.43	11.39	18.14	14.31
62	10.18	7.69	16.01	12.18	19.58	15.73
63	11.24	8.87	17.48	13.76	22.10	17.48
64	12.43	9.53	19.33	14.96	24.61	18.93
65	13.76	11.11	21.17	16.68	26.60	21.17
66	14.71	11.52	22.37	17.61	28.19	22.10
67	16.41	12.71	24.35	18.93	30.69	23.70
68	18.14	14.31	26.74	21.05	33.36	26.47
69	20.10	15.61	29.51	22.89	36.78	28.60
70	22.23	17.21	32.44	25.02	40.25	31.11
71	24.35	18.93	34.94	27.00	43.15	33.36
72	27.00	20.93	38.25	29.67	46.33	35.88
73	29.92	23.30	41.83	32.81	50.02	39.31
74	32.81	25.82	45.80	35.88	54.02	42.38
75	36.66	28.44	50.70	39.18	58.64	45.28
76	40.90	31.51	55.46	42.90	63.95	49.12
77	45.68	35.48	61.55	47.93	69.35	53.86
78	50.56	39.18	67.25	52.02	74.79	57.99
79	54.79	43.15	72.54	56.79	79.44	62.08
80	59.83	47.00	77.97	61.01	84.85	66.20
81	65.38	50.96	84.58	65.66	91.08	70.42
82	71.07	55.58	90.27	70.42	97.29	75.44
83	77.84	60.48	97.96	76.37	104.58	80.74
84	84.30	65.52	104.70	81.28	111.60	86.30
85	88.55	68.82	110.00	85.25	117.15	90.68
86	92.92	72.28	115.43	89.62	123.09	95.17
87	97.54	75.84	121.24	93.99	129.18	99.94
88	102.46	79.69	127.33	98.74	135.67	104.83
89	107.60	83.65	133.70	103.63	142.41	110.13
90	112.90	87.90	140.32	108.81	149.58	115.69
91	118.56	92.27	147.33	114.22	157.12	121.38
92	124.56	96.89	154.75	120.06	164.94	127.46
93	130.77	101.66	162.41	126.02	173.14	133.83
94	137.27	106.83	170.61	132.37	181.88	140.57
95	137.27	106.83	170.61	132.37	181.88	140.57
96	137.27	106.83	170.61	132.37	181.88	140.57
97	137.27	106.83	170.61	132.37	181.88	140.57
98	137.27	106.83	170.61	132.37	181.88	140.57
99	137.27	106.83	170.61	132.37	181.88	140.57
100	137.27	106.83	170.61	132.37	181.88	140.57

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Restoration of Benefits Rates - Table 257

Form: 62173

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	2.15	1.64	3.81	2.81	4.81	3.49
19	2.15	1.64	3.81	2.81	4.81	3.49
20	2.15	1.64	3.81	2.81	4.81	3.49
21	2.15	1.64	3.81	2.81	4.81	3.49
22	2.15	1.64	3.81	2.81	4.81	3.49
23	2.15	1.64	3.81	2.81	4.81	3.49
24	2.15	1.64	3.81	2.81	4.81	3.49
25	2.48	2.00	4.48	3.32	5.63	3.97
26	2.48	2.00	4.48	3.32	5.63	3.97
27	2.48	2.00	4.48	3.32	5.63	3.97
28	2.48	2.00	4.48	3.32	5.63	3.97
29	2.48	2.00	4.48	3.32	5.63	3.97
30	2.81	2.15	5.13	3.81	6.29	4.62
31	2.81	2.15	5.13	3.81	6.29	4.62
32	2.81	2.15	5.13	3.81	6.29	4.62
33	2.81	2.15	5.13	3.81	6.29	4.62
34	2.81	2.15	5.13	3.81	6.29	4.62
35	3.32	2.48	5.97	4.48	7.27	5.30
36	3.32	2.48	5.97	4.48	7.27	5.30
37	3.32	2.48	5.97	4.48	7.27	5.30
38	3.32	2.48	5.97	4.48	7.27	5.30
39	3.32	2.48	5.97	4.48	7.27	5.30
40	3.81	2.81	6.94	4.94	8.43	6.11
41	3.81	2.81	6.94	4.94	8.43	6.11
42	3.81	2.81	6.94	4.94	8.43	6.11
43	3.81	2.81	6.94	4.94	8.43	6.11
44	3.81	2.81	6.94	4.94	8.43	6.11
45	3.81	2.81	6.94	4.94	8.43	6.11
46	4.29	3.13	7.13	5.13	9.10	6.79
47	4.29	3.13	7.27	5.63	9.27	6.94
48	4.48	3.13	7.46	5.63	9.59	6.94
49	4.48	3.32	7.46	5.78	9.59	7.13
50	4.62	3.32	7.94	5.78	9.75	7.13
51	4.81	3.64	8.11	5.97	10.08	7.94
52	4.81	3.64	8.26	6.11	10.59	8.11
53	5.30	3.81	8.62	6.29	11.10	8.43
54	5.63	3.81	9.10	6.79	11.24	8.43
55	5.78	4.29	9.59	7.13	12.26	9.10
56	6.29	4.62	10.43	7.94	13.24	9.75
57	6.94	5.13	10.91	8.26	14.23	10.76
58	7.46	5.63	12.26	9.10	15.56	11.58
59	8.43	6.11	13.24	9.94	17.05	12.40
60	9.27	7.13	14.40	11.10	18.37	14.07
61	10.08	8.11	16.04	12.74	20.18	15.39
62	11.10	8.62	17.53	13.39	22.01	16.88
63	12.74	9.94	20.01	15.72	25.14	19.53
64	14.07	10.76	21.82	16.69	27.64	21.17
65	15.39	12.26	23.82	18.88	29.79	23.67
66	16.69	13.07	25.14	19.53	31.43	24.47
67	18.37	14.23	27.47	21.17	34.58	26.63
68	20.52	16.04	30.12	23.82	37.57	29.95
69	22.85	17.72	33.25	25.64	41.21	32.12
70	24.99	19.36	36.41	27.96	45.17	34.74
71	27.31	20.85	39.22	30.12	47.97	37.06
72	30.27	23.67	43.18	33.42	52.27	40.38
73	33.76	26.47	47.49	37.06	57.07	44.52
74	37.06	28.80	51.46	40.38	60.71	47.49
75	41.03	31.60	56.75	43.68	65.69	50.81
76	45.51	34.92	61.88	47.65	70.99	54.45
77	51.29	39.87	69.33	53.77	78.09	60.71
78	57.26	44.35	75.95	58.90	84.71	65.52
79	61.55	48.16	81.41	63.69	89.68	69.98
80	66.85	51.79	86.71	67.33	95.64	74.31
81	71.80	55.94	92.64	72.14	101.77	79.25
82	77.27	60.06	98.61	76.93	108.72	84.38
83	82.38	64.02	104.39	81.41	114.65	89.19
84	87.19	67.50	109.88	85.37	120.14	93.65
85	91.51	70.99	115.34	89.68	126.08	98.29
86	96.13	74.46	121.12	94.13	132.54	103.26
87	100.94	78.28	127.08	98.94	139.16	108.39
88	105.88	82.06	133.53	103.74	146.10	113.85
89	111.20	86.21	140.15	109.04	153.39	119.46
90	116.82	90.50	147.10	114.50	160.98	125.60
91	122.61	95.15	154.55	120.14	169.11	131.89
92	128.73	99.77	162.15	126.25	177.54	138.32
93	135.19	104.75	170.27	132.54	186.48	145.27
94	141.96	110.03	178.85	139.16	195.73	152.55
95	141.96	110.03	178.85	139.16	195.73	152.55
96	141.96	110.03	178.85	139.16	195.73	152.55
97	141.96	110.03	178.85	139.16	195.73	152.55
98	141.96	110.03	178.85	139.16	195.73	152.55
99	141.96	110.03	178.85	139.16	195.73	152.55
100	141.96	110.03	178.85	139.16	195.73	152.55

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Restoration of Benefits Rates - Table 257

Form: 62173

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	3.18	2.37	5.30	3.97	6.87	5.02
19	3.18	2.37	5.30	3.97	6.87	5.02
20	3.18	2.37	5.30	3.97	6.87	5.02
21	3.18	2.37	5.30	3.97	6.87	5.02
22	3.18	2.37	5.30	3.97	6.87	5.02
23	3.18	2.37	5.30	3.97	6.87	5.02
24	3.18	2.37	5.30	3.97	6.87	5.02
25	3.72	2.65	6.09	4.50	7.69	5.56
26	3.72	2.65	6.09	4.50	7.69	5.56
27	3.72	2.65	6.09	4.50	7.69	5.56
28	3.72	2.65	6.09	4.50	7.69	5.56
29	3.72	2.65	6.09	4.50	7.69	5.56
30	4.25	3.18	7.15	5.30	8.99	6.34
31	4.25	3.18	7.15	5.30	8.99	6.34
32	4.25	3.18	7.15	5.30	8.99	6.34
33	4.25	3.18	7.15	5.30	8.99	6.34
34	4.25	3.18	7.15	5.30	8.99	6.34
35	5.02	3.44	7.94	6.09	10.06	7.41
36	5.02	3.44	7.94	6.09	10.06	7.41
37	5.02	3.44	7.94	6.09	10.06	7.41
38	5.02	3.44	7.94	6.09	10.06	7.41
39	5.02	3.44	7.94	6.09	10.06	7.41
40	5.56	3.97	9.27	7.15	11.64	8.46
41	5.56	3.97	9.27	7.15	11.64	8.46
42	5.56	3.97	9.27	7.15	11.64	8.46
43	5.56	3.97	9.27	7.15	11.64	8.46
44	5.56	3.97	9.27	7.15	11.64	8.46
45	5.56	3.97	9.27	7.15	11.64	8.46
46	5.56	4.25	9.80	7.69	11.92	9.27
47	5.84	4.25	10.06	7.69	12.71	9.53
48	5.84	4.25	10.06	7.69	12.71	9.53
49	5.84	4.25	10.06	7.69	12.96	9.80
50	6.09	4.50	10.34	7.94	13.24	10.87
51	6.09	4.50	11.11	8.22	13.49	11.11
52	6.87	5.30	11.39	8.46	14.55	11.39
53	7.15	5.56	11.64	8.99	14.83	11.64
54	7.15	5.56	11.92	9.27	15.36	11.64
55	7.69	6.09	12.96	9.80	16.68	12.96
56	8.46	6.34	14.03	10.34	18.52	13.49
57	9.27	7.41	15.08	11.64	19.33	15.08
58	10.34	7.94	16.15	12.71	20.93	16.15
59	11.39	8.46	18.01	14.03	22.77	17.48
60	12.96	9.53	20.38	15.36	25.42	19.33
61	13.76	10.87	21.70	16.68	27.26	21.45
62	15.36	11.92	24.61	19.05	30.97	23.82
63	17.48	12.96	27.00	19.86	34.16	25.14
64	19.86	14.55	30.69	22.77	38.66	28.60
65	21.45	15.89	32.81	24.35	41.83	30.69
66	23.82	17.48	36.29	26.47	45.52	33.09
67	26.20	19.05	38.66	28.07	48.72	34.94
68	28.60	21.17	42.38	31.23	52.95	38.66
69	31.23	23.05	45.52	33.09	57.18	41.56
70	33.88	25.14	48.72	36.53	60.64	45.28
71	37.06	27.54	53.21	38.91	65.38	48.17
72	40.25	29.92	57.46	42.38	69.63	51.37
73	43.94	32.81	61.16	46.05	73.59	55.34
74	48.17	36.29	66.73	50.02	78.90	59.04
75	53.21	38.91	73.35	54.02	84.71	62.73
76	58.76	43.40	79.93	59.04	91.87	67.50
77	65.13	48.45	87.90	65.38	98.49	73.59
78	71.47	53.49	95.57	71.22	106.16	79.16
79	78.37	58.23	103.79	77.04	113.32	85.78
80	85.78	63.53	111.45	82.86	121.24	91.87
81	93.71	69.63	120.71	89.75	130.77	99.26
82	101.91	75.97	129.18	96.36	140.32	106.95
83	111.45	82.86	140.04	104.04	151.16	114.90
84	121.24	90.55	150.38	112.50	162.81	123.36
85	127.33	95.05	158.05	118.06	171.01	129.70
86	133.70	99.79	165.99	123.91	179.49	136.07
87	140.32	104.83	174.20	129.98	188.50	142.96
88	147.45	110.13	182.95	136.60	197.75	150.10
89	154.88	115.69	191.94	143.48	207.82	157.53
90	162.55	121.52	201.75	150.63	218.13	165.46
91	170.76	127.61	211.79	158.05	229.00	173.68
92	179.23	133.95	222.38	165.99	240.37	182.42
93	188.22	140.57	233.49	174.45	252.54	191.41
94	197.50	147.45	245.15	183.19	265.00	201.21
95	197.50	147.45	245.15	183.19	265.00	201.21
96	197.50	147.45	245.15	183.19	265.00	201.21
97	197.50	147.45	245.15	183.19	265.00	201.21
98	197.50	147.45	245.15	183.19	265.00	201.21
99	197.50	147.45	245.15	183.19	265.00	201.21
100	197.50	147.45	245.15	183.19	265.00	201.21

Appendix B
Genworth Life Insurance Company
72% Increase to Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual Lifetime Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18	188.48	176.44	284.73	256.66	384.97	360.91	384.97	360.91
19	188.48	176.44	284.73	256.66	384.97	360.91	384.97	360.91
20	188.48	176.44	284.73	256.66	384.97	360.91	384.97	360.91
21	188.48	176.44	284.73	256.66	384.97	360.91	384.97	360.91
22	188.48	176.44	284.73	256.66	384.97	360.91	384.97	360.91
23	188.48	176.44	284.73	256.66	384.97	360.91	384.97	360.91
24	188.48	176.44	284.73	256.66	384.97	360.91	384.97	360.91
25	200.50	192.49	304.75	280.72	417.05	388.98	417.05	388.98
26	200.50	192.49	304.75	280.72	417.05	388.98	417.05	388.98
27	200.50	192.49	304.75	280.72	417.05	388.98	417.05	388.98
28	200.50	192.49	304.75	280.72	417.05	388.98	417.05	388.98
29	200.50	192.49	304.75	280.72	417.05	388.98	417.05	388.98
30	220.56	204.51	328.81	300.78	449.14	421.06	449.14	421.06
31	220.56	204.51	328.81	300.78	449.14	421.06	449.14	421.06
32	220.56	204.51	328.81	300.78	449.14	421.06	449.14	421.06
33	220.56	204.51	328.81	300.78	449.14	421.06	449.14	421.06
34	220.56	204.51	328.81	300.78	449.14	421.06	449.14	421.06
35	236.60	224.56	356.88	324.80	485.23	453.15	485.23	453.15
36	236.60	224.56	356.88	324.80	485.23	453.15	485.23	453.15
37	236.60	224.56	356.88	324.80	485.23	453.15	485.23	453.15
38	236.60	224.56	356.88	324.80	485.23	453.15	485.23	453.15
39	236.60	224.56	356.88	324.80	485.23	453.15	485.23	453.15
40	256.66	240.61	384.97	352.88	525.31	489.24	525.31	489.24
41	256.66	240.61	384.97	352.88	525.31	489.24	525.31	489.24
42	256.66	240.61	384.97	352.88	525.31	489.24	525.31	489.24
43	256.66	240.61	384.97	352.88	525.31	489.24	525.31	489.24
44	256.66	240.61	384.97	352.88	525.31	489.24	525.31	489.24
45	256.66	240.61	384.97	352.88	525.31	489.24	525.31	489.24
46	264.67	248.63	392.99	356.88	533.34	497.27	533.34	497.27
47	268.68	252.65	396.99	360.91	545.36	509.27	545.36	509.27
48	268.68	256.66	405.03	368.92	553.38	517.29	553.38	517.29
49	272.69	260.67	413.04	372.93	557.40	521.30	557.40	521.30
50	280.72	260.67	417.05	380.96	561.41	525.31	561.41	525.31
51	284.73	268.68	429.09	392.99	573.43	533.34	573.43	533.34
52	296.77	280.72	445.12	405.03	589.48	553.38	589.48	553.38
53	304.75	288.74	465.17	429.09	613.54	573.43	613.54	573.43
54	320.80	300.78	493.26	457.16	633.60	593.49	633.60	593.49
55	336.84	316.79	525.31	489.24	665.69	621.57	665.69	621.57
56	360.91	336.84	561.41	525.31	705.77	657.66	705.77	657.66
57	388.98	360.91	597.49	561.41	745.86	693.76	745.86	693.76
58	405.03	380.96	641.61	609.53	789.98	741.85	789.98	741.85
59	445.12	413.04	685.73	649.64	838.10	781.96	838.10	781.96
60	469.18	433.10	729.83	693.76	886.25	830.09	886.25	830.09
61	509.27	469.18	785.97	749.89	946.38	886.25	946.38	886.25
62	545.36	509.27	838.10	794.00	1,010.53	946.38	1,010.53	946.38
63	589.48	549.37	882.22	838.10	1,082.74	1,018.57	1,082.74	1,018.57
64	629.59	585.47	926.32	878.21	1,154.89	1,090.76	1,154.89	1,090.76
65	681.72	633.60	974.45	918.29	1,235.11	1,170.94	1,235.11	1,170.94
66	737.85	689.75	1,034.61	970.44	1,327.32	1,255.17	1,327.32	1,255.17
67	806.03	757.90	1,126.82	1,054.65	1,431.61	1,351.39	1,431.61	1,351.39
68	894.26	838.10	1,251.15	1,178.96	1,551.89	1,463.69	1,551.89	1,463.69
69	990.50	930.33	1,407.54	1,323.32	1,692.27	1,587.99	1,692.27	1,587.99
70	1,106.77	1,034.61	1,592.00	1,495.78	1,840.64	1,716.30	1,840.64	1,716.30
71	1,231.11	1,150.89	1,788.49	1,680.23	2,009.05	1,868.71	2,009.05	1,868.71
72	1,375.45	1,287.25	1,997.02	1,872.72	2,209.56	2,053.16	2,209.56	2,053.16
73	1,539.86	1,435.62	2,213.57	2,073.22	2,418.08	2,249.66	2,418.08	2,249.66
74	1,712.29	1,592.00	2,442.14	2,289.77	2,654.68	2,478.24	2,654.68	2,478.24
75	1,912.79	1,768.44	2,686.76	2,510.31	2,911.31	2,730.86	2,911.31	2,730.86
76	2,117.30	1,964.93	2,951.42	2,758.93	3,188.02	2,999.54	3,188.02	2,999.54
77	2,333.85	2,165.45	3,228.11	3,019.60	3,472.75	3,276.26	3,472.75	3,276.26
78	2,534.37	2,357.91	3,504.83	3,280.26	3,741.40	3,528.86	3,741.40	3,528.86
79	2,738.88	2,558.43	3,785.51	3,548.91	4,018.11	3,789.52	4,018.11	3,789.52
80	2,959.43	2,766.95	4,086.29	3,841.67	4,302.84	4,058.22	4,302.84	4,058.22
81	3,208.08	3,003.55	4,415.10	4,162.45	4,619.61	4,354.94	4,619.61	4,354.94
82	3,492.80	3,276.26	4,796.07	4,527.37	4,976.51	4,691.82	4,976.51	4,691.82
83	3,829.63	3,597.04	5,237.18	4,940.41	5,377.51	5,072.76	5,377.51	5,072.76
84	4,230.65	3,965.96	5,746.43	5,417.62	5,842.70	5,513.87	5,842.70	5,513.87
85	4,615.60	4,322.86	6,263.76	5,906.88	6,368.01	6,011.11	6,368.01	6,011.11
86	5,032.65	4,711.87	6,829.17	6,436.19	6,941.44	6,548.45	6,941.44	6,548.45
87	5,485.80	5,132.89	7,446.72	7,017.65	7,567.02	7,141.94	7,567.02	7,141.94
88	5,979.03	5,598.07	8,116.42	7,651.25	8,248.74	7,783.57	8,248.74	7,783.57
89	6,520.38	6,099.34	8,846.25	8,336.94	8,994.62	8,485.34	8,994.62	8,485.34
90	7,105.89	6,652.74	9,640.24	9,086.86	9,804.65	9,247.25	9,804.65	9,247.25
91	7,747.46	7,250.23	10,506.43	9,904.91	10,682.87	10,077.34	10,682.87	10,077.34
92	8,445.23	7,903.88	11,452.81	10,795.13	11,645.28	10,983.61	11,645.28	10,983.61
93	9,203.14	8,617.66	12,483.40	11,769.58	12,695.94	11,974.11	12,695.94	11,974.11
94	10,033.22	9,391.61	13,606.22	12,828.26	13,838.79	13,052.82	13,838.79	13,052.82
95	10,033.22	9,391.61	13,606.22	12,828.26	13,838.79	13,052.82	13,838.79	13,052.82
96	10,033.22	9,391.61	13,606.22	12,828.26	13,838.79	13,052.82	13,838.79	13,052.82
97	10,033.22	9,391.61	13,606.22	12,828.26	13,838.79	13,052.82	13,838.79	13,052.82
98	10,033.22	9,391.61	13,606.22	12,828.26	13,838.79	13,052.82	13,838.79	13,052.82
99	10,033.22	9,391.61	13,606.22	12,828.26	13,838.79	13,052.82	13,838.79	13,052.82
100	10,033.22	9,391.61	13,606.22	12,828.26	13,838.79	13,052.82	13,838.79	13,052.82

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 6 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	132.37	125.75	195.25	182.02	274.66	261.42		
19	132.37	125.75	195.25	182.02	274.66	261.42		
20	132.37	125.75	195.25	182.02	274.66	261.42		
21	132.37	125.75	195.25	182.02	274.66	261.42		
22	132.37	125.75	195.25	182.02	274.66	261.42		
23	132.37	125.75	195.25	182.02	274.66	261.42		
24	132.37	125.75	195.25	182.02	274.66	261.42		
25	142.29	135.67	211.79	195.25	297.82	277.96		
26	142.29	135.67	211.79	195.25	297.82	277.96		
27	142.29	135.67	211.79	195.25	297.82	277.96		
28	142.29	135.67	211.79	195.25	297.82	277.96		
29	142.29	135.67	211.79	195.25	297.82	277.96		
30	155.53	145.61	231.65	211.79	320.99	301.13		
31	155.53	145.61	231.65	211.79	320.99	301.13		
32	155.53	145.61	231.65	211.79	320.99	301.13		
33	155.53	145.61	231.65	211.79	320.99	301.13		
34	155.53	145.61	231.65	211.79	320.99	301.13		
35	165.46	158.84	248.20	231.65	347.46	324.31		
36	165.46	158.84	248.20	231.65	347.46	324.31		
37	165.46	158.84	248.20	231.65	347.46	324.31		
38	165.46	158.84	248.20	231.65	347.46	324.31		
39	165.46	158.84	248.20	231.65	347.46	324.31		
40	182.02	168.76	268.04	248.20	373.95	350.78		
41	182.02	168.76	268.04	248.20	373.95	350.78		
42	182.02	168.76	268.04	248.20	373.95	350.78		
43	182.02	168.76	268.04	248.20	373.95	350.78		
44	182.02	168.76	268.04	248.20	373.95	350.78		
45	182.02	168.76	268.04	248.20	373.95	350.78		
46	185.32	172.08	274.66	251.49	380.57	357.40		
47	188.64	178.70	277.96	258.11	387.19	360.72		
48	191.94	178.70	284.58	264.72	393.81	370.64		
49	195.25	182.02	291.20	268.04	397.11	370.64		
50	195.25	182.02	294.52	271.34	400.43	373.95		
51	198.56	185.32	301.13	277.96	407.05	380.57		
52	205.17	188.64	307.75	287.90	420.25	393.81		
53	211.79	195.25	324.31	301.13	433.50	403.73		
54	221.73	208.49	344.16	320.99	450.04	420.25		
55	238.28	221.73	367.33	344.16	466.60	436.81		
56	251.49	234.96	387.19	360.72	489.77	456.66		
57	268.04	248.20	413.66	387.19	519.54	483.14		
58	287.90	268.04	446.74	413.66	549.34	512.93		
59	307.75	287.90	479.83	450.04	585.71	542.72		
60	330.93	304.44	512.93	479.83	625.44	582.41		
61	357.40	327.61	549.34	512.93	668.47	618.82		
62	383.87	354.08	589.03	549.34	711.48	665.15		
63	410.35	380.57	622.12	585.71	761.11	708.18		
64	443.42	410.35	661.83	615.51	810.76	754.49		
65	473.22	440.12	698.24	651.91	860.41	800.82		
66	512.93	476.52	744.59	694.94	919.96	857.09		
67	559.27	516.24	807.44	754.49	989.46	919.96		
68	625.44	579.13	900.12	837.23	1,078.78	1,006.00		
69	691.63	641.98	1,002.70	933.19	1,178.08	1,092.02		
70	767.73	714.80	1,121.81	1,045.72	1,287.28	1,194.63		
71	860.41	800.82	1,257.48	1,168.16	1,409.71	1,307.13		
72	969.60	900.12	1,399.81	1,303.83	1,552.03	1,436.18		
73	1,082.10	999.38	1,545.41	1,432.88	1,700.94	1,578.49		
74	1,207.87	1,118.51	1,704.26	1,578.49	1,873.02	1,737.35		
75	1,343.54	1,240.96	1,876.34	1,743.94	2,055.04	1,909.40		
76	1,492.45	1,376.63	2,061.66	1,912.72	2,246.94	2,091.42		
77	1,651.29	1,528.86	2,256.88	2,098.03	2,455.43	2,286.65		
78	1,803.52	1,687.85	2,458.73	2,286.65	2,647.37	2,471.97		
79	1,959.05	1,816.76	2,660.61	2,478.61	2,849.24	2,657.30		
80	2,117.89	1,965.66	2,879.02	2,687.08	3,061.03	2,852.54		
81	2,306.52	2,144.36	3,117.27	2,912.09	3,286.05	3,067.62		
82	2,521.62	2,346.24	3,391.96	3,173.53	3,547.49	3,312.52		
83	2,769.80	2,577.87	3,703.01	3,461.43	3,838.68	3,583.86		
84	3,067.62	2,852.54	4,060.40	3,798.97	4,172.93	3,901.55		
85	3,345.61	3,110.65	4,424.41	4,139.82	4,546.86	4,252.33		
86	3,646.75	3,391.96	4,824.82	4,513.77	4,953.89	4,636.21		
87	3,974.36	3,699.71	5,258.33	4,920.79	5,400.62	5,053.16		
88	4,331.75	4,030.62	5,731.54	5,364.24	5,887.07	5,506.53		
89	4,722.23	4,391.31	6,247.79	5,847.38	6,416.55	6,002.92		
90	5,149.13	4,788.43	6,813.66	6,370.24	6,992.36	6,542.30		
91	5,609.11	5,218.62	7,425.86	6,942.71	7,624.42	7,131.35		
92	6,115.42	5,691.85	8,094.33	7,568.15	8,309.43	7,776.64		
93	6,664.75	6,204.77	8,822.37	8,249.86	9,057.30	8,478.21		
94	7,267.02	6,760.71	9,616.57	8,994.45	9,871.36	9,242.62		
95	7,267.02	6,760.71	9,616.57	8,994.45	9,871.36	9,242.62		
96	7,267.02	6,760.71	9,616.57	8,994.45	9,871.36	9,242.62		
97	7,267.02	6,760.71	9,616.57	8,994.45	9,871.36	9,242.62		
98	7,267.02	6,760.71	9,616.57	8,994.45	9,871.36	9,242.62		
99	7,267.02	6,760.71	9,616.57	8,994.45	9,871.36	9,242.62		
100	7,267.02	6,760.71	9,616.57	8,994.45	9,871.36	9,242.62		

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 4 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	109.20	102.58	165.46	155.53	234.96	218.41		
19	109.20	102.58	165.46	155.53	234.96	218.41		
20	109.20	102.58	165.46	155.53	234.96	218.41		
21	109.20	102.58	165.46	155.53	234.96	218.41		
22	109.20	102.58	165.46	155.53	234.96	218.41		
23	109.20	102.58	165.46	155.53	234.96	218.41		
24	109.20	102.58	165.46	155.53	234.96	218.41		
25	115.82	109.20	178.70	165.46	251.49	238.28		
26	115.82	109.20	178.70	165.46	251.49	238.28		
27	115.82	109.20	178.70	165.46	251.49	238.28		
28	115.82	109.20	178.70	165.46	251.49	238.28		
29	115.82	109.20	178.70	165.46	251.49	238.28		
30	129.05	115.82	191.94	182.02	271.34	258.11		
31	129.05	115.82	191.94	182.02	271.34	258.11		
32	129.05	115.82	191.94	182.02	271.34	258.11		
33	129.05	115.82	191.94	182.02	271.34	258.11		
34	129.05	115.82	191.94	182.02	271.34	258.11		
35	138.99	125.75	208.49	195.25	294.52	274.66		
36	138.99	125.75	208.49	195.25	294.52	274.66		
37	138.99	125.75	208.49	195.25	294.52	274.66		
38	138.99	125.75	208.49	195.25	294.52	274.66		
39	138.99	125.75	208.49	195.25	294.52	274.66		
40	152.23	135.67	221.73	211.79	317.69	297.82		
41	152.23	135.67	221.73	211.79	317.69	297.82		
42	152.23	135.67	221.73	211.79	317.69	297.82		
43	152.23	135.67	221.73	211.79	317.69	297.82		
44	152.23	135.67	221.73	211.79	317.69	297.82		
45	152.23	135.67	221.73	211.79	317.69	297.82		
46	152.23	135.67	225.03	215.11	320.99	301.13		
47	155.53	138.99	231.65	218.41	327.61	307.75		
48	158.84	142.29	234.96	221.73	330.93	314.37		
49	158.84	142.29	238.28	221.73	330.93	314.37		
50	162.15	145.61	241.58	225.03	334.23	317.69		
51	162.15	145.61	244.90	231.65	344.16	320.99		
52	168.76	155.53	258.11	241.58	347.46	324.31		
53	178.70	162.15	268.04	248.20	357.40	334.23		
54	185.32	168.76	277.96	261.42	373.95	347.46		
55	195.25	182.02	297.82	274.66	383.87	354.08		
56	205.17	188.64	317.69	294.52	403.73	370.64		
57	218.41	205.17	340.85	314.37	426.87	393.81		
58	238.28	218.41	360.72	334.23	450.04	410.35		
59	258.11	234.96	387.19	357.40	483.14	440.12		
60	271.34	248.20	423.57	387.19	516.24	473.22		
61	294.52	271.34	453.36	413.66	549.34	506.31		
62	320.99	294.52	486.45	450.04	592.33	539.40		
63	340.85	311.07	522.86	479.83	628.74	569.19		
64	364.02	334.23	555.95	516.24	661.83	605.57		
65	387.19	354.08	595.65	549.34	698.24	638.68		
66	420.25	383.87	635.36	589.03	744.59	678.39		
67	456.66	420.25	688.32	638.68	800.82	731.35		
68	509.62	466.60	761.11	701.56	876.94	797.52		
69	565.89	519.54	837.23	774.35	959.67	880.26		
70	628.74	579.13	933.19	857.09	1,055.64	966.29		
71	708.18	651.91	1,032.49	949.73	1,158.22	1,068.88		
72	794.20	728.04	1,148.29	1,049.02	1,277.36	1,181.39		
73	890.18	820.68	1,267.42	1,158.22	1,409.71	1,297.21		
74	992.76	916.64	1,389.89	1,274.04	1,548.71	1,426.26		
75	1,111.89	1,025.87	1,532.18	1,406.42	1,700.94	1,565.27		
76	1,240.96	1,141.67	1,687.70	1,548.71	1,866.40	1,710.87		
77	1,373.33	1,264.10	1,856.47	1,707.56	2,041.78	1,873.02		
78	1,512.32	1,389.89	2,021.93	1,863.08	2,207.25	2,025.25		
79	1,651.29	1,522.24	2,194.01	2,021.93	2,379.33	2,184.09		
80	1,800.20	1,654.61	2,382.64	2,197.33	2,564.65	2,356.17		
81	1,965.66	1,810.14	2,594.41	2,395.88	2,759.87	2,541.49		
82	2,160.92	1,988.84	2,822.75	2,610.96	2,984.91	2,749.95		
83	2,379.33	2,190.71	3,084.17	2,852.54	3,239.70	2,984.91		
84	2,644.05	2,432.26	3,378.72	3,127.20	3,527.63	3,249.64		
85	2,882.33	2,650.67	3,683.16	3,408.48	3,845.30	3,544.17		
86	3,143.76	2,892.27	4,014.08	3,716.25	4,189.46	3,861.86		
87	3,425.02	3,153.68	4,374.78	4,050.49	4,566.70	4,212.64		
88	3,732.77	3,438.26	4,768.56	4,417.79	4,980.37	4,589.86		
89	4,067.01	3,749.33	5,198.78	4,814.90	5,430.41	5,000.22		
90	4,434.33	4,083.55	5,665.37	5,248.39	5,916.86	5,450.27		
91	4,834.76	4,450.89	6,175.00	5,718.31	6,449.64	5,943.34		
92	5,271.57	4,851.31	6,727.62	6,231.23	7,032.09	6,476.13		
93	5,744.78	5,288.12	7,333.22	6,790.50	7,664.13	7,061.85		
94	6,261.02	5,761.33	7,995.06	7,399.39	8,355.77	7,693.92		
95	6,261.02	5,761.33	7,995.06	7,399.39	8,355.77	7,693.92		
96	6,261.02	5,761.33	7,995.06	7,399.39	8,355.77	7,693.92		
97	6,261.02	5,761.33	7,995.06	7,399.39	8,355.77	7,693.92		
98	6,261.02	5,761.33	7,995.06	7,399.39	8,355.77	7,693.92		
99	6,261.02	5,761.33	7,995.06	7,399.39	8,355.77	7,693.92		
100	6,261.02	5,761.33	7,995.06	7,399.39	8,355.77	7,693.92		

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 3 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option		Elimination Period 100 Days	Elimination Period 100 Days
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days		
18	99.26	89.34	142.29	132.37	205.17		188.64	
19	99.26	89.34	142.29	132.37	205.17		188.64	
20	99.26	89.34	142.29	132.37	205.17		188.64	
21	99.26	89.34	142.29	132.37	205.17		188.64	
22	99.26	89.34	142.29	132.37	205.17		188.64	
23	99.26	89.34	142.29	132.37	205.17		188.64	
24	99.26	89.34	142.29	132.37	205.17		188.64	
25	105.88	99.26	155.53	142.29	218.41		205.17	
26	105.88	99.26	155.53	142.29	218.41		205.17	
27	105.88	99.26	155.53	142.29	218.41		205.17	
28	105.88	99.26	155.53	142.29	218.41		205.17	
29	105.88	99.26	155.53	142.29	218.41		205.17	
30	112.50	105.88	165.46	155.53	238.28		218.41	
31	112.50	105.88	165.46	155.53	238.28		218.41	
32	112.50	105.88	165.46	155.53	238.28		218.41	
33	112.50	105.88	165.46	155.53	238.28		218.41	
34	112.50	105.88	165.46	155.53	238.28		218.41	
35	119.12	112.50	182.02	165.46	258.11		238.28	
36	119.12	112.50	182.02	165.46	258.11		238.28	
37	119.12	112.50	182.02	165.46	258.11		238.28	
38	119.12	112.50	182.02	165.46	258.11		238.28	
39	119.12	112.50	182.02	165.46	258.11		238.28	
40	132.37	119.12	195.25	182.02	274.66		258.11	
41	132.37	119.12	195.25	182.02	274.66		258.11	
42	132.37	119.12	195.25	182.02	274.66		258.11	
43	132.37	119.12	195.25	182.02	274.66		258.11	
44	132.37	119.12	195.25	182.02	274.66		258.11	
45	132.37	119.12	195.25	182.02	274.66		258.11	
46	145.61	125.75	198.56	185.32	277.96		261.42	
47	152.23	129.05	205.17	188.64	287.90		264.72	
48	152.23	129.05	205.17	188.64	291.20		268.04	
49	152.23	129.05	208.49	191.94	294.52		271.34	
50	155.53	132.37	211.79	195.25	294.52		271.34	
51	158.84	135.67	215.11	198.56	297.82		274.66	
52	162.15	135.67	221.73	208.49	304.44		284.58	
53	165.46	138.99	234.96	215.11	314.37		291.20	
54	172.08	145.61	248.20	231.65	324.31		297.82	
55	182.02	155.53	264.72	241.58	340.85		307.75	
56	191.94	165.46	277.96	258.11	354.08		324.31	
57	208.49	178.70	297.82	274.66	373.95		344.16	
58	221.73	188.64	320.99	294.52	397.11		357.40	
59	241.58	205.17	344.16	314.37	423.57		383.87	
60	261.42	221.73	367.33	334.23	453.36		410.35	
61	277.96	241.58	397.11	357.40	486.45		440.12	
62	301.13	258.11	426.87	387.19	512.93		466.60	
63	324.31	281.28	453.36	416.95	549.34		499.69	
64	347.46	297.82	489.77	446.74	579.13		526.16	
65	370.64	317.69	519.54	476.52	615.51		562.57	
66	400.43	340.85	562.57	516.24	651.91		595.65	
67	436.81	373.95	608.89	559.27	701.56		638.68	
68	483.14	413.66	668.47	612.20	764.41		698.24	
69	539.40	459.98	734.65	671.77	837.23		767.73	
70	598.95	516.24	807.44	741.27	919.96		840.53	
71	671.77	575.81	896.80	820.68	1,012.62		926.57	
72	754.49	648.60	992.76	906.73	1,115.19		1,022.55	
73	840.53	721.42	1,098.66	1,002.70	1,224.42		1,125.13	
74	939.81	804.14	1,211.19	1,108.58	1,346.86		1,237.66	
75	1,049.02	896.80	1,336.92	1,221.11	1,482.53		1,356.78	
76	1,164.84	992.76	1,469.29	1,343.54	1,614.88		1,482.53	
77	1,293.89	1,108.58	1,618.20	1,479.21	1,770.43		1,621.50	
78	1,426.26	1,217.80	1,780.49	1,614.88	1,912.72		1,753.87	
79	1,555.33	1,333.62	1,909.40	1,753.87	2,055.04		1,886.26	
80	1,697.64	1,459.36	2,068.27	1,899.49	2,210.56		2,025.25	
81	1,863.08	1,598.34	2,243.64	2,064.96	2,379.33		2,180.77	
82	2,041.78	1,757.17	2,438.88	2,243.64	2,567.93		2,352.85	
83	2,253.56	1,935.87	2,660.61	2,448.81	2,783.04		2,551.41	
84	2,495.14	2,144.36	2,915.41	2,687.08	3,024.62		2,773.11	
85	2,720.19	2,336.30	3,176.85	2,928.65	3,299.28		3,021.32	
86	2,961.74	2,548.11	3,461.43	3,193.39	3,597.10		3,295.97	
87	3,226.50	2,776.42	3,772.50	3,481.28	3,921.41		3,593.80	
88	3,517.69	3,024.62	4,113.34	3,795.66	4,275.49		3,918.09	
89	3,832.07	3,299.28	4,483.98	4,136.52	4,659.38		4,268.87	
90	4,176.23	3,597.10	4,887.69	4,510.45	5,079.63		4,652.76	
91	4,550.18	3,921.41	5,327.83	4,917.48	5,539.62		5,073.01	
92	4,960.51	4,275.49	5,807.66	5,357.62	6,039.33		5,529.70	
93	5,403.94	4,659.38	6,330.53	5,840.76	6,582.01		6,026.07	
94	5,893.69	5,079.63	6,899.70	6,366.94	7,174.38		6,568.78	
95	5,893.69	5,079.63	6,899.70	6,366.94	7,174.38		6,568.78	
96	5,893.69	5,079.63	6,899.70	6,366.94	7,174.38		6,568.78	
97	5,893.69	5,079.63	6,899.70	6,366.94	7,174.38		6,568.78	
98	5,893.69	5,079.63	6,899.70	6,366.94	7,174.38		6,568.78	
99	5,893.69	5,079.63	6,899.70	6,366.94	7,174.38		6,568.78	
100	5,893.69	5,079.63	6,899.70	6,366.94	7,174.38		6,568.78	

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 2 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	79.44	72.82	109.20	102.58	158.84	158.84	142.29	142.29
19	79.44	72.82	109.20	102.58	158.84	158.84	142.29	142.29
20	79.44	72.82	109.20	102.58	158.84	158.84	142.29	142.29
21	79.44	72.82	109.20	102.58	158.84	158.84	142.29	142.29
22	79.44	72.82	109.20	102.58	158.84	158.84	142.29	142.29
23	79.44	72.82	109.20	102.58	158.84	158.84	142.29	142.29
24	79.44	72.82	109.20	102.58	158.84	158.84	142.29	142.29
25	86.03	76.12	115.82	109.20	168.76	168.76	155.53	155.53
26	86.03	76.12	115.82	109.20	168.76	168.76	155.53	155.53
27	86.03	76.12	115.82	109.20	168.76	168.76	155.53	155.53
28	86.03	76.12	115.82	109.20	168.76	168.76	155.53	155.53
29	86.03	76.12	115.82	109.20	168.76	168.76	155.53	155.53
30	95.96	82.74	129.05	115.82	185.32	185.32	165.46	165.46
31	95.96	82.74	129.05	115.82	185.32	185.32	165.46	165.46
32	95.96	82.74	129.05	115.82	185.32	185.32	165.46	165.46
33	95.96	82.74	129.05	115.82	185.32	185.32	165.46	165.46
34	95.96	82.74	129.05	115.82	185.32	185.32	165.46	165.46
35	102.58	89.34	138.99	125.75	198.56	198.56	178.70	178.70
36	102.58	89.34	138.99	125.75	198.56	198.56	178.70	178.70
37	102.58	89.34	138.99	125.75	198.56	198.56	178.70	178.70
38	102.58	89.34	138.99	125.75	198.56	198.56	178.70	178.70
39	102.58	89.34	138.99	125.75	198.56	198.56	178.70	178.70
40	109.20	99.26	152.23	135.67	215.11	215.11	191.94	191.94
41	109.20	99.26	152.23	135.67	215.11	215.11	191.94	191.94
42	109.20	99.26	152.23	135.67	215.11	215.11	191.94	191.94
43	109.20	99.26	152.23	135.67	215.11	215.11	191.94	191.94
44	109.20	99.26	152.23	135.67	215.11	215.11	191.94	191.94
45	109.20	99.26	152.23	135.67	215.11	215.11	191.94	191.94
46	109.20	102.58	155.53	138.99	218.41	218.41	195.25	195.25
47	112.50	102.58	158.84	142.29	221.73	221.73	198.56	198.56
48	112.50	102.58	162.15	145.61	225.03	225.03	205.17	205.17
49	115.82	105.88	162.15	145.61	225.03	225.03	205.17	205.17
50	115.82	105.88	165.46	152.23	231.65	231.65	208.49	208.49
51	115.82	105.88	168.76	155.53	231.65	231.65	208.49	208.49
52	119.12	109.20	172.08	158.84	238.28	238.28	215.11	215.11
53	125.75	112.50	185.32	168.76	244.90	244.90	221.73	221.73
54	129.05	115.82	195.25	178.70	258.11	258.11	231.65	231.65
55	138.99	125.75	208.49	188.64	264.72	264.72	241.58	241.58
56	142.29	129.05	218.41	198.56	274.66	274.66	248.20	248.20
57	155.53	135.67	238.28	215.11	294.52	294.52	264.72	264.72
58	165.46	145.61	251.49	231.65	314.37	314.37	284.58	284.58
59	182.02	162.15	268.04	241.58	330.93	330.93	297.82	297.82
60	195.25	178.70	291.20	261.42	354.08	354.08	320.99	320.99
61	211.79	191.94	307.75	277.96	380.57	380.57	347.46	347.46
62	234.96	211.79	330.93	297.82	403.73	403.73	367.33	367.33
63	248.20	228.35	357.40	320.99	430.19	430.19	393.81	393.81
64	264.72	241.58	387.19	347.46	453.36	453.36	413.66	413.66
65	281.28	258.11	413.66	370.64	486.45	486.45	440.12	440.12
66	304.44	281.28	446.74	403.73	512.93	512.93	466.60	466.60
67	330.93	301.13	479.83	433.50	555.95	555.95	506.31	506.31
68	367.33	334.23	526.16	473.22	605.57	605.57	549.34	549.34
69	407.05	370.64	579.13	522.86	661.83	661.83	598.95	598.95
70	456.66	416.95	628.74	572.51	721.42	721.42	648.60	648.60
71	506.31	466.60	691.63	625.44	790.90	790.90	718.10	718.10
72	569.19	519.54	764.41	694.94	870.33	870.33	784.27	784.27
73	632.06	579.13	847.17	771.03	953.05	953.05	863.71	863.71
74	701.56	638.68	943.11	853.79	1,045.72	1,045.72	953.05	953.05
75	780.97	704.86	1,045.72	946.43	1,141.67	1,141.67	1,042.41	1,042.41
76	863.71	780.97	1,151.60	1,045.72	1,254.18	1,254.18	1,144.99	1,144.99
77	962.97	870.33	1,264.10	1,148.29	1,360.09	1,360.09	1,244.25	1,244.25
78	1,058.96	959.67	1,370.01	1,244.25	1,465.97	1,465.97	1,340.24	1,340.24
79	1,161.54	1,055.64	1,479.21	1,343.54	1,571.89	1,571.89	1,429.57	1,429.57
80	1,274.04	1,164.84	1,591.73	1,449.42	1,684.39	1,684.39	1,528.86	1,528.86
81	1,396.50	1,280.66	1,717.49	1,561.95	1,806.82	1,806.82	1,638.06	1,638.06
82	1,535.48	1,413.03	1,863.08	1,694.32	1,945.81	1,945.81	1,760.49	1,760.49
83	1,691.02	1,552.03	2,025.25	1,846.55	2,098.03	2,098.03	1,896.19	1,896.19
84	1,866.40	1,714.18	2,220.48	2,021.93	2,276.73	2,276.73	2,064.96	2,064.96
85	2,035.17	1,869.72	2,422.34	2,200.63	2,485.22	2,485.22	2,246.94	2,246.94
86	2,220.48	2,038.48	2,640.75	2,399.18	2,706.94	2,706.94	2,448.81	2,448.81
87	2,422.34	2,223.80	2,879.02	2,614.28	2,951.80	2,951.80	2,667.22	2,667.22
88	2,640.75	2,425.64	3,140.44	2,849.24	3,216.56	3,216.56	2,908.79	2,908.79
89	2,879.02	2,644.05	3,421.72	3,107.35	3,504.46	3,504.46	3,170.23	3,170.23
90	3,140.44	2,882.33	3,726.15	3,388.64	3,818.83	3,818.83	3,454.81	3,454.81
91	3,421.72	3,143.76	4,063.70	3,693.09	4,166.31	4,166.31	3,765.88	3,765.88
92	3,726.15	3,425.02	4,431.03	4,027.32	4,540.24	4,540.24	4,106.73	4,106.73
93	4,063.70	3,732.77	4,828.14	4,388.00	4,947.26	4,947.26	4,477.36	4,477.36
94	4,431.03	4,067.01	5,261.65	4,781.81	5,390.70	5,390.70	4,877.79	4,877.79
95	4,431.03	4,067.01	5,261.65	4,781.81	5,390.70	5,390.70	4,877.79	4,877.79
96	4,431.03	4,067.01	5,261.65	4,781.81	5,390.70	5,390.70	4,877.79	4,877.79
97	4,431.03	4,067.01	5,261.65	4,781.81	5,390.70	5,390.70	4,877.79	4,877.79
98	4,431.03	4,067.01	5,261.65	4,781.81	5,390.70	5,390.70	4,877.79	4,877.79
99	4,431.03	4,067.01	5,261.65	4,781.81	5,390.70	5,390.70	4,877.79	4,877.79
100	4,431.03	4,067.01	5,261.65	4,781.81	5,390.70	5,390.70	4,877.79	4,877.79

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 12 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18	115.82	109.20	168.76	158.84	238.28	238.28	225.03	225.03
19	115.82	109.20	168.76	158.84	238.28	238.28	225.03	225.03
20	115.82	109.20	168.76	158.84	238.28	238.28	225.03	225.03
21	115.82	109.20	168.76	158.84	238.28	238.28	225.03	225.03
22	115.82	109.20	168.76	158.84	238.28	238.28	225.03	225.03
23	115.82	109.20	168.76	158.84	238.28	238.28	225.03	225.03
24	115.82	109.20	168.76	158.84	238.28	238.28	225.03	225.03
25	122.43	115.82	182.02	168.76	258.11	258.11	241.58	241.58
26	122.43	115.82	182.02	168.76	258.11	258.11	241.58	241.58
27	122.43	115.82	182.02	168.76	258.11	258.11	241.58	241.58
28	122.43	115.82	182.02	168.76	258.11	258.11	241.58	241.58
29	122.43	115.82	182.02	168.76	258.11	258.11	241.58	241.58
30	135.67	125.75	198.56	182.02	277.96	277.96	261.42	261.42
31	135.67	125.75	198.56	182.02	277.96	277.96	261.42	261.42
32	135.67	125.75	198.56	182.02	277.96	277.96	261.42	261.42
33	135.67	125.75	198.56	182.02	277.96	277.96	261.42	261.42
34	135.67	125.75	198.56	182.02	277.96	277.96	261.42	261.42
35	142.29	135.67	215.11	198.56	301.13	301.13	281.28	281.28
36	142.29	135.67	215.11	198.56	301.13	301.13	281.28	281.28
37	142.29	135.67	215.11	198.56	301.13	301.13	281.28	281.28
38	142.29	135.67	215.11	198.56	301.13	301.13	281.28	281.28
39	142.29	135.67	215.11	198.56	301.13	301.13	281.28	281.28
40	158.84	145.61	231.65	215.11	324.31	324.31	304.44	304.44
41	158.84	145.61	231.65	215.11	324.31	324.31	304.44	304.44
42	158.84	145.61	231.65	215.11	324.31	324.31	304.44	304.44
43	158.84	145.61	231.65	215.11	324.31	324.31	304.44	304.44
44	158.84	145.61	231.65	215.11	324.31	324.31	304.44	304.44
45	158.84	145.61	231.65	215.11	324.31	324.31	304.44	304.44
46	158.84	148.91	238.28	218.41	327.61	327.61	307.75	307.75
47	162.15	155.53	241.58	221.73	334.23	334.23	311.07	311.07
48	165.46	155.53	244.90	228.35	340.85	340.85	320.99	320.99
49	168.76	158.84	251.49	231.65	344.16	344.16	320.99	320.99
50	168.76	158.84	254.80	234.96	347.46	347.46	324.31	324.31
51	172.08	158.84	261.42	241.58	350.78	350.78	327.61	327.61
52	178.70	162.15	264.72	248.20	364.02	364.02	340.85	340.85
53	182.02	168.76	281.28	261.42	373.95	373.95	347.46	347.46
54	191.94	178.70	297.82	277.96	390.49	390.49	364.02	364.02
55	205.17	191.94	317.69	297.82	403.73	403.73	377.25	377.25
56	218.41	201.87	334.23	311.07	423.57	423.57	393.81	393.81
57	231.65	215.11	357.40	334.23	450.04	450.04	416.95	416.95
58	248.20	231.65	387.19	357.40	473.22	473.22	443.42	443.42
59	264.72	248.20	413.66	390.49	506.31	506.31	469.90	469.90
60	284.58	261.42	443.42	413.66	539.40	539.40	503.01	503.01
61	307.75	284.58	473.22	443.42	579.13	579.13	536.10	536.10
62	330.93	304.44	509.62	473.22	615.51	615.51	575.81	575.81
63	354.08	327.61	536.10	506.31	658.53	658.53	612.20	612.20
64	383.87	354.08	572.51	532.78	701.56	701.56	651.91	651.91
65	410.35	380.57	602.27	562.57	744.59	744.59	691.63	691.63
66	443.42	410.35	641.98	598.95	794.20	794.20	741.27	741.27
67	483.14	446.74	698.24	651.91	853.79	853.79	794.20	794.20
68	539.40	499.69	777.65	724.73	933.19	933.19	870.33	870.33
69	598.95	555.95	867.02	807.44	1,019.23	1,019.23	943.11	943.11
70	661.83	618.82	969.60	903.43	1,111.89	1,111.89	1,032.49	1,032.49
71	744.59	691.63	1,085.40	1,009.31	1,217.80	1,217.80	1,128.43	1,128.43
72	837.23	777.65	1,207.87	1,125.13	1,340.24	1,340.24	1,240.96	1,240.96
73	936.49	863.71	1,333.62	1,237.66	1,469.29	1,469.29	1,363.40	1,363.40
74	1,042.41	966.29	1,472.59	1,363.40	1,618.20	1,618.20	1,502.38	1,502.38
75	1,161.54	1,072.20	1,621.50	1,505.69	1,777.04	1,777.04	1,651.29	1,651.29
76	1,290.59	1,188.01	1,780.35	1,651.29	1,942.51	1,942.51	1,806.82	1,806.82
77	1,426.26	1,320.37	1,949.13	1,813.45	2,121.21	2,121.21	1,975.60	1,975.60
78	1,558.65	1,439.50	2,124.51	1,975.60	2,286.65	2,286.65	2,134.44	2,134.44
79	1,691.02	1,568.58	2,299.91	2,141.06	2,462.05	2,462.05	2,296.59	2,296.59
80	1,829.99	1,697.64	2,488.53	2,323.06	2,644.05	2,644.05	2,465.35	2,465.35
81	1,992.14	1,853.16	2,693.70	2,515.00	2,839.31	2,839.31	2,650.67	2,650.67
82	2,177.47	2,028.55	2,931.95	2,743.33	3,064.32	3,064.32	2,862.48	2,862.48
83	2,392.56	2,227.10	3,200.02	2,991.53	3,315.82	3,315.82	3,097.41	3,097.41
84	2,650.67	2,465.35	3,507.77	3,282.73	3,607.04	3,607.04	3,372.09	3,372.09
85	2,892.27	2,687.08	3,822.15	3,577.25	3,928.03	3,928.03	3,673.22	3,673.22
86	3,150.38	2,931.95	4,169.61	3,898.23	4,278.81	4,278.81	4,004.15	4,004.15
87	3,434.96	3,196.70	4,543.56	4,252.33	4,666.00	4,666.00	4,364.86	4,364.86
88	3,742.71	3,481.28	4,950.58	4,636.21	5,086.25	5,086.25	4,758.64	4,758.64
89	4,080.25	3,795.66	5,397.32	5,053.16	5,542.94	5,542.94	5,185.54	5,185.54
90	4,447.57	4,136.52	5,887.07	5,503.23	6,042.60	6,042.60	5,652.14	5,652.14
91	4,844.70	4,510.45	6,416.55	5,999.60	6,588.63	6,588.63	6,161.76	6,161.76
92	5,284.80	4,917.48	6,992.36	6,538.99	7,181.00	7,181.00	6,717.68	6,717.68
93	5,758.02	5,360.92	7,621.12	7,128.05	7,826.29	7,826.29	7,326.60	7,326.60
94	6,277.56	5,840.76	8,309.43	7,770.03	8,527.82	8,527.82	7,985.14	7,985.14
95	6,277.56	5,840.76	8,309.43	7,770.03	8,527.82	8,527.82	7,985.14	7,985.14
96	6,277.56	5,840.76	8,309.43	7,770.03	8,527.82	8,527.82	7,985.14	7,985.14
97	6,277.56	5,840.76	8,309.43	7,770.03	8,527.82	8,527.82	7,985.14	7,985.14
98	6,277.56	5,840.76	8,309.43	7,770.03	8,527.82	8,527.82	7,985.14	7,985.14
99	6,277.56	5,840.76	8,309.43	7,770.03	8,527.82	8,527.82	7,985.14	7,985.14
100	6,277.56	5,840.76	8,309.43	7,770.03	8,527.82	8,527.82	7,985.14	7,985.14

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 8 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	95.96	89.34	145.61	135.67	205.17	191.94	191.94	191.94
19	95.96	89.34	145.61	135.67	205.17	191.94	191.94	191.94
20	95.96	89.34	145.61	135.67	205.17	191.94	191.94	191.94
21	95.96	89.34	145.61	135.67	205.17	191.94	191.94	191.94
22	95.96	89.34	145.61	135.67	205.17	191.94	191.94	191.94
23	95.96	89.34	145.61	135.67	205.17	191.94	191.94	191.94
24	95.96	89.34	145.61	135.67	205.17	191.94	191.94	191.94
25	102.58	95.96	155.53	145.61	218.41	208.49	208.49	208.49
26	102.58	95.96	155.53	145.61	218.41	208.49	208.49	208.49
27	102.58	95.96	155.53	145.61	218.41	208.49	208.49	208.49
28	102.58	95.96	155.53	145.61	218.41	208.49	208.49	208.49
29	102.58	95.96	155.53	145.61	218.41	208.49	208.49	208.49
30	112.50	102.58	168.76	158.84	238.28	225.03	225.03	225.03
31	112.50	102.58	168.76	158.84	238.28	225.03	225.03	225.03
32	112.50	102.58	168.76	158.84	238.28	225.03	225.03	225.03
33	112.50	102.58	168.76	158.84	238.28	225.03	225.03	225.03
34	112.50	102.58	168.76	158.84	238.28	225.03	225.03	225.03
35	122.43	109.20	182.02	168.76	258.11	238.28	238.28	238.28
36	122.43	109.20	182.02	168.76	258.11	238.28	238.28	238.28
37	122.43	109.20	182.02	168.76	258.11	238.28	238.28	238.28
38	122.43	109.20	182.02	168.76	258.11	238.28	238.28	238.28
39	122.43	109.20	182.02	168.76	258.11	238.28	238.28	238.28
40	132.37	119.12	191.94	185.32	277.96	258.11	258.11	258.11
41	132.37	119.12	191.94	185.32	277.96	258.11	258.11	258.11
42	132.37	119.12	191.94	185.32	277.96	258.11	258.11	258.11
43	132.37	119.12	191.94	185.32	277.96	258.11	258.11	258.11
44	132.37	119.12	191.94	185.32	277.96	258.11	258.11	258.11
45	132.37	119.12	191.94	185.32	277.96	258.11	258.11	258.11
46	132.37	119.12	195.25	188.64	281.28	261.42	261.42	261.42
47	135.67	122.43	201.87	191.94	284.58	264.66	264.66	264.66
48	138.99	122.43	205.17	191.94	287.90	267.90	267.90	267.90
49	138.99	122.43	208.49	191.94	287.90	267.90	267.90	267.90
50	142.29	125.75	211.79	195.25	291.20	271.14	271.14	271.14
51	142.29	125.75	215.11	201.87	301.13	281.28	281.28	281.28
52	145.61	135.67	225.03	211.79	304.44	281.28	281.28	281.28
53	155.53	142.29	234.96	215.11	311.07	291.20	291.20	291.20
54	162.15	145.61	241.58	228.35	327.61	304.44	304.44	304.44
55	168.76	158.84	258.11	238.28	334.23	307.75	307.75	307.75
56	178.70	165.46	277.96	258.11	350.78	324.31	324.31	324.31
57	191.94	178.70	297.82	274.66	370.64	344.16	344.16	344.16
58	208.49	191.94	314.37	291.20	393.81	357.40	357.40	357.40
59	225.03	205.17	337.54	311.07	420.25	383.87	383.87	383.87
60	238.28	215.11	370.64	337.54	450.04	413.66	413.66	413.66
61	258.11	238.28	393.81	360.72	479.83	440.12	440.12	440.12
62	281.28	258.11	423.57	393.81	516.24	469.90	469.90	469.90
63	297.82	271.34	456.66	416.95	549.34	496.39	496.39	496.39
64	317.69	291.20	483.14	450.04	575.81	529.48	529.48	529.48
65	337.54	307.75	519.54	479.83	608.89	555.95	555.95	555.95
66	367.33	334.23	552.65	512.93	648.60	592.33	592.33	592.33
67	397.11	367.33	598.95	555.95	698.24	638.68	638.68	638.68
68	443.42	407.05	665.15	612.20	764.41	694.94	694.94	694.94
69	493.07	453.36	731.35	675.09	837.23	767.73	767.73	767.73
70	549.34	506.31	814.06	747.88	919.96	843.85	843.85	843.85
71	618.82	569.19	900.12	827.30	1,009.31	933.19	933.19	933.19
72	691.63	635.36	1,002.70	913.32	1,115.19	1,029.17	1,029.17	1,029.17
73	777.65	714.80	1,105.27	1,009.31	1,227.72	1,131.75	1,131.75	1,131.75
74	867.02	800.82	1,211.19	1,111.89	1,350.16	1,244.25	1,244.25	1,244.25
75	969.60	893.50	1,336.92	1,227.72	1,482.53	1,363.40	1,363.40	1,363.40
76	1,082.10	996.08	1,472.59	1,350.16	1,628.12	1,492.45	1,492.45	1,492.45
77	1,197.93	1,101.96	1,618.20	1,489.15	1,780.35	1,634.75	1,634.75	1,634.75
78	1,320.37	1,211.19	1,763.81	1,624.82	1,925.95	1,767.11	1,767.11	1,767.11
79	1,439.50	1,326.99	1,912.72	1,763.81	2,074.86	1,906.10	1,906.10	1,906.10
80	1,568.58	1,442.80	2,078.18	1,916.02	2,237.01	2,055.04	2,055.04	2,055.04
81	1,714.18	1,578.49	2,263.50	2,088.10	2,405.79	2,217.18	2,217.18	2,217.18
82	1,882.96	1,734.03	2,462.05	2,276.73	2,604.34	2,399.18	2,399.18	2,399.18
83	2,074.86	1,909.40	2,690.40	2,488.53	2,826.07	2,604.34	2,604.34	2,604.34
84	2,306.52	2,121.21	2,945.19	2,726.81	3,077.56	2,832.69	2,832.69	2,832.69
85	2,515.00	2,309.83	3,213.26	2,971.68	3,352.23	3,090.79	3,090.79	3,090.79
86	2,740.01	2,521.62	3,501.16	3,239.70	3,653.37	3,368.79	3,368.79	3,368.79
87	2,988.21	2,749.95	3,815.53	3,530.93	3,980.97	3,673.22	3,673.22	3,673.22
88	3,256.26	2,998.15	4,159.67	3,851.92	4,341.69	4,000.84	4,000.84	4,000.84
89	3,547.49	3,269.49	4,533.63	4,199.40	4,735.47	4,361.55	4,361.55	4,361.55
90	3,865.17	3,560.69	4,940.64	4,576.62	5,159.07	4,752.02	4,752.02	4,752.02
91	4,215.94	3,881.71	5,384.08	4,986.99	5,625.66	5,182.22	5,182.22	5,182.22
92	4,596.49	4,229.16	5,867.25	5,433.71	6,131.97	5,648.82	5,648.82	5,648.82
93	5,010.16	4,609.73	6,393.38	5,920.16	6,684.61	6,158.44	6,158.44	6,158.44
94	5,460.20	5,023.40	6,972.50	6,452.96	7,286.88	6,707.75	6,707.75	6,707.75
95	5,460.20	5,023.40	6,972.50	6,452.96	7,286.88	6,707.75	6,707.75	6,707.75
96	5,460.20	5,023.40	6,972.50	6,452.96	7,286.88	6,707.75	6,707.75	6,707.75
97	5,460.20	5,023.40	6,972.50	6,452.96	7,286.88	6,707.75	6,707.75	6,707.75
98	5,460.20	5,023.40	6,972.50	6,452.96	7,286.88	6,707.75	6,707.75	6,707.75
99	5,460.20	5,023.40	6,972.50	6,452.96	7,286.88	6,707.75	6,707.75	6,707.75
100	5,460.20	5,023.40	6,972.50	6,452.96	7,286.88	6,707.75	6,707.75	6,707.75

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 6 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	92.64	82.74	132.37	122.43	191.94	175.38		
19	92.64	82.74	132.37	122.43	191.94	175.38		
20	92.64	82.74	132.37	122.43	191.94	175.38		
21	92.64	82.74	132.37	122.43	191.94	175.38		
22	92.64	82.74	132.37	122.43	191.94	175.38		
23	92.64	82.74	132.37	122.43	191.94	175.38		
24	92.64	82.74	132.37	122.43	191.94	175.38		
25	99.26	92.64	145.61	132.37	201.87	191.94		
26	99.26	92.64	145.61	132.37	201.87	191.94		
27	99.26	92.64	145.61	132.37	201.87	191.94		
28	99.26	92.64	145.61	132.37	201.87	191.94		
29	99.26	92.64	145.61	132.37	201.87	191.94		
30	105.88	99.26	152.23	145.61	221.73	201.87		
31	105.88	99.26	152.23	145.61	221.73	201.87		
32	105.88	99.26	152.23	145.61	221.73	201.87		
33	105.88	99.26	152.23	145.61	221.73	201.87		
34	105.88	99.26	152.23	145.61	221.73	201.87		
35	109.20	105.88	168.76	152.23	238.28	221.73		
36	109.20	105.88	168.76	152.23	238.28	221.73		
37	109.20	105.88	168.76	152.23	238.28	221.73		
38	109.20	105.88	168.76	152.23	238.28	221.73		
39	109.20	105.88	168.76	152.23	238.28	221.73		
40	122.43	109.20	182.02	168.76	254.80	238.28		
41	122.43	109.20	182.02	168.76	254.80	238.28		
42	122.43	109.20	182.02	168.76	254.80	238.28		
43	122.43	109.20	182.02	168.76	254.80	238.28		
44	122.43	109.20	182.02	168.76	254.80	238.28		
45	122.43	109.20	182.02	168.76	254.80	238.28		
46	125.75	115.82	185.32	172.08	258.11	241.58		
47	129.05	119.12	191.94	175.38	268.04	244.90		
48	132.37	119.12	191.94	175.38	271.34	248.20		
49	132.37	119.12	191.94	178.70	274.66	251.49		
50	135.67	122.43	195.25	182.02	274.66	251.49		
51	135.67	122.43	198.56	185.32	277.96	254.80		
52	138.99	125.75	205.17	191.94	281.28	264.72		
53	152.23	129.05	218.41	198.56	291.20	271.34		
54	158.84	135.67	231.65	215.11	301.13	277.96		
55	158.84	145.61	244.90	225.03	317.69	284.58		
56	168.76	152.23	258.11	238.28	327.61	301.13		
57	182.02	165.46	277.96	254.80	347.46	320.99		
58	205.17	175.38	297.82	274.66	367.33	330.93		
59	215.11	191.94	320.99	291.20	393.81	357.40		
60	225.03	205.17	340.85	311.07	420.25	380.57		
61	244.90	225.03	367.33	330.93	450.04	407.05		
62	277.96	238.28	397.11	360.72	476.52	433.50		
63	284.58	261.42	420.25	387.19	509.62	463.28		
64	301.13	277.96	453.36	413.66	536.10	489.77		
65	320.99	294.52	483.14	443.42	572.51	522.86		
66	347.46	317.69	522.86	479.83	605.57	552.65		
67	377.25	347.46	565.89	519.54	651.91	592.33		
68	420.25	383.87	618.82	569.19	708.18	648.60		
69	469.90	426.87	681.71	622.12	777.65	711.48		
70	522.86	479.83	747.88	688.32	853.79	780.97		
71	589.03	532.78	830.61	761.11	939.81	860.41		
72	658.53	602.27	919.96	840.53	1,035.79	949.73		
73	737.97	668.47	1,019.23	929.88	1,135.05	1,045.72		
74	824.00	747.88	1,125.13	1,029.17	1,250.87	1,148.29		
75	919.96	830.61	1,240.96	1,131.75	1,376.63	1,257.48		
76	1,029.17	919.96	1,363.40	1,247.56	1,499.07	1,376.63		
77	1,138.37	1,029.17	1,502.38	1,373.33	1,641.37	1,505.69		
78	1,254.18	1,131.75	1,634.75	1,499.07	1,773.73	1,628.12		
79	1,366.71	1,237.66	1,770.43	1,628.12	1,906.10	1,750.55		
80	1,489.15	1,353.48	1,919.33	1,763.81	2,051.72	1,879.64		
81	1,628.12	1,482.53	2,081.48	1,916.02	2,207.25	2,025.25		
82	1,790.28	1,631.44	2,263.50	2,081.48	2,382.64	2,184.09		
83	1,972.28	1,796.90	2,468.67	2,273.42	2,581.17	2,366.09		
84	2,190.71	1,988.84	2,706.94	2,495.14	2,806.21	2,574.55		
85	2,389.26	2,167.54	2,948.50	2,716.87	3,061.03	2,802.90		
86	2,604.34	2,366.09	3,213.26	2,965.06	3,338.99	3,057.72		
87	2,839.31	2,577.87	3,501.16	3,229.78	3,640.13	3,335.69		
88	3,094.11	2,806.21	3,818.83	3,521.01	3,967.74	3,636.83		
89	3,368.79	3,061.03	4,159.67	3,838.68	4,325.14	3,961.12		
90	3,673.22	3,338.99	4,536.94	4,186.16	4,712.33	4,318.52		
91	4,004.15	3,640.13	4,943.96	4,563.39	5,139.21	4,709.02		
92	4,368.16	3,967.74	5,390.70	4,970.43	5,605.79	5,132.58		
93	4,758.64	4,325.14	5,873.86	5,420.47	6,108.80	5,592.56		
94	5,188.86	4,712.33	6,403.31	5,906.93	6,658.13	6,095.56		
95	5,188.86	4,712.33	6,403.31	5,906.93	6,658.13	6,095.56		
96	5,188.86	4,712.33	6,403.31	5,906.93	6,658.13	6,095.56		
97	5,188.86	4,712.33	6,403.31	5,906.93	6,658.13	6,095.56		
98	5,188.86	4,712.33	6,403.31	5,906.93	6,658.13	6,095.56		
99	5,188.86	4,712.33	6,403.31	5,906.93	6,658.13	6,095.56		
100	5,188.86	4,712.33	6,403.31	5,906.93	6,658.13	6,095.56		

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 4 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	79.44	72.82	105.88	102.58	155.53	138.99		
19	79.44	72.82	105.88	102.58	155.53	138.99		
20	79.44	72.82	105.88	102.58	155.53	138.99		
21	79.44	72.82	105.88	102.58	155.53	138.99		
22	79.44	72.82	105.88	102.58	155.53	138.99		
23	79.44	72.82	105.88	102.58	155.53	138.99		
24	79.44	72.82	105.88	102.58	155.53	138.99		
25	86.03	76.12	112.50	105.88	165.46	152.23		
26	86.03	76.12	112.50	105.88	165.46	152.23		
27	86.03	76.12	112.50	105.88	165.46	152.23		
28	86.03	76.12	112.50	105.88	165.46	152.23		
29	86.03	76.12	112.50	105.88	165.46	152.23		
30	95.96	82.74	125.75	112.50	182.02	162.15		
31	95.96	82.74	125.75	112.50	182.02	162.15		
32	95.96	82.74	125.75	112.50	182.02	162.15		
33	95.96	82.74	125.75	112.50	182.02	162.15		
34	95.96	82.74	125.75	112.50	182.02	162.15		
35	102.58	89.34	135.67	122.43	195.25	175.38		
36	102.58	89.34	135.67	122.43	195.25	175.38		
37	102.58	89.34	135.67	122.43	195.25	175.38		
38	102.58	89.34	135.67	122.43	195.25	175.38		
39	102.58	89.34	135.67	122.43	195.25	175.38		
40	105.88	99.26	148.91	132.37	211.79	188.64		
41	105.88	99.26	148.91	132.37	211.79	188.64		
42	105.88	99.26	148.91	132.37	211.79	188.64		
43	105.88	99.26	148.91	132.37	211.79	188.64		
44	105.88	99.26	148.91	132.37	211.79	188.64		
45	105.88	99.26	148.91	132.37	211.79	188.64		
46	105.88	102.58	152.23	135.67	215.11	191.94		
47	109.20	102.58	155.53	138.99	218.41	195.25		
48	109.20	102.58	158.84	142.29	221.73	201.87		
49	112.50	102.58	158.84	142.29	221.73	201.87		
50	112.50	102.58	162.15	148.91	228.35	205.17		
51	112.50	102.58	165.46	152.23	228.35	205.17		
52	115.82	105.88	168.76	155.53	234.96	211.79		
53	122.43	109.20	182.02	165.46	241.58	218.41		
54	125.75	112.50	191.94	175.38	254.80	228.35		
55	135.67	122.43	205.17	185.32	261.42	238.28		
56	138.99	125.75	215.11	195.25	271.34	244.90		
57	152.23	132.37	234.96	211.79	291.20	261.42		
58	162.15	142.29	248.20	228.35	307.75	281.28		
59	178.70	158.84	264.72	238.28	324.31	294.52		
60	191.94	175.38	287.90	258.11	347.46	314.37		
61	208.49	188.64	304.44	274.66	373.95	340.85		
62	231.65	208.49	324.31	294.52	397.11	360.72		
63	244.90	225.03	350.78	314.37	423.57	387.19		
64	261.42	238.28	380.57	340.85	446.74	407.05		
65	277.96	254.80	407.05	364.02	479.83	433.50		
66	301.13	277.96	440.12	397.11	506.31	459.98		
67	324.31	297.82	473.22	426.87	546.03	499.69		
68	360.72	327.61	516.24	466.60	595.65	539.40		
69	400.43	364.02	569.19	512.93	651.91	589.03		
70	450.04	410.35	618.82	562.57	711.48	638.68		
71	499.69	459.98	681.71	615.51	777.65	708.18		
72	559.27	509.62	751.18	685.01	857.09	771.03		
73	622.12	569.19	833.92	757.80	936.49	850.47		
74	691.63	628.74	926.57	840.53	1,029.17	936.49		
75	767.73	694.94	1,029.17	929.88	1,121.81	1,025.87		
76	850.47	767.73	1,131.75	1,029.17	1,234.34	1,125.13		
77	946.43	857.09	1,244.25	1,128.43	1,336.92	1,224.42		
78	1,042.41	943.11	1,346.86	1,224.42	1,442.80	1,320.37		
79	1,141.67	1,039.10	1,456.05	1,323.68	1,545.41	1,406.42		
80	1,254.18	1,144.99	1,565.27	1,426.26	1,657.91	1,505.69		
81	1,373.33	1,260.80	1,691.02	1,535.48	1,777.04	1,611.58		
82	1,512.32	1,389.89	1,833.31	1,667.85	1,916.02	1,730.73		
83	1,664.53	1,525.56	1,992.14	1,816.76	2,064.96	1,866.40		
84	1,836.61	1,687.70	2,184.09	1,988.84	2,240.32	2,031.86		
85	2,002.07	1,839.93	2,382.64	2,164.22	2,445.50	2,210.56		
86	2,184.09	2,005.39	2,597.72	2,359.47	2,663.92	2,409.09		
87	2,382.64	2,187.39	2,832.69	2,571.25	2,905.48	2,624.20		
88	2,597.72	2,385.95	3,090.79	2,802.90	3,163.61	2,862.48		
89	2,832.69	2,601.02	3,365.47	3,057.72	3,448.19	3,120.58		
90	3,090.79	2,835.99	3,666.60	3,335.69	3,759.26	3,398.55		
91	3,365.47	3,094.11	3,997.53	3,633.51	4,100.11	3,706.33		
92	3,666.60	3,368.79	4,361.55	3,964.44	4,467.43	4,040.56		
93	3,997.53	3,673.22	4,752.02	4,318.52	4,867.85	4,404.54		
94	4,361.55	4,000.84	5,178.92	4,705.71	5,304.66	4,798.35		
95	4,361.55	4,000.84	5,178.92	4,705.71	5,304.66	4,798.35		
96	4,361.55	4,000.84	5,178.92	4,705.71	5,304.66	4,798.35		
97	4,361.55	4,000.84	5,178.92	4,705.71	5,304.66	4,798.35		
98	4,361.55	4,000.84	5,178.92	4,705.71	5,304.66	4,798.35		
99	4,361.55	4,000.84	5,178.92	4,705.71	5,304.66	4,798.35		
100	4,361.55	4,000.84	5,178.92	4,705.71	5,304.66	4,798.35		

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 3 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	72.82	62.88	102.58	95.96	148.91	148.91	135.67	
19	72.82	62.88	102.58	95.96	148.91	148.91	135.67	
20	72.82	62.88	102.58	95.96	148.91	148.91	135.67	
21	72.82	62.88	102.58	95.96	148.91	148.91	135.67	
22	72.82	62.88	102.58	95.96	148.91	148.91	135.67	
23	72.82	62.88	102.58	95.96	148.91	148.91	135.67	
24	72.82	62.88	102.58	95.96	148.91	148.91	135.67	
25	76.12	72.82	109.20	102.58	158.84	158.84	148.91	
26	76.12	72.82	109.20	102.58	158.84	158.84	148.91	
27	76.12	72.82	109.20	102.58	158.84	158.84	148.91	
28	76.12	72.82	109.20	102.58	158.84	158.84	148.91	
29	76.12	72.82	109.20	102.58	158.84	158.84	148.91	
30	79.44	76.12	119.12	109.20	172.08	172.08	158.84	
31	79.44	76.12	119.12	109.20	172.08	172.08	158.84	
32	79.44	76.12	119.12	109.20	172.08	172.08	158.84	
33	79.44	76.12	119.12	109.20	172.08	172.08	158.84	
34	79.44	76.12	119.12	109.20	172.08	172.08	158.84	
35	86.03	79.44	132.37	119.12	185.32	185.32	172.08	
36	86.03	79.44	132.37	119.12	185.32	185.32	172.08	
37	86.03	79.44	132.37	119.12	185.32	185.32	172.08	
38	86.03	79.44	132.37	119.12	185.32	185.32	172.08	
39	86.03	79.44	132.37	119.12	185.32	185.32	172.08	
40	95.96	86.03	138.99	129.05	198.56	198.56	185.32	
41	95.96	86.03	138.99	129.05	198.56	198.56	185.32	
42	95.96	86.03	138.99	129.05	198.56	198.56	185.32	
43	95.96	86.03	138.99	129.05	198.56	198.56	185.32	
44	95.96	86.03	138.99	129.05	198.56	198.56	185.32	
45	95.96	86.03	138.99	129.05	198.56	198.56	185.32	
46	102.58	89.34	142.29	132.37	198.56	198.56	188.64	
47	105.88	92.64	148.91	135.67	208.49	208.49	191.94	
48	105.88	92.64	148.91	135.67	208.49	208.49	191.94	
49	109.20	92.64	148.91	138.99	211.79	211.79	195.25	
50	109.20	95.96	152.23	138.99	211.79	211.79	195.25	
51	109.20	99.26	155.53	142.29	215.11	215.11	198.56	
52	112.50	99.26	158.84	148.91	218.41	218.41	205.17	
53	119.12	99.26	168.76	155.53	225.03	225.03	208.49	
54	122.43	105.88	178.70	165.46	234.96	234.96	215.11	
55	132.37	112.50	191.94	175.38	244.90	244.90	221.73	
56	135.67	119.12	198.56	185.32	254.80	254.80	234.96	
57	148.91	129.05	215.11	198.56	268.04	268.04	248.20	
58	158.84	135.67	231.65	211.79	284.58	284.58	258.11	
59	175.38	148.91	248.20	225.03	304.44	304.44	277.96	
60	188.64	158.84	264.72	241.58	327.61	327.61	294.52	
61	198.56	175.38	284.58	258.11	350.78	350.78	317.69	
62	218.41	185.32	307.75	277.96	370.64	370.64	337.54	
63	234.96	201.87	327.61	301.13	397.11	397.11	360.72	
64	251.49	215.11	354.08	320.99	416.95	416.95	377.25	
65	268.04	228.35	373.95	344.16	443.42	443.42	403.73	
66	287.90	244.90	403.73	370.64	469.90	469.90	430.19	
67	314.37	268.04	436.81	403.73	506.31	506.31	459.98	
68	347.46	297.82	479.83	440.12	549.34	549.34	503.01	
69	387.19	330.93	529.48	483.14	602.27	602.27	552.65	
70	430.19	370.64	582.41	532.78	661.83	661.83	605.57	
71	483.14	413.66	645.30	592.33	728.04	728.04	668.47	
72	542.72	466.60	714.80	651.91	804.14	804.14	734.65	
73	605.57	519.54	790.90	721.42	880.26	880.26	810.76	
74	675.09	579.13	873.64	797.52	969.60	969.60	890.18	
75	754.49	645.30	962.97	880.26	1,068.88	1,068.88	976.22	
76	837.23	714.80	1,058.96	966.29	1,161.54	1,161.54	1,068.88	
77	933.19	797.52	1,164.84	1,065.58	1,274.04	1,274.04	1,168.16	
78	1,025.87	876.94	1,267.42	1,161.54	1,376.63	1,376.63	1,264.10	
79	1,118.51	959.67	1,373.33	1,264.10	1,479.21	1,479.21	1,356.78	
80	1,221.11	1,052.34	1,489.15	1,366.71	1,591.73	1,591.73	1,459.36	
81	1,340.24	1,151.60	1,614.88	1,485.83	1,714.18	1,714.18	1,568.58	
82	1,469.29	1,264.10	1,757.17	1,614.88	1,849.85	1,849.85	1,694.32	
83	1,621.50	1,393.19	1,916.02	1,763.81	2,005.39	2,005.39	1,836.61	
84	1,796.90	1,545.41	2,098.03	1,935.87	2,177.47	2,177.47	1,995.45	
85	1,959.05	1,681.08	2,286.65	2,107.95	2,376.03	2,376.03	2,174.15	
86	2,131.13	1,833.31	2,491.84	2,299.91	2,591.10	2,591.10	2,372.71	
87	2,323.06	1,998.77	2,716.87	2,505.08	2,822.75	2,822.75	2,587.79	
88	2,531.55	2,177.47	2,961.74	2,733.39	3,077.56	3,077.56	2,819.45	
89	2,759.87	2,376.03	3,229.78	2,978.29	3,355.55	3,355.55	3,074.24	
90	3,008.07	2,591.10	3,517.69	3,246.32	3,656.68	3,656.68	3,348.93	
91	3,276.11	2,822.75	3,835.38	3,540.87	3,987.61	3,987.61	3,653.37	
92	3,570.63	3,077.56	4,182.85	3,858.54	4,348.31	4,348.31	3,980.97	
93	3,891.62	3,355.55	4,566.77	4,206.02	4,738.78	4,738.78	4,338.37	
94	4,242.40	3,656.68	4,967.13	4,583.24	5,165.69	5,165.69	4,728.85	
95	4,242.40	3,656.68	4,967.13	4,583.24	5,165.69	5,165.69	4,728.85	
96	4,242.40	3,656.68	4,967.13	4,583.24	5,165.69	5,165.69	4,728.85	
97	4,242.40	3,656.68	4,967.13	4,583.24	5,165.69	5,165.69	4,728.85	
98	4,242.40	3,656.68	4,967.13	4,583.24	5,165.69	5,165.69	4,728.85	
99	4,242.40	3,656.68	4,967.13	4,583.24	5,165.69	5,165.69	4,728.85	
100	4,242.40	3,656.68	4,967.13	4,583.24	5,165.69	5,165.69	4,728.85	

Appendix B

Genworth Life Insurance Company
72% Increase to Current-Year Premiums

Form: 7031L

Annual Premiums per \$10 Daily Benefit

Issue Age	Lifetime Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18	156.38	140.35	236.60	208.53	320.80	288.74	320.80	288.74
19	156.38	140.35	236.60	208.53	320.80	288.74	320.80	288.74
20	156.38	140.35	236.60	208.53	320.80	288.74	320.80	288.74
21	156.38	140.35	236.60	208.53	320.80	288.74	320.80	288.74
22	156.38	140.35	236.60	208.53	320.80	288.74	320.80	288.74
23	156.38	140.35	236.60	208.53	320.80	288.74	320.80	288.74
24	156.38	140.35	236.60	208.53	320.80	288.74	320.80	288.74
25	168.42	156.38	252.65	224.56	348.87	312.76	348.87	312.76
26	168.42	156.38	252.65	224.56	348.87	312.76	348.87	312.76
27	168.42	156.38	252.65	224.56	348.87	312.76	348.87	312.76
28	168.42	156.38	252.65	224.56	348.87	312.76	348.87	312.76
29	168.42	156.38	252.65	224.56	348.87	312.76	348.87	312.76
30	184.45	164.41	272.69	240.61	376.94	340.85	376.94	340.85
31	184.45	164.41	272.69	240.61	376.94	340.85	376.94	340.85
32	184.45	164.41	272.69	240.61	376.94	340.85	376.94	340.85
33	184.45	164.41	272.69	240.61	376.94	340.85	376.94	340.85
34	184.45	164.41	272.69	240.61	376.94	340.85	376.94	340.85
35	196.49	180.45	296.77	260.67	405.03	364.92	405.03	364.92
36	196.49	180.45	296.77	260.67	405.03	364.92	405.03	364.92
37	196.49	180.45	296.77	260.67	405.03	364.92	405.03	364.92
38	196.49	180.45	296.77	260.67	405.03	364.92	405.03	364.92
39	196.49	180.45	296.77	260.67	405.03	364.92	405.03	364.92
40	212.54	192.49	320.80	284.73	437.10	392.99	437.10	392.99
41	212.54	192.49	320.80	284.73	437.10	392.99	437.10	392.99
42	212.54	192.49	320.80	284.73	437.10	392.99	437.10	392.99
43	212.54	192.49	320.80	284.73	437.10	392.99	437.10	392.99
44	212.54	192.49	320.80	284.73	437.10	392.99	437.10	392.99
45	212.54	192.49	320.80	284.73	437.10	392.99	437.10	392.99
46	220.56	200.50	328.81	288.74	445.12	401.00	445.12	401.00
47	224.56	204.51	332.82	288.74	457.16	409.03	457.16	409.03
48	224.56	208.53	336.84	296.77	461.17	417.05	461.17	417.05
49	228.57	208.53	344.86	300.78	465.17	421.06	465.17	421.06
50	232.60	208.53	348.87	304.75	469.18	421.06	469.18	421.06
51	236.60	216.55	356.88	316.79	477.21	429.09	477.21	429.09
52	248.63	224.56	372.93	324.80	493.26	445.12	493.26	445.12
53	252.65	232.60	388.98	344.86	513.28	461.17	513.28	461.17
54	268.68	240.61	413.04	368.92	529.31	477.21	529.31	477.21
55	280.72	256.66	437.10	392.99	557.40	501.28	557.40	501.28
56	300.78	272.69	469.18	421.06	589.48	529.31	589.48	529.31
57	324.80	288.74	497.27	453.15	621.57	557.40	621.57	557.40
58	336.84	304.75	537.35	489.24	657.66	597.49	657.66	597.49
59	372.93	332.82	573.43	521.30	701.78	629.59	701.78	629.59
60	392.99	348.87	609.53	557.40	741.85	669.70	741.85	669.70
61	425.08	376.94	657.66	605.53	789.98	713.78	789.98	713.78
62	457.16	409.03	701.78	637.60	842.13	761.91	842.13	761.91
63	489.24	441.11	733.84	673.71	902.28	818.07	902.28	818.07
64	521.30	469.18	769.92	701.78	958.40	874.21	958.40	874.21
65	565.42	505.25	806.03	733.84	1,022.57	934.34	1,022.57	934.34
66	609.53	549.37	854.15	773.95	1,098.77	998.51	1,098.77	998.51
67	665.69	601.52	930.33	838.10	1,182.96	1,074.71	1,182.96	1,074.71
68	737.85	665.69	1,030.59	938.35	1,279.23	1,162.93	1,279.23	1,162.93
69	818.07	737.85	1,162.93	1,050.64	1,395.50	1,263.19	1,395.50	1,263.19
70	914.28	822.07	1,315.30	1,191.00	1,519.81	1,363.43	1,519.81	1,363.43
71	1,014.56	914.28	1,475.73	1,335.34	1,656.17	1,483.74	1,656.17	1,483.74
72	1,134.84	1,022.57	1,648.16	1,487.75	1,824.59	1,632.11	1,824.59	1,632.11
73	1,267.19	1,138.85	1,820.59	1,644.15	1,988.99	1,784.48	1,988.99	1,784.48
74	1,407.54	1,259.18	2,005.04	1,812.55	2,181.48	1,960.92	2,181.48	1,960.92
75	1,567.93	1,395.50	2,201.53	1,980.98	2,386.00	2,153.41	2,386.00	2,153.41
76	1,728.34	1,547.88	2,410.06	2,169.45	2,606.56	2,361.94	2,606.56	2,361.94
77	1,900.79	1,700.29	2,630.62	2,369.95	2,831.12	2,570.45	2,831.12	2,570.45
78	2,065.20	1,852.66	2,855.18	2,574.46	3,047.67	2,770.95	3,047.67	2,770.95
79	2,233.63	2,009.05	3,083.77	2,787.00	3,276.26	2,975.48	3,276.26	2,975.48
80	2,410.06	2,173.46	3,328.35	3,015.59	3,504.83	3,184.00	3,504.83	3,184.00
81	2,614.57	2,357.91	3,597.04	3,268.22	3,765.46	3,420.60	3,765.46	3,420.60
82	2,847.17	2,570.45	3,909.85	3,552.92	4,054.19	3,681.26	4,054.19	3,681.26
83	3,119.84	2,823.10	4,266.74	3,877.76	4,383.02	3,982.01	4,383.02	3,982.01
84	3,448.69	3,111.81	4,683.78	4,254.71	4,759.96	4,326.87	4,759.96	4,326.87
85	3,761.45	3,392.53	5,104.86	4,635.66	5,189.05	4,719.85	5,189.05	4,719.85
86	4,102.34	3,697.31	5,565.99	5,052.71	5,658.23	5,140.91	5,658.23	5,140.91
87	4,471.26	4,030.13	6,067.27	5,509.87	6,167.51	5,606.10	6,167.51	5,606.10
88	4,872.26	4,395.05	6,616.63	6,007.10	6,720.88	6,111.38	6,720.88	6,111.38
89	5,313.37	4,788.03	7,210.14	6,544.45	7,330.42	6,660.75	7,330.42	6,660.75
90	5,790.55	5,221.13	7,855.76	7,133.92	7,992.10	7,258.26	7,992.10	7,258.26
91	6,315.89	5,690.33	8,561.52	7,775.55	8,705.90	7,911.91	8,705.90	7,911.91
92	6,881.31	6,203.59	9,335.45	8,473.32	9,491.87	8,621.67	9,491.87	8,621.67
93	7,498.87	6,765.00	10,173.58	9,239.24	10,346.01	9,399.63	10,346.01	9,399.63
94	8,176.55	7,370.53	11,087.89	10,069.33	11,280.38	10,245.76	11,280.38	10,245.76
95	8,176.55	7,370.53	11,087.89	10,069.33	11,280.38	10,245.76	11,280.38	10,245.76
96	8,176.55	7,370.53	11,087.89	10,069.33	11,280.38	10,245.76	11,280.38	10,245.76
97	8,176.55	7,370.53	11,087.89	10,069.33	11,280.38	10,245.76	11,280.38	10,245.76
98	8,176.55	7,370.53	11,087.89	10,069.33	11,280.38	10,245.76	11,280.38	10,245.76
99	8,176.55	7,370.53	11,087.89	10,069.33	11,280.38	10,245.76	11,280.38	10,245.76
100	8,176.55	7,370.53	11,087.89	10,069.33	11,280.38	10,245.76	11,280.38	10,245.76

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7031L

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	109.20	102.58	162.15	145.61	228.35	211.79
19	109.20	102.58	162.15	145.61	228.35	211.79
20	109.20	102.58	162.15	145.61	228.35	211.79
21	109.20	102.58	162.15	145.61	228.35	211.79
22	109.20	102.58	162.15	145.61	228.35	211.79
23	109.20	102.58	162.15	145.61	228.35	211.79
24	109.20	102.58	162.15	145.61	228.35	211.79
25	119.12	109.20	175.38	155.53	248.20	225.03
26	119.12	109.20	175.38	155.53	248.20	225.03
27	119.12	109.20	175.38	155.53	248.20	225.03
28	119.12	109.20	175.38	155.53	248.20	225.03
29	119.12	109.20	175.38	155.53	248.20	225.03
30	129.05	115.82	191.94	172.08	268.04	241.58
31	129.05	115.82	191.94	172.08	268.04	241.58
32	129.05	115.82	191.94	172.08	268.04	241.58
33	129.05	115.82	191.94	172.08	268.04	241.58
34	129.05	115.82	191.94	172.08	268.04	241.58
35	138.99	129.05	208.49	185.32	291.20	261.42
36	138.99	129.05	208.49	185.32	291.20	261.42
37	138.99	129.05	208.49	185.32	291.20	261.42
38	138.99	129.05	208.49	185.32	291.20	261.42
39	138.99	129.05	208.49	185.32	291.20	261.42
40	152.23	135.67	225.03	198.56	311.07	281.28
41	152.23	135.67	225.03	198.56	311.07	281.28
42	152.23	135.67	225.03	198.56	311.07	281.28
43	152.23	135.67	225.03	198.56	311.07	281.28
44	152.23	135.67	225.03	198.56	311.07	281.28
45	152.23	135.67	225.03	198.56	311.07	281.28
46	155.53	138.99	228.35	201.87	317.69	287.90
47	158.84	142.29	231.65	208.49	324.31	291.20
48	158.84	142.29	238.28	211.79	327.61	297.82
49	162.15	145.61	241.58	215.11	330.93	297.82
50	162.15	145.61	244.90	218.41	334.23	301.13
51	165.46	148.91	251.49	225.03	340.85	307.75
52	172.08	152.23	258.11	231.65	350.78	317.69
53	175.38	155.53	271.34	241.58	360.72	324.31
54	185.32	168.76	287.90	258.11	377.25	337.54
55	198.56	178.70	307.75	277.96	390.49	350.78
56	208.49	188.64	324.31	291.20	410.35	367.33
57	225.03	198.56	344.16	311.07	433.50	390.49
58	241.58	215.11	373.95	334.23	459.98	413.66
59	258.11	231.65	400.43	360.72	489.77	436.81
60	277.96	244.90	426.87	387.19	522.86	469.90
61	297.82	264.72	459.98	413.66	559.27	499.69
62	320.99	284.58	493.07	443.42	595.65	536.10
63	340.85	304.44	519.54	469.90	635.36	569.19
64	367.33	327.61	549.34	493.07	675.09	605.57
65	393.81	350.78	579.13	519.54	714.80	638.68
66	423.57	380.57	615.51	552.65	761.11	681.71
67	459.98	410.35	665.15	598.95	817.38	731.35
68	516.24	459.98	741.27	665.15	890.18	800.82
69	569.19	509.62	827.30	741.27	972.90	867.02
70	632.06	569.19	926.57	830.61	1,062.26	949.73
71	711.48	635.36	1,039.10	929.88	1,161.54	1,039.10
72	800.82	714.80	1,154.92	1,035.79	1,280.66	1,141.67
73	890.18	790.90	1,270.72	1,135.05	1,399.81	1,250.87
74	992.76	883.56	1,399.81	1,247.56	1,538.79	1,373.33
75	1,101.96	979.52	1,535.48	1,376.63	1,684.39	1,505.69
76	1,217.80	1,082.10	1,684.39	1,505.69	1,836.61	1,644.67
77	1,346.86	1,201.25	1,839.93	1,647.99	2,002.07	1,793.58
78	1,469.29	1,310.45	2,005.39	1,793.58	2,157.60	1,939.19
79	1,595.03	1,426.26	2,167.54	1,945.81	2,323.06	2,084.80
80	1,727.41	1,542.10	2,346.24	2,107.95	2,495.14	2,240.32
81	1,879.64	1,684.39	2,541.49	2,286.65	2,677.16	2,409.09
82	2,055.04	1,843.23	2,763.19	2,491.84	2,892.27	2,601.02
83	2,256.88	2,025.25	3,018.01	2,716.87	3,127.20	2,812.83
84	2,501.76	2,240.32	3,309.20	2,981.60	3,401.86	3,064.32
85	2,726.81	2,442.20	3,607.04	3,249.64	3,706.33	3,338.99
86	2,971.68	2,663.92	3,931.34	3,544.17	4,037.24	3,640.13
87	3,239.70	2,905.48	4,285.42	3,861.86	4,401.24	3,967.74
88	3,530.93	3,163.61	4,672.61	4,209.32	4,798.35	4,321.83
89	3,848.62	3,448.19	5,092.87	4,589.86	5,228.54	4,712.33
90	4,196.08	3,759.26	5,552.84	5,000.22	5,698.47	5,135.89
91	4,570.00	4,096.79	6,052.53	5,450.27	6,214.68	5,599.17
92	4,983.67	4,467.43	6,595.25	5,940.03	6,770.65	6,105.50
93	5,430.41	4,871.17	7,190.93	6,476.13	7,382.84	6,654.83
94	5,923.48	5,307.98	7,836.21	7,061.85	8,044.69	7,257.10
95	5,923.48	5,307.98	7,836.21	7,061.85	8,044.69	7,257.10
96	5,923.48	5,307.98	7,836.21	7,061.85	8,044.69	7,257.10
97	5,923.48	5,307.98	7,836.21	7,061.85	8,044.69	7,257.10
98	5,923.48	5,307.98	7,836.21	7,061.85	8,044.69	7,257.10
99	5,923.48	5,307.98	7,836.21	7,061.85	8,044.69	7,257.10
100	5,923.48	5,307.98	7,836.21	7,061.85	8,044.69	7,257.10

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7031L

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	92.64	82.74	138.99	125.75	195.25	175.38
19	92.64	82.74	138.99	125.75	195.25	175.38
20	92.64	82.74	138.99	125.75	195.25	175.38
21	92.64	82.74	138.99	125.75	195.25	175.38
22	92.64	82.74	138.99	125.75	195.25	175.38
23	92.64	82.74	138.99	125.75	195.25	175.38
24	92.64	82.74	138.99	125.75	195.25	175.38
25	95.96	89.34	148.91	132.37	208.49	191.94
26	95.96	89.34	148.91	132.37	208.49	191.94
27	95.96	89.34	148.91	132.37	208.49	191.94
28	95.96	89.34	148.91	132.37	208.49	191.94
29	95.96	89.34	148.91	132.37	208.49	191.94
30	109.20	92.64	158.84	145.61	225.03	208.49
31	109.20	92.64	158.84	145.61	225.03	208.49
32	109.20	92.64	158.84	145.61	225.03	208.49
33	109.20	92.64	158.84	145.61	225.03	208.49
34	109.20	92.64	158.84	145.61	225.03	208.49
35	115.82	102.58	175.38	155.53	244.90	221.73
36	115.82	102.58	175.38	155.53	244.90	221.73
37	115.82	102.58	175.38	155.53	244.90	221.73
38	115.82	102.58	175.38	155.53	244.90	221.73
39	115.82	102.58	175.38	155.53	244.90	221.73
40	125.75	109.20	185.32	172.08	264.72	238.28
41	125.75	109.20	185.32	172.08	264.72	238.28
42	125.75	109.20	185.32	172.08	264.72	238.28
43	125.75	109.20	185.32	172.08	264.72	238.28
44	125.75	109.20	185.32	172.08	264.72	238.28
45	125.75	109.20	185.32	172.08	264.72	238.28
46	125.75	109.20	188.64	172.08	268.04	241.58
47	129.05	112.50	191.94	175.38	274.66	248.20
48	132.37	115.82	195.25	178.70	277.96	251.49
49	132.37	115.82	198.56	178.70	277.96	251.49
50	135.67	115.82	201.87	182.02	277.96	254.80
51	135.67	115.82	205.17	185.32	287.90	258.11
52	142.29	125.75	215.11	195.25	291.20	261.42
53	148.91	129.05	225.03	198.56	297.82	268.04
54	155.53	135.67	231.65	211.79	311.07	281.28
55	162.15	145.61	248.20	221.73	320.99	284.58
56	172.08	152.23	264.72	238.28	337.54	297.82
57	182.02	165.46	284.58	251.49	357.40	317.69
58	198.56	175.38	301.13	268.04	377.25	330.93
59	215.11	188.64	324.31	287.90	403.73	354.08
60	225.03	198.56	354.08	311.07	430.19	380.57
61	244.90	218.41	377.25	334.23	459.98	407.05
62	268.04	238.28	407.05	360.72	493.07	433.50
63	284.58	248.20	436.81	383.87	522.86	456.66
64	301.13	268.04	463.28	413.66	549.34	486.45
65	320.99	281.28	493.07	440.12	579.13	509.62
66	347.46	304.44	526.16	469.90	615.51	539.40
67	377.25	334.23	569.19	506.31	661.83	582.41
68	420.25	370.64	628.74	559.27	724.73	635.36
69	466.60	413.66	691.63	615.51	790.90	698.24
70	519.54	459.98	771.03	681.71	870.33	767.73
71	585.71	519.54	850.47	754.49	956.35	850.47
72	655.22	579.13	946.43	833.92	1,052.34	939.81
73	731.35	651.91	1,042.41	919.96	1,161.54	1,029.17
74	814.06	724.73	1,141.67	1,009.31	1,270.72	1,128.43
75	910.05	810.76	1,254.18	1,108.58	1,393.19	1,234.34
76	1,012.62	900.12	1,379.95	1,217.80	1,525.56	1,346.86
77	1,118.51	992.76	1,512.32	1,340.24	1,664.53	1,469.29
78	1,231.04	1,092.02	1,647.99	1,462.67	1,800.20	1,588.41
79	1,346.86	1,194.63	1,786.96	1,588.41	1,939.19	1,714.18
80	1,465.97	1,300.51	1,942.51	1,724.11	2,091.42	1,849.85
81	1,601.65	1,419.65	2,114.57	1,879.64	2,250.26	1,995.45
82	1,760.49	1,561.95	2,299.91	2,048.42	2,432.26	2,157.60
83	1,939.19	1,720.79	2,515.00	2,240.32	2,640.75	2,342.92
84	2,154.30	1,909.40	2,753.25	2,455.43	2,875.72	2,551.41
85	2,349.54	2,081.48	3,001.45	2,677.16	3,133.82	2,783.04
86	2,561.34	2,270.11	3,272.81	2,918.71	3,415.10	3,031.24
87	2,792.98	2,475.29	3,564.01	3,180.15	3,722.87	3,305.90
88	3,041.18	2,700.32	3,885.03	3,468.05	4,060.40	3,603.72
89	3,315.82	2,941.88	4,235.78	3,779.12	4,424.41	3,924.71
90	3,613.65	3,206.64	4,616.35	4,119.96	4,821.52	4,278.81
91	3,941.26	3,494.52	5,033.32	4,487.30	5,255.01	4,666.00
92	4,295.36	3,808.91	5,483.36	4,890.99	5,731.54	5,082.95
93	4,682.53	4,149.75	5,976.43	5,331.15	6,247.79	5,542.94
94	5,102.80	4,523.69	6,515.84	5,807.66	6,810.36	6,039.33
95	5,102.80	4,523.69	6,515.84	5,807.66	6,810.36	6,039.33
96	5,102.80	4,523.69	6,515.84	5,807.66	6,810.36	6,039.33
97	5,102.80	4,523.69	6,515.84	5,807.66	6,810.36	6,039.33
98	5,102.80	4,523.69	6,515.84	5,807.66	6,810.36	6,039.33
99	5,102.80	4,523.69	6,515.84	5,807.66	6,810.36	6,039.33
100	5,102.80	4,523.69	6,515.84	5,807.66	6,810.36	6,039.33

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7031L

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	82.74	72.82	119.12	105.88	172.08	152.23
19	82.74	72.82	119.12	105.88	172.08	152.23
20	82.74	72.82	119.12	105.88	172.08	152.23
21	82.74	72.82	119.12	105.88	172.08	152.23
22	82.74	72.82	119.12	105.88	172.08	152.23
23	82.74	72.82	119.12	105.88	172.08	152.23
24	82.74	72.82	119.12	105.88	172.08	152.23
25	89.34	79.44	129.05	115.82	182.02	165.46
26	89.34	79.44	129.05	115.82	182.02	165.46
27	89.34	79.44	129.05	115.82	182.02	165.46
28	89.34	79.44	129.05	115.82	182.02	165.46
29	89.34	79.44	129.05	115.82	182.02	165.46
30	92.64	86.03	138.99	125.75	198.56	175.38
31	92.64	86.03	138.99	125.75	198.56	175.38
32	92.64	86.03	138.99	125.75	198.56	175.38
33	92.64	86.03	138.99	125.75	198.56	175.38
34	92.64	86.03	138.99	125.75	198.56	175.38
35	99.26	89.34	152.23	132.37	215.11	191.94
36	99.26	89.34	152.23	132.37	215.11	191.94
37	99.26	89.34	152.23	132.37	215.11	191.94
38	99.26	89.34	152.23	132.37	215.11	191.94
39	99.26	89.34	152.23	132.37	215.11	191.94
40	109.20	95.96	162.15	145.61	228.35	208.49
41	109.20	95.96	162.15	145.61	228.35	208.49
42	109.20	95.96	162.15	145.61	228.35	208.49
43	109.20	95.96	162.15	145.61	228.35	208.49
44	109.20	95.96	162.15	145.61	228.35	208.49
45	109.20	95.96	162.15	145.61	228.35	208.49
46	122.43	102.58	165.46	148.91	231.65	211.79
47	125.75	102.58	172.08	152.23	241.58	211.79
48	125.75	102.58	172.08	152.23	241.58	215.11
49	125.75	102.58	175.38	155.53	244.90	218.41
50	129.05	105.88	175.38	155.53	244.90	218.41
51	132.37	109.20	178.70	158.84	248.20	221.73
52	135.67	109.20	185.32	168.76	254.80	228.35
53	138.99	112.50	195.25	172.08	261.42	234.96
54	142.29	115.82	208.49	185.32	271.34	238.28
55	152.23	125.75	221.73	195.25	284.58	248.20
56	158.84	132.37	231.65	208.49	294.52	261.42
57	175.38	142.29	248.20	221.73	311.07	277.96
58	185.32	152.23	268.04	238.28	330.93	287.90
59	201.87	165.46	287.90	251.49	354.08	307.75
60	218.41	178.70	307.75	268.04	377.25	330.93
61	231.65	195.25	330.93	287.90	407.05	354.08
62	251.49	208.49	357.40	311.07	426.87	377.25
63	271.34	225.03	377.25	334.23	456.66	400.43
64	287.90	238.28	407.05	357.40	479.83	420.25
65	307.75	254.80	430.19	380.57	509.62	450.04
66	330.93	271.34	466.60	410.35	539.40	473.22
67	360.72	297.82	503.01	443.42	579.13	506.31
68	397.11	327.61	552.65	486.45	632.06	555.95
69	443.42	367.33	605.57	532.78	691.63	608.89
70	493.07	410.35	665.15	589.03	757.80	668.47
71	552.65	456.66	741.27	651.91	833.92	737.97
72	622.12	516.24	820.68	721.42	919.96	814.06
73	691.63	572.51	903.43	794.20	1,009.31	893.50
74	771.03	635.36	992.76	876.94	1,105.27	979.52
75	860.41	708.18	1,095.34	962.97	1,214.49	1,068.88
76	953.05	780.97	1,201.25	1,058.96	1,320.37	1,168.16
77	1,055.64	870.33	1,320.37	1,161.54	1,442.80	1,274.04
78	1,161.54	956.35	1,436.18	1,267.42	1,558.65	1,376.63
79	1,267.42	1,045.72	1,555.33	1,376.63	1,674.47	1,479.21
80	1,383.25	1,144.99	1,684.39	1,492.45	1,800.20	1,588.41
81	1,518.94	1,254.18	1,829.99	1,621.50	1,939.19	1,710.87
82	1,664.53	1,379.95	1,988.84	1,760.49	2,091.42	1,846.55
83	1,836.61	1,518.94	2,167.54	1,922.64	2,266.80	2,002.07
84	2,035.17	1,684.39	2,376.03	2,107.95	2,465.35	2,177.47
85	2,217.18	1,833.31	2,587.79	2,299.91	2,690.40	2,372.71
86	2,412.40	1,998.77	2,819.45	2,508.38	2,931.95	2,587.79
87	2,630.82	2,180.77	3,074.24	2,733.39	3,196.70	2,822.75
88	2,865.78	2,372.71	3,352.23	2,978.29	3,484.60	3,074.24
89	3,123.89	2,591.10	3,653.37	3,246.32	3,798.97	3,352.23
90	3,405.16	2,822.75	3,984.29	3,540.87	4,139.82	3,653.37
91	3,709.63	3,077.56	4,341.69	3,861.86	4,513.77	3,980.97
92	4,043.87	3,355.55	4,732.17	4,206.02	4,920.79	4,341.69
93	4,404.54	3,656.68	5,159.07	4,586.56	5,364.24	4,728.85
94	4,804.97	3,987.61	5,622.35	4,996.91	5,847.38	5,155.75
95	4,804.97	3,987.61	5,622.35	4,996.91	5,847.38	5,155.75
96	4,804.97	3,987.61	5,622.35	4,996.91	5,847.38	5,155.75
97	4,804.97	3,987.61	5,622.35	4,996.91	5,847.38	5,155.75
98	4,804.97	3,987.61	5,622.35	4,996.91	5,847.38	5,155.75
99	4,804.97	3,987.61	5,622.35	4,996.91	5,847.38	5,155.75
100	4,804.97	3,987.61	5,622.35	4,996.91	5,847.38	5,155.75

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7031L

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	66.20	59.58	92.64	82.74	132.37	115.82
19	66.20	59.58	92.64	82.74	132.37	115.82
20	66.20	59.58	92.64	82.74	132.37	115.82
21	66.20	59.58	92.64	82.74	132.37	115.82
22	66.20	59.58	92.64	82.74	132.37	115.82
23	66.20	59.58	92.64	82.74	132.37	115.82
24	66.20	59.58	92.64	82.74	132.37	115.82
25	72.82	62.88	95.96	89.34	142.29	125.75
26	72.82	62.88	95.96	89.34	142.29	125.75
27	72.82	62.88	95.96	89.34	142.29	125.75
28	72.82	62.88	95.96	89.34	142.29	125.75
29	72.82	62.88	95.96	89.34	142.29	125.75
30	79.44	66.20	109.20	92.64	155.53	132.37
31	79.44	66.20	109.20	92.64	155.53	132.37
32	79.44	66.20	109.20	92.64	155.53	132.37
33	79.44	66.20	109.20	92.64	155.53	132.37
34	79.44	66.20	109.20	92.64	155.53	132.37
35	86.03	72.82	115.82	102.58	165.46	142.29
36	86.03	72.82	115.82	102.58	165.46	142.29
37	86.03	72.82	115.82	102.58	165.46	142.29
38	86.03	72.82	115.82	102.58	165.46	142.29
39	86.03	72.82	115.82	102.58	165.46	142.29
40	92.64	79.44	125.75	109.20	178.70	155.53
41	92.64	79.44	125.75	109.20	178.70	155.53
42	92.64	79.44	125.75	109.20	178.70	155.53
43	92.64	79.44	125.75	109.20	178.70	155.53
44	92.64	79.44	125.75	109.20	178.70	155.53
45	92.64	79.44	125.75	109.20	178.70	155.53
46	92.64	82.74	129.05	112.50	182.02	155.53
47	92.64	82.74	132.37	115.82	185.32	158.84
48	92.64	82.74	135.67	115.82	188.64	165.46
49	95.96	86.03	135.67	115.82	188.64	165.46
50	95.96	86.03	138.99	122.43	191.94	168.76
51	95.96	86.03	142.29	125.75	191.94	168.76
52	99.26	89.34	142.29	129.05	198.56	172.08
53	105.88	89.34	155.53	135.67	205.17	178.70
54	109.20	92.64	162.15	142.29	215.11	185.32
55	115.82	102.58	175.38	152.23	221.73	195.25
56	119.12	102.58	182.02	158.84	228.35	198.56
57	129.05	109.20	198.56	172.08	244.90	211.79
58	138.99	115.82	208.49	185.32	261.42	228.35
59	152.23	129.05	225.03	195.25	277.96	238.28
60	162.15	142.29	241.58	211.79	294.52	258.11
61	175.38	155.53	258.11	225.03	317.69	281.28
62	195.25	172.08	277.96	238.28	337.54	294.52
63	205.17	182.02	297.82	258.11	357.40	317.69
64	218.41	191.94	320.99	277.96	377.25	330.93
65	231.65	205.17	344.16	294.52	403.73	350.78
66	251.49	225.03	370.64	320.99	423.57	370.64
67	274.66	238.28	397.11	344.16	459.98	403.73
68	304.44	264.72	433.50	377.25	499.69	436.81
69	334.23	294.52	476.52	416.95	546.03	476.52
70	377.25	330.93	519.54	456.66	595.65	516.24
71	416.95	370.64	569.19	496.39	651.91	572.51
72	469.90	413.66	632.06	552.65	718.10	622.12
73	519.54	459.98	698.24	612.20	784.27	685.01
74	575.81	506.31	774.35	675.09	857.09	754.49
75	638.68	555.95	857.09	747.88	936.49	824.00
76	704.86	615.51	939.81	824.00	1,025.87	900.12
77	784.27	681.71	1,029.17	900.12	1,108.58	976.22
78	863.71	754.49	1,115.19	976.22	1,194.63	1,052.34
79	946.43	827.30	1,204.57	1,055.64	1,280.66	1,121.81
80	1,039.10	913.32	1,297.21	1,138.37	1,373.33	1,201.25
81	1,138.37	1,006.00	1,399.81	1,227.72	1,472.59	1,287.28
82	1,250.87	1,108.58	1,518.94	1,330.30	1,585.11	1,383.25
83	1,376.63	1,217.80	1,651.29	1,449.42	1,710.87	1,489.15
84	1,522.24	1,346.86	1,810.14	1,588.41	1,856.47	1,621.50
85	1,657.91	1,469.29	1,975.60	1,727.41	2,025.25	1,763.81
86	1,810.14	1,601.65	2,150.98	1,882.96	2,207.25	1,922.64
87	1,975.60	1,747.25	2,346.24	2,051.72	2,405.79	2,094.72
88	2,150.98	1,902.81	2,558.03	2,237.01	2,620.90	2,283.35
89	2,346.24	2,074.86	2,789.66	2,438.88	2,855.86	2,488.53
90	2,558.03	2,263.50	3,037.86	2,660.61	3,113.97	2,713.57
91	2,789.66	2,468.67	3,312.52	2,898.86	3,395.24	2,955.12
92	3,037.86	2,687.08	3,610.34	3,160.30	3,699.71	3,223.18
93	3,312.52	2,928.65	3,934.64	3,444.88	4,030.62	3,514.39
94	3,610.34	3,193.39	4,288.73	3,752.64	4,394.62	3,828.76
95	3,610.34	3,193.39	4,288.73	3,752.64	4,394.62	3,828.76
96	3,610.34	3,193.39	4,288.73	3,752.64	4,394.62	3,828.76
97	3,610.34	3,193.39	4,288.73	3,752.64	4,394.62	3,828.76
98	3,610.34	3,193.39	4,288.73	3,752.64	4,394.62	3,828.76
99	3,610.34	3,193.39	4,288.73	3,752.64	4,394.62	3,828.76
100	3,610.34	3,193.39	4,288.73	3,752.64	4,394.62	3,828.76

Appendix B

Genworth Life Insurance Company
72% Increase to Current-Year Premiums

Form: 7032L

Annual Premiums per \$10 Daily Benefit

Lifetime Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	84.23	64.17	156.38	120.30	200.50	148.37
19	84.23	64.17	156.38	120.30	200.50	148.37
20	84.23	64.17	156.38	120.30	200.50	148.37
21	84.23	64.17	156.38	120.30	200.50	148.37
22	84.23	64.17	156.38	120.30	200.50	148.37
23	84.23	64.17	156.38	120.30	200.50	148.37
24	84.23	64.17	156.38	120.30	200.50	148.37
25	96.25	76.20	180.45	140.35	232.60	172.43
26	96.25	76.20	180.45	140.35	232.60	172.43
27	96.25	76.20	180.45	140.35	232.60	172.43
28	96.25	76.20	180.45	140.35	232.60	172.43
29	96.25	76.20	180.45	140.35	232.60	172.43
30	112.26	84.23	208.53	156.38	264.67	200.50
31	112.26	84.23	208.53	156.38	264.67	200.50
32	112.26	84.23	208.53	156.38	264.67	200.50
33	112.26	84.23	208.53	156.38	264.67	200.50
34	112.26	84.23	208.53	156.38	264.67	200.50
35	128.31	96.25	240.61	180.45	308.76	228.57
36	128.31	96.25	240.61	180.45	308.76	228.57
37	128.31	96.25	240.61	180.45	308.76	228.57
38	128.31	96.25	240.61	180.45	308.76	228.57
39	128.31	96.25	240.61	180.45	308.76	228.57
40	148.37	112.26	280.72	208.53	352.88	260.67
41	148.37	112.26	280.72	208.53	352.88	260.67
42	148.37	112.26	280.72	208.53	352.88	260.67
43	148.37	112.26	280.72	208.53	352.88	260.67
44	148.37	112.26	280.72	208.53	352.88	260.67
45	148.37	112.26	280.72	208.53	352.88	260.67
46	164.41	124.30	292.74	224.56	372.93	280.72
47	164.41	124.30	292.74	224.56	372.93	280.72
48	168.42	124.30	308.76	228.57	384.97	288.74
49	168.42	128.31	308.76	232.60	388.98	292.74
50	176.44	128.31	312.76	232.60	396.99	296.77
51	180.45	136.33	324.80	244.62	409.03	312.76
52	196.49	144.36	340.85	256.66	429.09	324.80
53	200.50	148.37	348.87	264.67	445.12	336.84
54	212.54	164.41	368.92	272.69	469.18	352.88
55	236.60	176.44	401.00	308.76	517.29	388.98
56	252.65	196.49	437.10	336.84	557.40	437.10
57	272.69	212.54	469.18	360.91	605.53	465.17
58	308.76	236.60	517.29	388.98	657.66	505.25
59	340.85	256.66	561.41	429.09	717.79	545.36
60	376.94	292.74	613.54	485.23	781.96	613.54
61	413.04	336.84	689.75	561.41	866.19	701.78
62	465.17	356.88	765.92	589.48	942.35	781.96
63	517.29	417.05	846.14	685.73	1,070.70	866.19
64	577.46	453.15	938.35	737.85	1,186.99	934.34
65	637.60	521.30	1,022.57	834.10	1,287.25	1,050.64
66	693.76	549.37	1,086.75	874.21	1,375.45	1,102.80
67	761.91	605.53	1,191.00	950.39	1,491.76	1,186.99
68	838.10	689.75	1,299.29	1,058.68	1,624.09	1,319.31
69	942.35	745.86	1,443.63	1,142.87	1,796.52	1,423.58
70	1,042.63	826.08	1,579.97	1,255.17	1,956.91	1,559.92
71	1,138.85	902.28	1,712.29	1,355.39	2,097.28	1,668.21
72	1,251.15	994.50	1,864.70	1,487.75	2,261.70	1,804.54
73	1,391.50	1,114.78	2,041.14	1,640.12	2,446.15	1,972.96
74	1,531.85	1,231.11	2,233.63	1,796.52	2,634.63	2,121.33
75	1,696.28	1,347.38	2,466.20	1,956.91	2,855.18	2,273.72
76	1,896.78	1,503.80	2,710.81	2,145.39	3,107.83	2,462.20
77	2,117.30	1,692.27	2,999.54	2,402.03	3,376.48	2,702.81
78	2,345.89	1,864.70	3,276.26	2,610.56	3,641.15	2,907.33
79	2,550.40	2,053.16	3,536.89	2,843.16	3,857.70	3,107.83
80	2,787.00	2,237.63	3,805.57	3,059.71	4,094.31	3,292.29
81	3,043.66	2,434.13	4,122.36	3,292.29	4,366.98	3,492.80
82	3,304.33	2,646.67	4,411.09	3,528.86	4,647.70	3,721.34
83	3,617.09	2,887.28	4,780.02	3,817.61	4,980.52	3,982.01
84	3,921.84	3,119.84	5,108.86	4,066.23	5,309.36	4,234.66
85	4,118.33	3,276.26	5,361.48	4,270.74	5,574.00	4,443.17
86	4,322.86	3,440.65	5,630.16	4,483.28	5,850.72	4,667.75
87	4,539.41	3,613.08	5,910.88	4,707.85	6,143.44	4,900.33
88	4,767.98	3,793.53	6,207.60	4,940.41	6,452.24	5,144.93
89	5,004.58	3,982.01	6,520.38	5,189.05	6,773.02	5,401.57
90	5,253.22	4,182.51	6,845.22	5,449.72	7,113.90	5,674.28
91	5,517.86	4,391.04	7,186.06	5,722.37	7,466.78	5,954.97
92	5,794.56	4,611.60	7,546.96	6,007.10	7,843.73	6,255.74
93	6,083.31	4,840.18	7,923.90	6,307.88	8,232.71	6,568.51
94	6,388.06	5,084.80	8,320.95	6,620.64	8,645.75	6,893.35
95	6,388.06	5,084.80	8,320.95	6,620.64	8,645.75	6,893.35
96	6,388.06	5,084.80	8,320.95	6,620.64	8,645.75	6,893.35
97	6,388.06	5,084.80	8,320.95	6,620.64	8,645.75	6,893.35
98	6,388.06	5,084.80	8,320.95	6,620.64	8,645.75	6,893.35
99	6,388.06	5,084.80	8,320.95	6,620.64	8,645.75	6,893.35
100	6,388.06	5,084.80	8,320.95	6,620.64	8,645.75	6,893.35

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7032L

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	62.88	46.33	112.50	86.03	142.29	102.58
19	62.88	46.33	112.50	86.03	142.29	102.58
20	62.88	46.33	112.50	86.03	142.29	102.58
21	62.88	46.33	112.50	86.03	142.29	102.58
22	62.88	46.33	112.50	86.03	142.29	102.58
23	62.88	46.33	112.50	86.03	142.29	102.58
24	62.88	46.33	112.50	86.03	142.29	102.58
25	69.50	52.95	125.75	95.96	165.46	119.12
26	69.50	52.95	125.75	95.96	165.46	119.12
27	69.50	52.95	125.75	95.96	165.46	119.12
28	69.50	52.95	125.75	95.96	165.46	119.12
29	69.50	52.95	125.75	95.96	165.46	119.12
30	79.44	62.88	145.61	112.50	188.64	138.99
31	79.44	62.88	145.61	112.50	188.64	138.99
32	79.44	62.88	145.61	112.50	188.64	138.99
33	79.44	62.88	145.61	112.50	188.64	138.99
34	79.44	62.88	145.61	112.50	188.64	138.99
35	92.64	69.50	168.76	125.75	215.11	158.84
36	92.64	69.50	168.76	125.75	215.11	158.84
37	92.64	69.50	168.76	125.75	215.11	158.84
38	92.64	69.50	168.76	125.75	215.11	158.84
39	92.64	69.50	168.76	125.75	215.11	158.84
40	105.88	79.44	195.25	145.61	244.90	182.02
41	105.88	79.44	195.25	145.61	244.90	182.02
42	105.88	79.44	195.25	145.61	244.90	182.02
43	105.88	79.44	195.25	145.61	244.90	182.02
44	105.88	79.44	195.25	145.61	244.90	182.02
45	105.88	79.44	195.25	145.61	244.90	182.02
46	115.82	89.34	201.87	152.23	258.11	191.94
47	115.82	89.34	208.49	152.23	261.42	191.94
48	119.12	89.34	211.79	158.84	264.72	195.25
49	119.12	92.64	211.79	162.15	268.04	198.56
50	125.75	92.64	218.41	162.15	271.34	201.87
51	129.05	95.96	225.03	172.08	287.90	215.11
52	138.99	99.26	234.96	175.38	297.82	221.73
53	142.29	102.58	241.58	182.02	307.75	231.65
54	148.91	112.50	254.80	188.64	320.99	241.58
55	165.46	122.43	271.34	208.49	354.08	264.72
56	175.38	135.67	297.82	225.03	380.57	291.20
57	191.94	145.61	317.69	244.90	407.05	311.07
58	211.79	162.15	350.78	261.42	440.12	337.54
59	234.96	172.08	380.57	284.58	483.14	360.72
60	261.42	198.56	413.66	327.61	526.16	410.35
61	284.58	231.65	463.28	377.25	582.41	469.90
62	317.69	244.90	519.54	393.81	638.88	522.86
63	354.08	284.58	569.19	456.66	718.10	575.81
64	393.81	307.75	628.74	489.77	797.52	622.12
65	436.81	354.08	688.32	552.65	863.71	698.24
66	473.22	373.95	728.04	582.41	919.96	734.65
67	522.86	410.35	797.52	628.74	1,002.70	787.59
68	572.51	463.28	870.33	701.56	1,085.40	873.64
69	641.98	503.01	962.97	761.11	1,201.25	943.11
70	711.48	555.95	1,058.96	833.92	1,313.75	1,032.49
71	774.35	608.89	1,144.99	896.80	1,406.42	1,105.27
72	857.09	671.77	1,247.56	986.14	1,512.32	1,194.63
73	949.73	751.18	1,366.71	1,088.72	1,634.75	1,303.83
74	1,045.72	833.92	1,492.45	1,191.31	1,760.49	1,406.42
75	1,158.22	913.32	1,651.29	1,297.21	1,912.72	1,505.69
76	1,293.89	1,012.62	1,813.45	1,419.65	2,081.48	1,631.44
77	1,442.80	1,144.99	2,008.69	1,588.41	2,260.18	1,790.28
78	1,601.65	1,257.48	2,190.71	1,727.41	2,438.88	1,925.95
79	1,737.35	1,386.57	2,366.09	1,886.26	2,584.49	2,058.34
80	1,899.49	1,512.32	2,544.79	2,025.25	2,753.25	2,187.39
81	2,071.56	1,641.37	2,759.87	2,180.77	2,941.88	2,323.06
82	2,253.56	1,790.28	2,948.50	2,336.30	3,137.12	2,478.61
83	2,468.67	1,949.13	3,196.70	2,528.24	3,362.17	2,653.99
84	2,670.54	2,107.95	3,415.10	2,693.70	3,583.86	2,826.07
85	2,806.21	2,213.87	3,587.18	2,829.37	3,765.88	2,965.06
86	2,945.19	2,323.06	3,765.88	2,971.68	3,951.20	3,113.97
87	3,094.11	2,438.88	3,954.50	3,120.58	4,149.75	3,269.49
88	3,246.32	2,561.34	4,153.05	3,276.11	4,358.24	3,434.96
89	3,408.48	2,690.40	4,361.55	3,438.26	4,576.62	3,607.04
90	3,580.56	2,822.75	4,579.94	3,610.34	4,804.97	3,785.74
91	3,759.26	2,965.06	4,808.29	3,792.35	5,046.55	3,974.36
92	3,947.88	3,113.97	5,046.55	3,980.97	5,298.04	4,172.93
93	4,143.13	3,269.49	5,301.36	4,179.54	5,562.78	4,381.40
94	4,351.63	3,431.64	5,566.08	4,388.00	5,840.76	4,603.11
95	4,351.63	3,431.64	5,566.08	4,388.00	5,840.76	4,603.11
96	4,351.63	3,431.64	5,566.08	4,388.00	5,840.76	4,603.11
97	4,351.63	3,431.64	5,566.08	4,388.00	5,840.76	4,603.11
98	4,351.63	3,431.64	5,566.08	4,388.00	5,840.76	4,603.11
99	4,351.63	3,431.64	5,566.08	4,388.00	5,840.76	4,603.11
100	4,351.63	3,431.64	5,566.08	4,388.00	5,840.76	4,603.11

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7032L

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	49.65	39.71	89.34	66.20	112.50	79.44
19	49.65	39.71	89.34	66.20	112.50	79.44
20	49.65	39.71	89.34	66.20	112.50	79.44
21	49.65	39.71	89.34	66.20	112.50	79.44
22	49.65	39.71	89.34	66.20	112.50	79.44
23	49.65	39.71	89.34	66.20	112.50	79.44
24	49.65	39.71	89.34	66.20	112.50	79.44
25	56.27	43.03	102.58	76.12	125.75	92.64
26	56.27	43.03	102.58	76.12	125.75	92.64
27	56.27	43.03	102.58	76.12	125.75	92.64
28	56.27	43.03	102.58	76.12	125.75	92.64
29	56.27	43.03	102.58	76.12	125.75	92.64
30	66.20	49.65	119.12	89.34	145.61	105.88
31	66.20	49.65	119.12	89.34	145.61	105.88
32	66.20	49.65	119.12	89.34	145.61	105.88
33	66.20	49.65	119.12	89.34	145.61	105.88
34	66.20	49.65	119.12	89.34	145.61	105.88
35	76.12	56.27	138.99	99.26	168.76	122.43
36	76.12	56.27	138.99	99.26	168.76	122.43
37	76.12	56.27	138.99	99.26	168.76	122.43
38	76.12	56.27	138.99	99.26	168.76	122.43
39	76.12	56.27	138.99	99.26	168.76	122.43
40	89.34	66.20	158.84	115.82	195.25	142.29
41	89.34	66.20	158.84	115.82	195.25	142.29
42	89.34	66.20	158.84	115.82	195.25	142.29
43	89.34	66.20	158.84	115.82	195.25	142.29
44	89.34	66.20	158.84	115.82	195.25	142.29
45	89.34	66.20	158.84	115.82	195.25	142.29
46	92.64	69.50	162.15	119.12	201.87	148.91
47	95.96	69.50	165.46	119.12	211.79	152.23
48	95.96	69.50	165.46	122.43	211.79	152.23
49	95.96	72.82	168.76	129.05	215.11	158.84
50	102.58	72.82	175.38	129.05	218.41	158.84
51	105.88	79.44	182.02	138.99	238.28	172.08
52	112.50	79.44	185.32	138.99	244.90	175.38
53	115.82	86.03	191.94	142.29	244.90	182.02
54	122.43	89.34	198.56	145.61	254.80	188.64
55	129.05	95.96	215.11	158.84	281.28	201.87
56	142.29	105.88	234.96	172.08	294.52	221.73
57	152.23	115.82	244.90	188.64	314.37	238.28
58	168.76	125.75	271.34	198.56	340.85	254.80
59	185.32	135.67	294.52	215.11	377.25	271.34
60	208.49	158.84	320.99	248.20	407.05	311.07
61	225.03	182.02	360.72	284.58	453.36	357.40
62	254.80	191.94	400.43	304.44	489.77	393.81
63	281.28	221.73	436.81	344.16	552.65	436.81
64	311.07	238.28	483.14	373.95	615.51	473.22
65	344.16	277.96	529.48	416.95	665.15	529.48
66	367.33	287.90	559.27	440.12	704.86	552.65
67	410.35	317.69	608.89	473.22	767.73	592.33
68	453.36	357.40	668.47	526.16	833.92	661.83
69	503.01	390.49	737.97	572.51	919.96	714.80
70	555.95	430.19	810.76	625.44	1,006.00	777.65
71	608.89	473.22	873.64	675.09	1,078.78	833.92
72	675.09	522.86	956.35	741.27	1,158.22	896.80
73	747.88	582.41	1,045.72	820.68	1,250.87	982.84
74	820.68	645.30	1,144.99	896.80	1,350.16	1,058.96
75	916.64	711.48	1,267.42	979.52	1,465.97	1,131.75
76	1,022.55	787.59	1,386.57	1,072.20	1,598.34	1,227.72
77	1,141.67	866.88	1,538.79	1,197.93	1,734.03	1,346.86
78	1,264.10	979.52	1,681.08	1,300.51	1,869.72	1,449.42
79	1,370.01	1,078.78	1,813.45	1,419.65	1,985.52	1,552.03
80	1,495.77	1,174.78	1,949.13	1,525.56	2,121.21	1,654.61
81	1,634.75	1,274.04	2,114.57	1,641.37	2,276.73	1,760.49
82	1,777.04	1,389.89	2,256.88	1,760.49	2,432.26	1,886.26
83	1,945.81	1,512.32	2,448.81	1,909.40	2,614.28	2,018.63
84	2,107.95	1,638.06	2,617.58	2,031.86	2,789.66	2,157.60
85	2,213.87	1,720.79	2,749.95	2,131.13	2,928.65	2,266.80
86	2,323.06	1,806.82	2,885.64	2,240.32	3,077.56	2,379.33
87	2,438.88	1,896.19	3,031.24	2,349.54	3,229.78	2,498.46
88	2,561.34	1,992.14	3,183.47	2,468.67	3,391.96	2,620.90
89	2,690.40	2,091.42	3,342.31	2,591.10	3,560.69	2,753.25
90	2,822.75	2,197.33	3,507.77	2,720.19	3,739.39	2,892.27
91	2,965.06	2,306.52	3,683.16	2,855.86	3,928.03	3,034.56
92	3,113.97	2,422.34	3,868.47	3,001.45	4,123.28	3,186.77
93	3,269.49	2,541.49	4,060.40	3,150.38	4,328.45	3,345.61
94	3,431.64	2,670.54	4,265.57	3,309.20	4,546.86	3,514.39
95	3,431.64	2,670.54	4,265.57	3,309.20	4,546.86	3,514.39
96	3,431.64	2,670.54	4,265.57	3,309.20	4,546.86	3,514.39
97	3,431.64	2,670.54	4,265.57	3,309.20	4,546.86	3,514.39
98	3,431.64	2,670.54	4,265.57	3,309.20	4,546.86	3,514.39
99	3,431.64	2,670.54	4,265.57	3,309.20	4,546.86	3,514.39
100	3,431.64	2,670.54	4,265.57	3,309.20	4,546.86	3,514.39

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7032L

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	43.03	33.09	76.12	56.27	95.96	69.50
19	43.03	33.09	76.12	56.27	95.96	69.50
20	43.03	33.09	76.12	56.27	95.96	69.50
21	43.03	33.09	76.12	56.27	95.96	69.50
22	43.03	33.09	76.12	56.27	95.96	69.50
23	43.03	33.09	76.12	56.27	95.96	69.50
24	43.03	33.09	76.12	56.27	95.96	69.50
25	49.65	39.71	89.34	66.20	112.50	79.44
26	49.65	39.71	89.34	66.20	112.50	79.44
27	49.65	39.71	89.34	66.20	112.50	79.44
28	49.65	39.71	89.34	66.20	112.50	79.44
29	49.65	39.71	89.34	66.20	112.50	79.44
30	56.27	43.03	102.58	76.12	125.75	92.64
31	56.27	43.03	102.58	76.12	125.75	92.64
32	56.27	43.03	102.58	76.12	125.75	92.64
33	56.27	43.03	102.58	76.12	125.75	92.64
34	56.27	43.03	102.58	76.12	125.75	92.64
35	66.20	49.65	119.12	89.34	145.61	105.88
36	66.20	49.65	119.12	89.34	145.61	105.88
37	66.20	49.65	119.12	89.34	145.61	105.88
38	66.20	49.65	119.12	89.34	145.61	105.88
39	66.20	49.65	119.12	89.34	145.61	105.88
40	76.12	56.27	138.99	99.26	168.76	122.43
41	76.12	56.27	138.99	99.26	168.76	122.43
42	76.12	56.27	138.99	99.26	168.76	122.43
43	76.12	56.27	138.99	99.26	168.76	122.43
44	76.12	56.27	138.99	99.26	168.76	122.43
45	76.12	56.27	138.99	99.26	168.76	122.43
46	86.03	62.88	142.29	102.58	182.02	135.67
47	86.03	62.88	145.61	112.50	185.32	138.99
48	89.34	66.20	148.91	115.82	191.94	138.99
49	89.34	66.20	148.91	115.82	191.94	142.29
50	92.64	66.20	158.84	115.82	195.25	142.29
51	95.96	72.82	162.15	119.12	201.87	158.84
52	95.96	72.82	165.46	122.43	211.79	162.15
53	105.88	76.12	172.08	125.75	221.73	168.76
54	112.50	76.12	182.02	135.67	225.03	168.76
55	115.82	86.03	191.94	142.29	244.90	182.02
56	125.75	92.64	208.49	158.84	264.72	195.25
57	138.99	102.58	218.41	165.46	284.58	215.11
58	148.91	112.50	244.90	182.02	311.07	231.65
59	168.76	122.43	264.72	198.56	340.85	248.20
60	185.32	142.29	287.90	221.73	367.33	281.28
61	201.87	162.15	320.99	254.80	403.73	307.75
62	221.73	172.08	350.78	288.04	440.12	337.54
63	254.80	198.56	400.43	314.37	503.01	390.49
64	281.28	215.11	436.81	334.23	552.65	423.57
65	307.75	244.90	476.52	377.25	595.65	473.22
66	334.23	261.42	503.01	390.49	628.74	489.77
67	367.33	284.58	549.34	423.57	691.63	532.78
68	410.35	320.99	602.27	476.52	751.18	598.95
69	456.66	354.08	665.15	512.93	824.00	641.98
70	499.69	387.19	728.04	559.27	903.43	694.94
71	546.03	416.95	784.27	602.27	959.67	741.27
72	605.57	473.22	863.71	668.47	1,045.72	807.44
73	675.09	529.48	949.73	741.27	1,141.67	890.18
74	741.27	575.81	1,029.17	807.44	1,214.49	949.73
75	820.68	632.06	1,135.05	873.64	1,313.75	1,015.93
76	910.05	698.24	1,237.66	953.05	1,419.65	1,088.72
77	1,025.87	797.52	1,386.57	1,075.50	1,561.95	1,214.49
78	1,144.99	886.88	1,518.94	1,178.08	1,694.32	1,310.45
79	1,231.04	962.97	1,628.12	1,274.04	1,793.58	1,399.81
80	1,336.92	1,035.79	1,734.03	1,346.86	1,912.72	1,485.83
81	1,436.18	1,118.51	1,853.16	1,442.80	2,035.17	1,585.11
82	1,545.41	1,201.25	1,972.28	1,538.79	2,174.15	1,687.70
83	1,647.99	1,280.66	2,088.10	1,628.12	2,293.27	1,783.66
84	1,743.94	1,350.16	2,197.33	1,707.56	2,402.47	1,873.02
85	1,829.99	1,419.65	2,306.52	1,793.58	2,521.62	1,965.66
86	1,922.64	1,489.15	2,422.34	1,882.96	2,650.67	2,064.96
87	2,018.63	1,565.27	2,541.49	1,978.90	2,783.04	2,167.54
88	2,117.89	1,641.37	2,670.54	2,074.86	2,922.03	2,276.73
89	2,223.80	1,724.11	2,802.90	2,180.77	3,067.62	2,389.26
90	2,336.30	1,810.14	2,941.88	2,289.97	3,219.88	2,511.70
91	2,452.12	1,902.81	3,090.79	2,402.47	3,382.02	2,637.43
92	2,574.55	1,995.45	3,243.02	2,524.93	3,550.79	2,766.49
93	2,703.63	2,094.72	3,405.16	2,650.67	3,729.47	2,905.48
94	2,839.31	2,200.63	3,577.25	2,783.04	3,914.79	3,051.10
95	2,839.31	2,200.63	3,577.25	2,783.04	3,914.79	3,051.10
96	2,839.31	2,200.63	3,577.25	2,783.04	3,914.79	3,051.10
97	2,839.31	2,200.63	3,577.25	2,783.04	3,914.79	3,051.10
98	2,839.31	2,200.63	3,577.25	2,783.04	3,914.79	3,051.10
99	2,839.31	2,200.63	3,577.25	2,783.04	3,914.79	3,051.10
100	2,839.31	2,200.63	3,577.25	2,783.04	3,914.79	3,051.10

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7032L

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	39.71	29.79	66.20	49.65	86.03	62.88
19	39.71	29.79	66.20	49.65	86.03	62.88
20	39.71	29.79	66.20	49.65	86.03	62.88
21	39.71	29.79	66.20	49.65	86.03	62.88
22	39.71	29.79	66.20	49.65	86.03	62.88
23	39.71	29.79	66.20	49.65	86.03	62.88
24	39.71	29.79	66.20	49.65	86.03	62.88
25	46.33	33.09	76.12	56.27	95.96	69.50
26	46.33	33.09	76.12	56.27	95.96	69.50
27	46.33	33.09	76.12	56.27	95.96	69.50
28	46.33	33.09	76.12	56.27	95.96	69.50
29	46.33	33.09	76.12	56.27	95.96	69.50
30	52.95	39.71	89.34	66.20	112.50	79.44
31	52.95	39.71	89.34	66.20	112.50	79.44
32	52.95	39.71	89.34	66.20	112.50	79.44
33	52.95	39.71	89.34	66.20	112.50	79.44
34	52.95	39.71	89.34	66.20	112.50	79.44
35	62.88	43.03	99.26	76.12	125.75	92.64
36	62.88	43.03	99.26	76.12	125.75	92.64
37	62.88	43.03	99.26	76.12	125.75	92.64
38	62.88	43.03	99.26	76.12	125.75	92.64
39	62.88	43.03	99.26	76.12	125.75	92.64
40	69.50	49.65	115.82	89.34	145.61	105.88
41	69.50	49.65	115.82	89.34	145.61	105.88
42	69.50	49.65	115.82	89.34	145.61	105.88
43	69.50	49.65	115.82	89.34	145.61	105.88
44	69.50	49.65	115.82	89.34	145.61	105.88
45	69.50	49.65	115.82	89.34	145.61	105.88
46	69.50	52.95	122.43	95.96	148.91	115.82
47	72.82	52.95	125.75	95.96	158.84	119.12
48	72.82	52.95	125.75	95.96	158.84	119.12
49	72.82	52.95	125.75	95.96	162.15	122.43
50	76.12	56.27	129.05	99.26	165.46	135.67
51	76.12	56.27	138.99	102.58	168.76	138.99
52	86.03	66.20	142.29	105.88	182.02	142.29
53	89.34	69.50	145.61	112.50	185.32	145.61
54	89.34	69.50	148.91	115.82	191.94	145.61
55	95.96	76.12	162.15	122.43	208.49	162.15
56	105.88	79.44	175.38	129.05	231.65	168.76
57	115.82	92.64	188.64	145.61	241.58	188.64
58	129.05	99.26	201.87	158.84	261.42	201.87
59	142.29	105.88	225.03	175.38	284.58	218.41
60	162.15	119.12	254.80	191.94	317.69	241.58
61	172.08	135.67	271.34	208.49	340.85	268.04
62	191.94	148.91	307.75	238.28	387.19	297.82
63	218.41	162.15	337.54	248.20	426.87	314.37
64	248.20	182.02	383.87	284.58	483.14	357.40
65	268.04	198.56	410.35	304.44	522.86	383.87
66	297.82	218.41	453.36	330.93	569.19	413.66
67	327.61	238.28	483.14	350.78	608.89	436.81
68	357.40	264.72	529.48	390.49	661.83	483.14
69	390.49	287.90	569.19	413.66	714.80	519.54
70	423.57	314.37	608.89	456.66	757.80	565.89
71	463.28	344.16	665.15	486.45	817.38	602.27
72	503.01	373.95	718.10	529.48	870.33	641.98
73	549.34	410.35	764.41	575.81	919.96	691.63
74	602.27	453.36	833.92	625.44	986.14	737.97
75	665.15	486.45	916.64	675.09	1,058.96	784.27
76	734.65	542.72	999.38	737.97	1,148.29	843.85
77	814.06	605.57	1,098.66	817.38	1,231.04	919.96
78	893.50	668.47	1,194.63	890.18	1,326.99	989.46
79	979.52	728.04	1,297.21	962.97	1,416.33	1,072.20
80	1,072.20	794.20	1,393.19	1,035.79	1,515.62	1,148.29
81	1,171.46	870.33	1,509.00	1,121.81	1,634.75	1,240.96
82	1,274.04	949.73	1,614.88	1,204.57	1,753.87	1,336.92
83	1,393.19	1,035.79	1,750.55	1,300.51	1,889.57	1,436.18
84	1,515.62	1,131.75	1,879.64	1,406.42	2,035.17	1,542.10
85	1,591.73	1,188.01	1,975.60	1,475.91	2,137.74	1,621.50
86	1,671.15	1,247.56	2,074.86	1,548.71	2,243.64	1,700.94
87	1,753.87	1,310.45	2,177.47	1,624.82	2,356.17	1,786.96
88	1,843.23	1,376.63	2,286.65	1,707.56	2,471.97	1,876.34
89	1,935.87	1,446.12	2,399.18	1,793.58	2,597.72	1,968.98
90	2,031.86	1,518.94	2,521.62	1,882.96	2,726.81	2,068.27
91	2,134.44	1,595.03	2,647.37	1,975.60	2,862.48	2,170.84
92	2,240.32	1,674.47	2,779.72	2,074.86	3,004.77	2,280.03
93	2,352.85	1,757.17	2,918.71	2,180.77	3,156.99	2,392.56
94	2,468.67	1,843.23	3,064.32	2,289.97	3,312.52	2,515.00
95	2,468.67	1,843.23	3,064.32	2,289.97	3,312.52	2,515.00
96	2,468.67	1,843.23	3,064.32	2,289.97	3,312.52	2,515.00
97	2,468.67	1,843.23	3,064.32	2,289.97	3,312.52	2,515.00
98	2,468.67	1,843.23	3,064.32	2,289.97	3,312.52	2,515.00
99	2,468.67	1,843.23	3,064.32	2,289.97	3,312.52	2,515.00
100	2,468.67	1,843.23	3,064.32	2,289.97	3,312.52	2,515.00

Appendix C

Genworth Life Insurance Company
Current-Year Premiums

Form: 7030END-SPO 10/17

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual	Shared
18-24	64.60	59.82
25-29	71.78	67.00
30-34	76.57	71.78
35-39	81.35	76.57
40-44	86.14	78.96
45	86.14	78.96
46	90.92	83.75
47	93.32	86.14
48	93.32	86.14
49	93.32	86.14
50	95.71	88.53
51	98.10	88.53
52	98.10	90.92
53	100.50	93.32
54	105.28	98.10
55	112.46	105.28
56	119.64	110.07
57	129.21	119.64
58	136.39	126.82
59	148.35	138.78
60	160.31	148.35
61	174.67	162.71
62	186.63	172.28
63	203.38	189.03
64	215.35	200.99
65	229.70	212.95
66	246.45	229.70
67	270.38	251.24
68	299.09	277.56
69	332.59	308.66
70	373.27	346.95
71	416.34	385.23
72	468.98	435.48
73	521.62	483.33
74	581.44	540.76
75	648.43	600.58
76	717.82	665.18
77	801.57	744.14
78	880.53	818.32
79	964.27	894.88
80	1,055.20	978.63
81	1,155.69	1,071.95
82	1,270.54	1,179.62
83	1,399.75	1,299.26
84	1,550.50	1,438.04
85	1,689.27	1,567.24
86	1,842.41	1,710.81
87	2,007.51	1,863.94
88	2,186.96	2,029.04
89	2,385.56	2,213.28
90	2,600.91	2,414.27
91	2,835.40	2,632.01
92	3,091.42	2,868.90
93	3,368.98	3,127.31
94	3,672.86	3,407.26

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf
Item Status:	Received & Acknowledged
Status Date:	05/31/2019
Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	VA 2017 Individual LTC Review Requirements Checklist 20171218.pdf
Item Status:	Received & Acknowledged
Status Date:	01/03/2018
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	2017 VA PCS II Actuarial Memorandum 20180601.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA 2017 PCS II LTC Rate Request Summary 20190628.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	L&H Readability - Health
Comments:	
Attachment(s):	VA_Readability Compliance Certification_PCS II SPO.pdf
Item Status:	Received & Acknowledged
Status Date:	05/29/2019
Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	2017 VA PCS II Cover Letter 20171218.pdf
Item Status:	Received & Acknowledged

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Filing Company: Genworth Life Insurance Company

Status Date:	06/28/2019
Satisfied - Item:	Filing Supplement
Comments:	
Attachment(s):	2017 VA PCS II Filing Supplement 20171218.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Experience Exhibits and Filing Status
Comments:	
Attachment(s):	VA LR 2017 PCS II Special Exhibits 20171218.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Variability Statements
Comments:	
Attachment(s):	SOV_7030 Schedule_VA_060619.pdf SOV_7030END-SPO_VA2.pdf SOV_Policyholder Letter_SPO.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	New Coverage Option Notification
Comments:	Sample Policyholder Notifications moved to the Forms Schedule tab for approval.
Attachment(s):	70355SPO.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Response Letter (4/27/18)
Comments:	
Attachment(s):	VA PCS II Objection 1 Response 20180426.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Current Rate Tables
Comments:	
Attachment(s):	VA PCS II Rate Tables Appendix A.PDF
Item Status:	Received & Acknowledged

State: Virginia
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PCS II - Moratorium
Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Filing Company: Genworth Life Insurance Company

Status Date:	06/28/2019
Satisfied - Item:	Contingent Benefit Upon Lapse Rider Approval
Comments:	
Attachment(s):	Rider Form 62286 Approval_CBUL.PDF
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Objection/Response 1 Attachments
Comments:	
Attachment(s):	VA PCS II Objection 1 Attachments 20180425.pdf VA PCS II Objection 1 Attachments 20180425.xlsx
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Response Letter (6/1/18)
Comments:	
Attachment(s):	VA PCS II Objection 2 Response 20180601.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Objection/Response 2 Attachments
Comments:	
Attachment(s):	VA PCS II Objection 2 Attachments 20180601.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Response Letter (10/15/18)
Comments:	
Attachment(s):	VA PCS II Objection 3 Response 20181015.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Sample Benefit Endorsements
Comments:	
Attachment(s):	134613VA 062916_20160803.pdf 158271_101713p.pdf
Item Status:	Received & Acknowledged

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State: Virginia
 TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
 Product Name: 2017 PCS II - Moratorium
 Project Name/Number: 2017 PCS II - Moratorium/2017 PCS II - Moratorium

Filing Company: Genworth Life Insurance Company

Status Date:	06/28/2019
Satisfied - Item:	Sample Annotated Endorsement
Comments:	
Attachment(s):	7030END-SPO 1017_Annotated.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Sample Rate Increase History Notification
Comments:	
Attachment(s):	150023_090418_gnw.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA PCS II Objection 4 Response 20181015.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Experience Exhibits, Filing Status and 60/80 Demo
Comments:	
Attachment(s):	VA PCS II Objection 4 Attachments 20181015.xlsx
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Response Letter (3/7/19)
Comments:	
Attachment(s):	VA PCS II Objection 5 Response 20190307.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Sample Policy
Comments:	
Attachment(s):	PCS 2_VA 7030L 001.pdf
Item Status:	Received & Acknowledged
Status Date:	05/31/2019

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium

Satisfied - Item:	Experience Projection (Nationwide)
Comments:	
Attachment(s):	VA PCS II Objection 5 Attachments 20190307.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Policyholder Notification Samples (w/ & w/o SPO)
Comments:	
Attachment(s):	VA_PCS II Sample Policyholder Letters.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019
Satisfied - Item:	Response Letter (6/17/19)
Comments:	
Attachment(s):	VA PCS II Objection 7 Response 20190617.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

SERFF Tracking #:

GEFA-131306457

State Tracking #:

GEFA-131306457

Company Tracking #:

2017 PCS II - MORATORIUM

State:

Virginia

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2017 PCS II - Moratorium

Project Name/Number:

2017 PCS II - Moratorium/2017 PCS II - Moratorium


Attachment VA PCS II Objection 1 Attachments 20180425.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA PCS II Objection 4 Attachments 20181015.xlsx is not a PDF document and cannot be reproduced here.

**CERTIFICATION OF COMPLIANCE
VIRGINIA**

The Company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

Genworth Life Insurance Company,

BY: 

Paul Loveland

Title: Vice President, Product Compliance

Date: December 29, 2017

VIRGINIA COMPLIANCE CERTIFICATION
Genworth Life Insurance Company
6620 West Broad St, Richmond, VA 23230

Title(s) of Form(s): Important Change letter (form 165224), Premium Change Notice (form 165224NQ for policyholders on waiver), Coverage Options (form 165226), and Important Information Regarding This Premium Increase (form 165239)

The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.



Paul Loveland, Vice President, Product Compliance
October 12, 2018

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
General Filing Requirements		
Transmittal Letter	14 VAC 5-100-40	For Paper Filings: Must be submitted in duplicate for each filing, describing each form, its intended use and kind of insurance provided.
	14 VAC 5-100-40 1	Forms submitted and described in transmittal letter must have a number that consists of digits, letters, or a combination of both.
	14 VAC 5-100-40 2	Must clearly indicate if forms are replacements, revisions, or modifications of previously approved forms and describe the exact changes that are intended.
	14 VAC 5-100-40 3	Certification of Compliance signed by General Counsel or officer of company or attorney or actuary representing company is required.
	14 VAC 5-100-40 5	Description of market for which the form is intended.
	14 VAC 5-100-40 6	For Paper Filings: At least one copy of each form must be included in the filing. A duplicate copy of forms must be submitted if the company wants a "stamped" copy of forms for its records. A stamped self-addressed return envelope is required. The letter of transmittal must be addressed to: State Corporation Commission, Bureau of Insurance, P. O. Box 1157, Richmond, VA 23218.
	Administrative Letter 1983-7	Must include the name and NAIC number of the company for which the filing is made.
Additional SERFF Filing Requirements	Administrative Letter 2012-03	Additional SERFF filing requirements must be met as specified below for life and health forms and rate filings. Failure to provide the applicable information will result in a "rejected" filing.
General Information – Filing Description		(i) Description of each form by name, title, edition date, other; and intended use.
		(ii) Identification of changes in benefits and premiums (previously approved or filed forms). [Place changed contract provisions (red-lined or highlighted) in Supporting Documentation].
		(iii) Identification of SERFF or state tracking number for the previously approved or filed form for which the new form revises, replaces, or is intended to be used.
		(iv) A statement as to whether any other regulatory body has withdrawn approval of the form because the form contains one or more provisions that were deemed to be misleading, deceptive or contrary to public policy.
HELP TIP:		If a form or rate filing is submitted as new in Virginia, but was previously disapproved or withdrawn in Virginia, please provide details such as the tracking information, form number, and the date that the form or rate filing was disapproved or withdrawn, if available.

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Rate Changes		(i) Specify the number of affected policyholders.
		(ii) Provide the reason(s) for the proposed change(s).
		(iii) Include a statement regarding an increase, decrease, revision of former rates.
		(iv) Specify the percentage amount(s) of the change(s).
Forms		
Form number	14 VAC 5-100-50 1	Form number must appear in lower left-hand corner of first page of each form.
Company name & address	14 VAC 5-100-50 2	Full and proper corporate name (including "Inc.") must prominently appear on cover sheet of all policies and other forms. Home office address of insurer must prominently appear on each policy.
Final form	14 VAC 5-100-50 3	Form must be submitted in the final form in which it will be issued and completed in "John Doe" fashion to indicate its intended use.
Application	14 VAC 5-100-50 4	Any form, which is to be issued with an attached application, must be filed with a copy of the application completed in "John Doe" fashion to indicate its intended use. (If application was previously approved, advise date of approval.)
Type Size	14 VAC 5-100-50 5	Individual Accident and Sickness forms must be printed with type size of at least ten-point type. All other forms must be printed with type size of at least eight-point.
Arbitration	§ 38.2-312	Contract may not deprive courts of Virginia jurisdiction in actions against insurer. Arbitration may not be binding.
Fraud Notice	§ 38.2-316 D 1	Title 38.2 of the Insurance Code does not define "Insurance Fraud." Any notice regarding insurance fraud is in non-compliance with this section of the Code. Variations in a notice warning of consequences of making fraudulent statements are acceptable. The notice may disclose that it does not apply in Virginia or may disclose states where applicable.
Readability Certification	14 VAC 5-110-60	Readability certification is required as described in the regulation.
Entire Consideration	§ 38.2-3500 A 1	The entire consideration is expressed in the policy.
Effective-Termination Time	§ 38.2-3500 A 2	The time (clock time) the policy becomes effective and terminates is expressed in the policy.
DMAS Payor of Last Resort	§ 38.2-3500 A 7	Every accident and health policy must contain a statement indicating the Department of Medical Assistance Services as the payor of last resort.
Definition of Eligible Family members	§ 38.2-3500 C	The definition establishes that eligible dependent children may not be required to live in the household as the policyowner.
Handicapped Child Coverage	§ 38.2-3409	Upon termination due to age, coverage will be continued for: (1) persons incapable of self-sustaining employment by reason of intellectual disability or physical handicap; and (2) chiefly dependent on the insured for support and maintenance. Additional premium may be charged based upon class of risks.
Renewal Provision	14 VAC 200-70 A & 14 VAC 5-200-60 A	The regulation specifies the content of the renewability provision. The renewal provision must be either guaranteed renewable or noncancellable.
LTC Caution Notice	14 VAC 5-200-80 C 2	Required language in bold print .

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
30-Day Free Look	§ 38.2-5208 A	
Notice to Buyer	14 VAC 5-200-170 A 3	Required language.
General Provisions		
Contents of Policy	38.2-305 A	Parties to policy named; subject of insurance; risks insured against; time insurance takes effect; statement of the premium.
Entire Contract	§ 38.2-3503 1	The provision defines the contents of the entire contract.
Grace Period	§ 38.2-3503 3	The provision defines the grace period and length of the various acceptable grace periods.
	14 VAC 5-200-65 A 3	The policy must specify an additional 30 days for an unintentional lapse of coverage.
Reinstatement	§ 38.2-3503 4	
	14 VAC 5-200-65 B	The regulation provides for an extended reinstatement period in the event of policy lapse due to cognitive impairment.
Notice of Claim	§ 38.2-3503 5	
Claim Forms	§ 38.2-3503 6	
Proof of Loss	§ 38.2-3503 7	
Time Payment of Claims	§ 38.2-3503 8	The provision specifies when benefits will be paid.
Payment of Claims	§ 38.2-3503 9	The provision specifies to whom benefits will be paid
Physical Examinations and Autopsy	§ 38.2-3503 10	
Legal Actions	§ 38.2-3503 11	
Change of Beneficiary	§ 38.2-3503 12	(For payment to beneficiaries, see Payment of Claims provision-§ 38.2-3503 9.)
Incontestability	§ 38.2-5209	The provision contains specific incontestability language for long-term care insurance.
Age Limit	§ 38.2-3513 A	If the policy establishes an age-limit after which coverage will no longer be effective, and if the date falls within a period for which a premium is accepted by the insurer or the insurer accepts a premium after the date, the coverage provided by the policy will continue in force until the end of the period for which the premium has been accepted.
	§ 38.2-3513 B	If the age of the insured has been misstated and the policy would not have been issued according to the correct age of the insured, the policy would not have become effective or would have ceased prior to the acceptance of the premium, then the liability of the insurer shall be limited to the refund of the premium paid for the period not covered by the policy.
Optional Provisions		
Change of Occupation	§ 38.2-3504 1	
Misstatement of Age	§ 38.2-3504 2	
Other Insurance in this Company	§ 38.2-3504 3	
Insurance with Other Company	§ 38.2-3504 4	
Insurance with Other Company	§ 38.2-3504 5	
Unpaid Premiums	§ 38.2-3504 7	
Conformity with State Statutes	§ 38.2-3504 9	Must use "resides" language

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Illegal Occupation	§ 38.2-3504 10	
Intoxicants and Narcotics	§ 38.2-3504 11	
Prohibited Provisions		
	§ 38.2-5203	Specified provisions prohibited in a long-term care policy.
	§ 38.2-5205 A	Prior institutionalization may not be a requirement to receive benefits.
	14 VAC 5-200-190	Preexisting conditions and waiting periods may not be used in replacement policies.
Subrogation	§ 38.2-3405 A	No policy shall contain a provision regarding subrogation of any person's right to recovery for personal injuries from a third person.
Liability Insurance	§ 38.2-3405 B	Benefits may not be reduced due to benefits payable due to benefits provided by a liability insurance contract.
Workers' Compensation	§ 38.2-3405 D	The statute discusses exceptions to exclusions due to benefits payable under workers' compensation.
Minimum Standards for Home Health Care	14 VAC 5-200-90	The minimum standards include prohibited exclusions and restrictions regarding home health care benefits.
LTC Policy Requirements		
Duration of Benefits	§ 38.2-5200	Coverage must be provided for a minimum of 12 months.
Refund of Premium for Cancellation or Termination of Policy	§ 38.2-5202.1	Provides for the termination of the policy by the insured and for cancellation of the policy by the insurer , except when coverage is for the duration of life and premium is a single installment payment.
Preexisting Condition	§ 38.2-5204	Defines look-back period and limitation period for preexisting conditions.
	14 VAC 5-200-70 D	If policy includes limitations due to a preexisting condition, such limitations must be included labeled as "Preexisting Condition Limitations."
Limitations or Conditions on Eligibility for Benefits	§ 38.2-5205 B 14 VAC 5-200-187	Permissible benefit triggers and requirements.
Definitions	14 VAC 5-200-50	Certain terms defined.
UCR defined	14 VAC 5-200-70 C	The term must be defined If benefits are based on usual, reasonable and customary charges.
Limitations and Exclusions	14 VAC 5-200-60 B	
	§ 38.2-3504 11	Intoxicants and narcotics
Extension of benefits	14 VAC 5-200-60 C	
Right to Reduce Coverage and Lower Premiums	14 VAC 5-200-183	The policy shall include a provision that allows the policyholder to reduce coverage and lower the premium.
Nonforfeiture Benefit Requirement	14 VAC 5-200-185 B	Offer made to the policyholder. Refer to the regulation for specifics.
Contingent Benefit Upon Lapse	14 VAC 5-200-185 C	If the offer of the nonforfeiture benefit is declined, the contingent benefit upon lapse shall be provided.
Required to Offer Inflation Protection	14 VAC 5-200-100 A	

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE


REVIEW REQUIREMENTS	REFERENCE	COMMENTS
Signed Acceptance for Riders and Amendments	14 VAC 5-200-70 B	All riders and/or endorsements that added to a policy after the date of issue that reduces, restricts, or eliminates benefits in the policy will require signed acceptance. Also, where a separate premium is charged for a rider or endorsement, the premium will be set forth in the policy, rider, or endorsement.
LTC Personal Suitability Worksheet	14 VAC 5-200-175-C 2	The LTC personal suitability worksheet must be submitted with the policy.
Disclosures		
	§ 38.2-5207 1; 14 VAC 5-200-200	The statute requires that an outline of coverage be provided to the insured. The statute also specifies the information that should be included in the outline.
	§ 38.2-5207 4; 14 VAC 5-200-70 H	A tax-qualified plan must be definitively identified as such.
	14 VAC 5-200-70 I	A non-tax-qualified plan must be identified as such.
	14 VAC 5-200-75 D	Any reference to a premium increase shall disclose that notice of premium increase shall be at least 60 days prior to the increase.
Policies that include issue ages of 65 or higher	14 VAC 5-170-150 E 1	Any policy marketed to persons age 65 or older must contain a notice that discloses that the policy is not a Medicare supplement policy or certificate.
Rates		
	§ 38.2-5206	
	14 VAC 5-200-150	The regulation specifies the expected loss ratio.
	14 VAC 5-130-60 A and 130-60 B; 14 VAC 5-200-77	The regulation specifies rate filing and actuarial memorandum requirements.

Access to Administrative Letters, Administrative Orders, Regulations and Laws is available at:
<http://www.scc.virginia.gov/boi/laws.aspx>

The Life and Health Division, Forms and Rates Section reviews individual long-term care insurance. Please contact this section at (804) 371-9110 if you have questions or need additional information about this line of insurance.

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

I hereby certify that I have reviewed the attached individual long-term care filing and determined that it is in compliance with the individual long-term care checklist.

Signed: 

Name (please print): Kent Holbrook, FSA, MAAA

Company: Genworth Life Insurance Company

Date: December 18, 2017

E-Mail Address: kent.holbrook@genworth.com Phone No: (804) 484-7121 Fax No: 1-804-922-8509

Genworth Life Insurance Company

**Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025**

**Actuarial Memorandum
December 2017**

**Policy Forms: 7030L, 7031L, 7032L
Rider Forms: 62171, 62172, 62173, 62286**

These forms were issued in Virginia from March 1998 through October 2003 and are no longer being marketed in any state. These forms are also known as the PCS II policy forms.

Exposed Lives with Policies Issued and Exposed Lives with Policies In-Force in Virginia as of December 31, 2016

	Lifetime Benefit Periods	Limited Benefit Periods	Total
Policy Lives Issued	4,530	12,598	17,128
Policy Lives Inforce	3,335	8,095	11,430

1. Purpose of Filing

This actuarial memorandum has been prepared to:

- Demonstrate that the requested increase satisfies the minimum requirements of your state; and
- Introduce the endorsement and rate tables for the Stable Premium Option (Form 7030 Only).

It may not be suitable for other purposes.

We will not implement any of the rate increases sought in this filing until we fully implement all previously dispositioned filings.

“GLIC nationwide” data includes all the states but New York. It is also referred to as just “Nationwide”. “Genworth nationwide” refers to GLIC nationwide plus New York data.

2. Requested Rate Increase

GLIC’s 2016 Cash Flow Testing (CFT) includes an assumption for future PCS II rate increases based upon a cumulative rate increase of 108% over the next three to six years (60% in 2017, 30% in 2020), which is significantly less than the maximum actuarially justified rate increase. This assumption regarding future PCS II rate increases is part of GLIC’s Multi-Year Rate Action Plan.

In this filing, GLIC applied incidence A/E analysis to determine the rate increase differentiated by Lifetime and Limited benefit periods that would produce the same lifetime loss ratio as the Multi-Year Rate Action Plan. GLIC believes that this is an actuarially equivalent approach, and a prudent and proactive way to account for experience while maintaining consistency of the underlying assumptions in this filing with CFT. The Multi-Year Rate Action Plan, differentiated by Lifetime and Limited benefit periods, is 152% over the next three to six years for policyholders with Lifetime benefits (72% in 2017 and 45% in 2020) and 91% over the next three to six years for policyholders with Limited benefits (55% in 2017 and 23% in 2020).

On October 31, 2012, GLIC requested a rate increase of 78% for Lifetime benefits and 63% for Limited benefits. Virginia dispositioned a rate increase of 78% for Lifetime benefits and 63% for Limited benefits (SERFF #GEFA-128660174).

Genworth Life Insurance Company

**Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025**

**Actuarial Memorandum
December 2017**

Information Regarding This New Rate Increase Filing

The goal of this new rate increase filing is to pursue the Multi-Year Rate Action Plan, consistent with the basis of the future rate increases assumed in 2016 Cash Flow Testing (CFT). The current Multi-Year Rate Action Plan for PCS II is a cumulative rate increase of 152% for Lifetime benefits and 91% for Limited benefits by filing for 72% Lifetime/55% Limited now in 2017, and 45% Lifetime/23% Limited in 2020. In this filing, GLIC is requesting a rate increase of 72% for policies with Lifetime benefit periods and 55% for policies with Limited benefit periods.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan (in 2017 and 2020), we are willing to accept a one-time rate increase now of 117% for policyholders with Lifetime benefits and 68% for policyholders with Limited benefits. These rate increase amounts are the actuarial equivalent of the cumulative rate increases, planned through 2020, of 152% and 91% for Lifetime benefits and Limited benefits, respectively.

Section 3 explains the development of the requested rate increase. Section 4 shows the justification for these increase amounts. We have used assumptions consistent with GLIC's 2016 CFT in this filing.

In addition:

- Although this block was priced in 1997 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.
- Consistent with GLIC's Multi-Year Rate Action Plan, we anticipate filing future rate increase requests in 2020.
- GLIC will monitor the experience of this block and react as experience develops.
- This filing, with its self-limited lifetime loss ratios, does not imply that the lifetime loss ratios it contains are either acceptable measures of profitability or minimum thresholds for future rate increase filings.

3. Requested Rate Increase Approach

GLIC's assumptions in the projections underlying its rate action filings are consistent and align with the assumptions used in CFT, so that the basis for rate actions and reserves align. Although the assumptions supporting the projections in this filing are consistent with GLIC's 2016 CFT assumptions, GLIC has applied incidence actual to expected analysis to determine the rate increase differentiated by Lifetime and Limited benefit periods that would produce the same lifetime loss ratio as the Multi-Year Rate Action Plan. GLIC believes that this is a prudent and proactive way to account for experience (because between 2014 and 2016 CFT, incidence assumptions were not broken out into Lifetime and Limited benefit periods) while maintaining consistency of the underlying assumptions in this filing with CFT.

Historically, prior to 2014, when GLIC significantly strengthened claim reserves, GLIC's incidence assumptions distinguished between Lifetime and Limited benefit period policies, based upon experience. Similarly, GLIC's 2012 rate action sought rate increases that differentiated between policies with Lifetime and Limited benefit periods, with a higher justified amount for policies with Lifetime benefits, consistent with actual experience. For 2017, GLIC intends to resume differentiating its incidence assumptions by Lifetime and Limited benefit periods for CFT purposes.

Genworth Life Insurance Company

**Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025**

**Actuarial Memorandum
December 2017**

4. Justification of Filing

In determining the need for additional rate increases beyond 2012, GLIC considered:

- a) Claim termination rates were lowered in 2014 and again in 2016 resulting in two rounds of significant strengthening of the Disabled Life Reserves (DLR) on existing claimants with a corresponding magnified effect in the projections. Claimants are expected to stay on claim longer and, therefore, use more of their available benefits than was previously assumed.
- b) The benefit utilization assumption was updated in 2014, which contributed to the significant increase in the DLR on existing claims and had a corresponding effect in the projections. Claimants are expected to use a higher portion of their Daily Maximum Benefit than was previously assumed.
- c) More policyholders are surviving to claim than was previously assumed. Increased future earned premiums, driven by the lower than expected termination assumptions, are not sufficient to offset increased future incurred claims.

The exhibits within this filing use the updated assumptions.

5. Alternatives to Rate Increase

GLIC will offer insureds impacted by rate filings several options for mitigating the impact. As with prior rate increases, they can change any number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, or some other premium level that best fits their needs. The benefit and rate combinations are consistent with the rate tables approved by the Virginia Bureau of Insurance as part of the original filing. Several custom/individualized 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. 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, including:

1. Reductions in Daily Benefit Amount;
2. Reductions in Benefit Period;
3. Reductions in Inflation Levels;
4. Elimination of Inflation Protection;
5. Increases in Elimination Period; and
6. Elimination of policy riders.

Our policyholders also can consider adjustments to one, or multiple combinations, of these benefit features to identify the optimal balance of coverage and cost based on their specific needs.

In addition, given the size and impact of the cumulative rate increases that GLIC plans to file on these policy forms, the company has developed a new option that it also plans to offer:

Genworth Life Insurance Company

**Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025**

**Actuarial Memorandum
December 2017**

Stable Premium Option – Form 7030 Only. As already noted, GLIC is filing for a 152% rate increase for Lifetime benefits and a 91% rate increase for Limited benefits over the next three to six years. Presently, GLIC is requesting a disposition for a 72% rate increase for Lifetime benefits and a 55% rate increase for Limited benefits, with plans to submit subsequent filings of lesser magnitude in 2020.

Recognizing the magnitude of the increase, even when spread out over several years, GLIC is prepared to offer this option in consideration for full disposition of the requested 72% rate increase for Lifetime benefits and 55% rate increase for Limited benefits now. The option features the following:

- A rate guarantee until 2028,
- A three-year benefit period (six-year benefit period for Shared policies),
- Retention of the Daily Payment Maximum inflated to date,
- 1% compound benefit inflation going forward, and
- A choice of (1) a longer elimination period (180 day for facility / 90 day for home care) or (2) 10% coinsurance combined with elimination periods comparable to those of most current policyholders (100 day for facility / 0 day for home care).

Results from a 2016 PricewaterhouseCoopers study show that these features are meaningful. The study showed the following:

- The average duration for an LTC event is approximately three years,
- Approximately 75% of all LTC events cost less than \$250,000.

Advantages of this option include:

- A meaningful set of benefits,
- Rate certainty until 2028, and
- A much smaller impact on policyholder premium than the ultimate increase required for the PCS II block (152% for Lifetime/91% for Limited). The estimated median impact to premium Nationwide, if all policyholders elected this option, is 4%.

The estimated median benefit pool, if all policyholders elected this option, would be \$276,700 with continued growth at 1% compound.

This option is actuarially equivalent to the justified rate increase of 108% over the next three to six years that is the basis of the future rate increases inherent in GLIC's 2016 CFT. As such, the pricing of this option is equivalent to GLIC's Multi-Year Rate Action Plan. The company is offering this option on good faith that the Virginia Bureau of Insurance will work with GLIC to make meaningful progress toward the full multi-year rate increase plan.

The company intends to disclose its plans for pursuing the remainder of the 152% for Lifetime and 91% for Limited in its notifications to policyholders.

The Stable Premium Option endorsement and rate tables are included in this submission for disposition by the Virginia Bureau of Insurance.

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GLIC would welcome an opportunity to meet with the Virginia Bureau of Insurance to further discuss this option.

While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options. Therefore, GLIC will continue to offer the applicable non-forfeiture option to each policyholder. Policyholders that are eligible for the Contingent Non-Forfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a non-forfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Non-Forfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit:

Optional Limited Benefit. This benefit will be available to those policyholders who wish to elect a limited paid-up long term care insurance benefit. It provides a paid-up benefit equal to the total of premium paid, less any claims paid.

6. Confidentiality

We continue to believe that the following portions of this Actuarial Memorandum should be treated as confidential and exempt from disclosure. Although the Bureau is not subject to the public inspection requirements of the Virginia Freedom of Information Act, other laws related to public information that apply to the Bureau including Va. Code Ann. § 38.2-1382(A)(5); Va. Code Ann. § 38.2-1381 provide that an insurer's confidential information is confidential by law and privileged. We stated this position more fully in other recent SERFF filings under GEFA-129136848 and GEFA-129602325.

Second paragraph of Section 2 of the Actuarial Memorandum;

Section 3 of the Actuarial Memorandum (entitled, "Requested Rate Increase Approach");

Section 12 of the Actuarial Memorandum (entitled, "Actuarial Assumptions");

Section 22 of the Actuarial Memorandum (entitled, "GLIC Nationwide Distribution of Business as of December 31, 2016 (Based on Exposed Lives)");

Exhibit Ia of the Actuarial Memorandum (entitled, "Exhibit Ia: PCS II Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - All BPs With Virginia Approved Rate Increases*");

Exhibit Ib of the Actuarial Memorandum (entitled, "Exhibit Ib: PCS II Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Lifetime Benefit Periods With Virginia Approved Rate Increases*");

Exhibit Ic of the Actuarial Memorandum (entitled, "Exhibit Ic: PCS II Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Limited Benefit Periods With Virginia Approved Rate Increases*");

Exhibit IIa of the Actuarial Memorandum (entitled, "Exhibit IIa: PCS II Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - All BPs With 72% Lifetime And 55% Limited Rate Increases*");

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Exhibit IIb of the Actuarial Memorandum (entitled, "Exhibit IIb: PCS II Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Lifetime Benefit Periods With 72% Lifetime Rate Increase*");

Exhibit IIc of the Actuarial Memorandum (entitled, "Exhibit IIc: PCS II Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Limited Benefit Periods With 55% Limited Rate Increase*");

Attachment 1a supplied separately with this filing (entitled, "Attachment 1a: PCS II Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - All BPs With Virginia Approved Rate Increases");

Attachment 1b supplied separately with this filing (entitled, "Attachment 1b: PCS II Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Lifetime Benefit Periods With Virginia Approved Rate Increases);

Attachment 1c supplied separately with this filing (entitled, "Attachment 1c: PCS II Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Limited Benefit Periods With Virginia Approved Rate Increases);

Attachment 2a supplied separately with this filing (entitled, "Attachment 2a: PCS II Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - All BPs With 72% Lifetime And 55% Limited Rate Increases);

Attachment 2b supplied separately with this filing (entitled, "Attachment 2b: PCS II Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Lifetime Benefit Periods With 72% Lifetime Rate Increase);

Attachment 2c supplied separately with this filing (entitled, "Attachment 2c: PCS II Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Limited Benefit Periods With 55% Limited Rate Increase);

Attachment 3a supplied separately with this filing (entitled, "Attachment 3a: PCS II Policy Forms - Virginia State Experience Projection - All BPs With Virginia Approved Rate Increases");

Attachment 3b supplied separately with this filing (entitled, "Attachment 3b: PCS II Policy Forms - Virginia State Experience Projection - Lifetime Benefit Periods With Virginia Approved Rate Increases);

Attachment 3c supplied separately with this filing (entitled, "Attachment 3c: PCS II Policy Forms - Virginia State Experience Projection - Limited Benefit Periods With Virginia Approved Rate Increases);

Attachment 4a supplied separately with this filing (entitled, "Attachment 4a: PCS II Policy Forms - Virginia State Experience Projection - All BPs With 72% Lifetime And 55% Limited Rate Increases);

Attachment 4b supplied separately with this filing (entitled, "Attachment 4b: PCS II Policy Forms - Virginia State Experience Projection - Lifetime Benefit Periods With 72% Lifetime Rate Increase);

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Attachment 4c supplied separately with this filing (entitled, "Attachment 4c: PCS II Policy Forms - Virginia State Experience Projection - Limited Benefit Periods With 55% Limited Rate Increase);

Attachment 5a supplied separately with this filing (entitled, "Actual to Expected Assumption Analysis - Nationwide Experience – PCS II Series Policy Forms - Actual vs Expected (Pricing) Claim Costs (\$)");

Attachment 5b supplied separately with this filing (entitled, "Actual to Expected Assumption Analysis - Nationwide Experience – PCS II Series Policy Forms - Actual vs Expected (Pricing) Lapses (Count)");

Attachment 5c supplied separately with this filing (entitled, "Actual to Expected Assumption Analysis - Nationwide Experience – PCS II Series Policy Forms - Actual vs Expected (Pricing) Mortality (count)");

Attachment 6 supplied separately with this filing (entitled, "Model-Produced Experience (Current Assumptions) to Actual Historical Experience - Nationwide Experience PCS II Policy Forms - All Benefit Periods");

However, we understand from prior filings and decisions made by the Bureau that these filings will be made public upon submission unless the Bureau reconsiders its position.

7. Description of Benefits

These comprehensive long-term care coverage policy forms:

- Are federally tax qualified, individually underwritten policies.
- Reimburse expenses incurred by the insured(s) subject to the amount of coverage purchased. Home health care expenses may be subject to the prevailing expense limit.
- Allow for premium payments to be waived during facility stays, after the elimination period has been satisfied. For form 7030L, this benefit could apply to home care benefits as well if certain requirements have been met.
- May include a survivorship benefit which waives future premium payments upon the death of one spouse if both spouses are insured, have the survivorship benefit, and have met certain requirements.
- Optional nonforfeiture benefit and restoration of benefit riders may have been offered.
- Form 7030L can cover either one individual or two married people. The joint policy, covering two married people, operates like two individual policies except that the two insureds draw from one shared benefit period under the policy.
- These forms have benefit eligibility requirements which involve ADL (Activities of Daily Living) deficiencies or cognitive impairment.

Applicants selected the following at issue:

- Daily Maximum Benefit (DMB),
- Benefit Period, and
- Elimination Period.

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These forms may also include simple benefit increase or compound benefit increase options which are selected at issue:

- The simple benefit increase option will increase the original daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured.
- The compound benefit increase option will increase the prior year's daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured.

The attached rate tables (Appendices A and B) show each available benefit period, elimination period, and benefit increase option.

8. Marketing Method

Policies were primarily sold by captive agents that were provided leads from mass mailing responses.

9. Underwriting Description

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.

10. Renewability and Applicability

These policies are Guaranteed Renewable for life, subject to policy terms and conditions. This filing is applicable to all in-force policies and associated riders issued in Virginia on the above-referenced forms.

11. Area Factors

Geographic area factors are not used in rating these policies.

12. Actuarial Assumptions

This filing's assumptions are based on Genworth's actual nationwide in-force experience with adjustments as considered appropriate for future projections, based on expected differences in experience due to either policy characteristics or underwriting criteria. Best Estimate assumptions, described below, for voluntary terminations, mortality, and morbidity do not include any provision for contingency or risk margin. For 2016 CFT, GLIC converted from a claims cost total lives model to a first principles healthy lives model in which the experience is split between healthy lives and disabled lives.

The actuarial assumptions used to support actuarially justified rate increase filings in Virginia are materially consistent with those used for GLIC's 2016 CFT, prior to additional Provisions for Adverse Deviation (PAD), as described below. While base voluntary lapse, mortality, and morbidity assumptions are consistent, some modeling features, such as estimates of policyholder behavior (non-forfeiture elections and benefit reductions) are not identical.

The best estimate assumptions were developed by Genworth's Long Term Care Experience Studies team

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in collaboration with other Genworth actuaries. The assumptions were subsequently analyzed by two leading external actuarial firms. Both external firms have significant Long Term Care experience. The external peer analysis concluded that the assumptions in the aggregate are reasonable and supported by evidence. Genworth's Executive Operating Committee reviewed and formally approved the assumptions.

A. Voluntary Termination Rates:

Original Filing: The termination rates vary by durations 1 to 4, with an ultimate lapse rate of 3.5%.

Prior-2012 Filing: Varied by duration as developed from actual experience through 2011.

Current Filing: The current best estimate assumption for expected voluntary termination rates are derived from Genworth's actual long term care voluntary termination experience through fourth quarter of 2015, with a 6-month lag, excluding the experience of recent partial policy years. For duration 1-10, PCS II lapse rates are based solely on the PCS II experience. For durations 11+, PCS II lapse rates are based on total Genworth experience, with a product adjustment factor. Lapse rates vary by issue age, duration, benefit inflation option, marital status, risk class and benefit period.

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The following table is a sample of the current lapse rates for cells with a Lifetime benefit period, married status and having compound BIO.

Sample Voluntary Lapse Rate Assumption						
UW Discount	No	No	No	Yes	Yes	Yes
Issue Age	45	55	62	45	55	62
Duration						
1	9.30%	5.32%	5.68%	8.31%	4.76%	5.08%
2	4.79%	2.63%	2.81%	4.28%	2.35%	2.52%
3	3.41%	1.67%	1.90%	3.05%	1.49%	1.70%
4	2.40%	1.21%	1.20%	2.15%	1.08%	1.07%
5	1.90%	0.90%	0.99%	1.70%	0.81%	0.88%
6	1.55%	0.83%	0.90%	1.39%	0.74%	0.81%
7	1.42%	0.82%	0.88%	1.27%	0.73%	0.78%
8	1.41%	0.75%	0.81%	1.26%	0.67%	0.72%
9	1.34%	0.73%	0.76%	1.20%	0.65%	0.68%
10	1.33%	0.71%	0.70%	1.19%	0.63%	0.62%
11	1.26%	0.69%	0.71%	1.15%	0.63%	0.65%
12	1.19%	0.67%	0.73%	1.11%	0.62%	0.69%
13	1.12%	0.65%	0.75%	1.06%	0.62%	0.72%
14	1.02%	0.63%	0.76%	0.99%	0.61%	0.74%
15	0.90%	0.62%	0.75%	0.90%	0.62%	0.75%
16	0.86%	0.63%	0.75%	0.86%	0.63%	0.75%
17	0.81%	0.64%	0.76%	0.81%	0.64%	0.76%
18	0.76%	0.66%	0.78%	0.76%	0.66%	0.78%
19	0.71%	0.68%	0.81%	0.71%	0.68%	0.81%
20	0.70%	0.68%	0.84%	0.70%	0.68%	0.84%
21	0.69%	0.69%	0.90%	0.69%	0.69%	0.90%
22	0.68%	0.70%	0.96%	0.68%	0.70%	0.96%
23	0.67%	0.73%	1.02%	0.67%	0.73%	1.02%
24	0.66%	0.75%	1.10%	0.66%	0.75%	1.10%
25	0.65%	0.78%	1.17%	0.65%	0.78%	1.17%

B. Mortality:

Original Filing: 1983 Individual Annuitant Mortality Table

Prior-2012 Filing: 1983 IAM Table, with selection grading from 29% in year 1 to 95% in years 18 and later, as indicated by actual experience through 2011.

Current Filing: The current best estimate assumption for expected mortality rates for healthy lives was derived from Genworth's actual Long Term Care mortality experience through fourth quarter of 2015, with a 1-year reporting lag. Healthy lives mortality rates vary by issue age, policy duration, benefit inflation option, marital status, risk class, and gender.

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Healthy life mortality improvement of 1% compounded per year for 10 calendar years from the projection date is assumed. Remaining projection years use the accumulated improvement of 10 years. The following table below is a sample of the current mortality rates for cells with a married status, having compound BIO for issue age 50.

Sample Mortality Assumption				
Gender	F	F	M	M
UW Discount	No	Yes	No	Yes
Duration				
1	0.06%	0.02%	0.12%	0.04%
2	0.10%	0.03%	0.18%	0.06%
3	0.12%	0.04%	0.22%	0.07%
4	0.14%	0.05%	0.25%	0.09%
5	0.16%	0.06%	0.28%	0.10%
6	0.17%	0.06%	0.30%	0.11%
7	0.19%	0.07%	0.33%	0.12%
8	0.21%	0.08%	0.36%	0.14%
9	0.23%	0.09%	0.40%	0.16%
10	0.25%	0.10%	0.43%	0.17%
11	0.28%	0.11%	0.47%	0.19%
12	0.30%	0.13%	0.51%	0.21%
13	0.33%	0.14%	0.55%	0.24%
14	0.36%	0.17%	0.62%	0.30%
15	0.40%	0.21%	0.72%	0.40%
16	0.45%	0.27%	0.85%	0.54%
17	0.51%	0.36%	1.01%	0.73%
18	0.59%	0.48%	1.22%	1.00%
19	0.70%	0.65%	1.48%	1.38%
20	0.79%	0.79%	1.68%	1.68%
21	0.88%	0.88%	1.85%	1.85%
22	0.98%	0.98%	2.03%	2.03%
23	1.08%	1.08%	2.22%	2.22%
24	1.17%	1.17%	2.43%	2.43%
25	1.28%	1.28%	2.64%	2.64%
26	1.41%	1.41%	2.88%	2.88%
27	1.55%	1.55%	3.13%	3.13%
28	1.72%	1.72%	3.38%	3.38%
29	1.90%	1.90%	3.65%	3.65%
30	2.08%	2.08%	3.93%	3.93%

C. Morbidity:

The morbidity assumption is composed of three main parts which were developed based on company experience - incidence, utilization and continuance. The latter two assumptions are referred to as severity. Claim incidence rates measure the likelihood of claim for an LTC policyholder. Utilization rates measure the proportion of contractually available benefits that a policyholder uses while on claim, once

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eligibility requirements have been met. Continuance refers to the length of time that a policyholder stays on claim once benefit eligibility requirements have been met, and is measured from the loss date of the claim. These assumptions, for original and prior, were combined into total claim costs.

Original Filing: Used experience of the nursing home business sold and statistics from 1985 National Nursing Home Survey published by the National Center for Health Statistics to develop nursing home benefits. Similarly, home care and community care benefits used company experience and results from 1982-1984 National Long Term Care Surveys for the first two years. For periods after two years, additional data from 1985 National Nursing Home Survey was incorporated.

Prior-2012 Filing: Expected Claim Costs were the product of attained age frequency rates and continuance curves, adjusted by utilization rates and underwriting selection factors based on actual experience through 2011.

Current Filing: The morbidity assumption is composed of three main parts which were developed based on Genworth's experience - incidence, utilization and continuance. Because the utilization and continuance assumptions vary by original care situs, the morbidity assumption also includes a claim situs mix assumption.

The healthy lives morbidity improvement factor is 1.6% per year, for 10 years. These are calendar year adjustments in the projection system.

Aggregate morbidity experience is fully credible, with over 200,000 historical claims incurred. Updated morbidity assumptions were validated through back testing and replication, and was subject to an independent third-party peer review. The four components of morbidity are described below. A benefit exhaustion assumption is no longer applicable. All projections are performed from first principles and exhaustions are implicitly recognized.

A 4% load was added to new incurred claims to account for the estimated impact of the Survivorship Benefit. In addition, an adjustment of just over 0.0074% was made to account for rider claims that are paid from a different administration system. The adjustment was a percentage of premium (both base and rate increase) applied additively to the rider claims and waiver of premium.

1. Incidence Rates

The current best estimate assumption for expected incidence rates is derived from Genworth's actual Long Term Care claim incidence experience through fourth quarter of 2015, with a 1-year reporting lag. Incidence rates are derived as Claim Count / Exposure Years, and significant differences were observed when experience data was segmented by product, issue age, gender, policy duration, marital status, and risk class. Also, selection factors by issue age and duration are used.

Cells with less than 100% credibility, especially at the oldest ages and longest durations, are weighted against the prior assumption. This approach mitigates volatility in the assumption due to actuarial judgment.

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The following table is a sample of claim incidence rates for a married insured, ages 55 and 65:

Claim Incidence Rates								
Gender	M	M	M	M	F	F	F	F
UW Discount	No	No	Yes	Yes	No	No	Yes	Yes
Issue Age	55	65	55	65	55	65	55	65
Duration								
1	0.10%	0.07%	0.02%	0.07%	0.10%	0.17%	0.04%	0.11%
2	0.10%	0.17%	0.04%	0.13%	0.17%	0.33%	0.08%	0.16%
3	0.11%	0.24%	0.05%	0.16%	0.21%	0.46%	0.09%	0.20%
4	0.11%	0.33%	0.06%	0.21%	0.24%	0.62%	0.10%	0.28%
5	0.11%	0.41%	0.06%	0.25%	0.25%	0.77%	0.11%	0.35%
6	0.14%	0.49%	0.09%	0.30%	0.30%	0.92%	0.12%	0.42%
7	0.18%	0.61%	0.12%	0.38%	0.36%	1.16%	0.15%	0.54%
8	0.22%	0.67%	0.15%	0.43%	0.40%	1.28%	0.16%	0.60%
9	0.26%	0.89%	0.16%	0.57%	0.46%	1.58%	0.18%	0.78%
10	0.31%	1.18%	0.19%	0.76%	0.56%	2.00%	0.21%	1.02%
11	0.36%	1.42%	0.20%	0.92%	0.64%	2.35%	0.23%	1.22%
12	0.40%	1.68%	0.21%	1.09%	0.72%	2.71%	0.25%	1.44%
13	0.45%	1.94%	0.23%	1.25%	0.80%	3.08%	0.27%	1.66%
14	0.53%	2.45%	0.30%	1.67%	0.97%	3.84%	0.37%	2.17%
15	0.61%	2.90%	0.36%	2.06%	1.11%	4.52%	0.46%	2.62%
16	0.68%	3.31%	0.41%	2.39%	1.23%	5.12%	0.53%	3.01%
17	0.79%	3.83%	0.48%	2.83%	1.41%	5.77%	0.64%	3.56%
18	0.92%	4.41%	0.58%	3.35%	1.60%	6.42%	0.78%	4.24%
19	1.11%	5.04%	0.67%	3.99%	1.83%	7.10%	0.93%	5.01%
20	1.27%	5.76%	0.77%	4.65%	2.07%	8.03%	1.09%	5.86%
21	1.43%	6.52%	0.87%	5.33%	2.32%	9.03%	1.24%	6.67%
22	1.77%	7.50%	1.11%	6.31%	2.80%	9.99%	1.56%	7.81%
23	2.11%	8.53%	1.41%	7.33%	3.30%	11.01%	1.88%	9.02%
24	2.47%	9.58%	1.70%	8.49%	3.82%	12.13%	2.21%	10.36%
25	2.83%	10.75%	1.99%	9.66%	4.36%	13.37%	2.55%	11.81%
26	3.21%	12.01%	2.28%	10.90%	4.93%	14.77%	2.91%	13.30%
27	3.88%	13.20%	2.89%	12.07%	5.73%	16.23%	3.65%	14.79%
28	4.57%	14.45%	3.52%	13.28%	6.58%	17.86%	4.43%	16.46%
29	5.29%	15.72%	4.18%	14.66%	7.49%	19.79%	5.26%	18.45%
30	6.05%	16.74%	4.87%	15.65%	8.49%	21.70%	6.16%	20.43%

2. Benefit Utilization Rates

The current best estimate assumption for expected benefit utilization rates is derived from Genworth's actual Long Term Care paid claim experience. The DLR assumption is updated quarterly with a 6-month lag. The assumption used in GLIC's 2016 CFT are based on data from second quarter 2015 through first quarter 2016. Significant differences were observed in the utilization rates when the data was segmented by benefit increase option, care situs, product type, claim age and claim duration.

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For 2016 CFT, we updated the assumptions by using 3Q16 DLR Utilization Rates (consolidated by DBA group and claim diagnosis) at the start of the projection. We continued to use the benefit inflation rates that were developed for 2014 CFT for Reimbursement type policies. As the projection proceeds, the Utilization Rates are simply the result of dividing inflated benefits (numerator) by the inflated DBA of the policy (denominator). Projected Utilization Rates were held constant at the projection year 18 level. For each of the Reimbursement and Indemnity product types, the Utilization Rates are segmented by: care situs (3), benefit increase option (3), benefit period (2), claim age (8), and claim duration (7).

The following table is a sample of benefit utilization rates for a reimbursement policy, Limited benefit period, and with compound benefit inflation.

Benefit Utilization Factors						
Age at Dis	81	81	81	86	86	86
Situs	ALF	HC	NH	ALF	HC	NH
Clm Dur (yrs)						
1	60.85%	34.39%	57.93%	64.18%	36.28%	61.10%
2	65.04%	45.51%	61.07%	68.60%	48.00%	64.41%
3	64.37%	51.19%	60.70%	67.89%	53.99%	64.02%
4	64.35%	52.69%	62.35%	67.87%	55.58%	65.77%
5	62.62%	53.64%	59.86%	66.04%	56.57%	63.14%
6	62.96%	53.65%	59.78%	66.41%	56.59%	63.05%
7	58.53%	49.63%	56.04%	61.73%	52.34%	59.10%

3. Claim Termination Rates

The current best estimate assumption of expected claim termination rates is derived from Genworth's actual Long Term Care experience for the period from inception through first quarter 2016. High terminations in early claim durations are generally followed by a flattening of the curve as acute disabilities terminate due to death or recovery. The remaining lives are permanent, long-term disabilities where recovery is unlikely. Claim terminations at these longer durations are driven by disabled life mortality rates.

For 2016 CFT there are 2 sets continuance curves – one for Reimbursement products and one for Indemnity products. We updated the assumptions by using 3Q16 DLR Claim Termination Rates (consolidated by DBA group and claim diagnosis), with further A/E adjustments by product type, claim duration, and situs of care. For each product type, the Claim Termination Rates are segmented by: care situs (3), gender (2), and benefit period (2). Each set of twelve curves varies by claim duration and claim age.

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The following table is a sample of claim termination rates for Assisted Living Facility, female, Limited benefit period, disability age 82, for the first 240 claim durations:

Monthly Claim Termination Rates							
Duration	Rate	Duration	Rate	Duration	Rate	Duration	Rate
1	0.42%	61	2.00%	121	2.77%	181	3.38%
2	0.26%	62	2.00%	122	2.77%	182	3.38%
3	0.20%	63	2.00%	123	2.77%	183	3.38%
4	1.47%	64	2.00%	124	2.77%	184	3.38%
5	1.38%	65	2.00%	125	2.77%	185	3.38%
6	1.32%	66	2.00%	126	2.77%	186	3.38%
7	1.26%	67	2.00%	127	2.77%	187	3.38%
8	1.23%	68	2.00%	128	2.77%	188	3.38%
9	1.21%	69	2.00%	129	2.77%	189	3.38%
10	1.18%	70	2.00%	130	2.77%	190	3.38%
11	1.15%	71	2.00%	131	2.77%	191	3.38%
12	1.12%	72	2.00%	132	2.77%	192	3.38%
13	1.34%	73	2.27%	133	2.93%	193	3.61%
14	1.33%	74	2.28%	134	2.93%	194	3.61%
15	1.33%	75	2.29%	135	2.93%	195	3.61%
16	1.33%	76	2.30%	136	2.93%	196	3.61%
17	1.33%	77	2.31%	137	2.93%	197	3.61%
18	1.33%	78	2.32%	138	2.93%	198	3.61%
19	1.33%	79	2.33%	139	2.93%	199	3.61%
20	1.33%	80	2.34%	140	2.93%	200	3.61%
21	1.33%	81	2.35%	141	2.93%	201	3.61%
22	1.33%	82	2.36%	142	2.93%	202	3.61%
23	1.33%	83	2.37%	143	2.93%	203	3.61%
24	1.33%	84	2.38%	144	2.93%	204	3.61%
25	1.49%	85	2.39%	145	3.08%	205	3.74%
26	1.49%	86	2.40%	146	3.08%	206	3.74%
27	1.49%	87	2.42%	147	3.08%	207	3.74%
28	1.49%	88	2.43%	148	3.08%	208	3.74%
29	1.49%	89	2.44%	149	3.08%	209	3.74%
30	1.49%	90	2.45%	150	3.08%	210	3.74%
31	1.49%	91	2.46%	151	3.08%	211	3.74%
32	1.49%	92	2.47%	152	3.08%	212	3.74%
33	1.49%	93	2.49%	153	3.08%	213	3.74%
34	1.49%	94	2.50%	154	3.08%	214	3.74%
35	1.49%	95	2.51%	155	3.08%	215	3.74%
36	1.49%	96	2.52%	156	3.08%	216	3.74%
37	1.77%	97	2.53%	157	3.20%	217	3.80%
38	1.77%	98	2.55%	158	3.20%	218	3.80%
39	1.77%	99	2.56%	159	3.20%	219	3.80%
40	1.77%	100	2.57%	160	3.20%	220	3.80%
41	1.77%	101	2.59%	161	3.20%	221	3.80%

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42	1.77%	102	2.60%	162	3.20%	222	3.80%
43	1.76%	103	2.61%	163	3.20%	223	3.80%
44	1.77%	104	2.62%	164	3.20%	224	3.80%
45	1.77%	105	2.64%	165	3.20%	225	3.80%
46	1.76%	106	2.65%	166	3.20%	226	3.80%
47	1.76%	107	2.66%	167	3.20%	227	3.80%
48	1.76%	108	2.68%	168	3.20%	228	3.80%
49	2.08%	109	2.69%	169	3.30%	229	3.98%
50	2.08%	110	2.69%	170	3.30%	230	3.98%
51	2.08%	111	2.69%	171	3.30%	231	3.98%
52	2.08%	112	2.69%	172	3.30%	232	3.98%
53	2.08%	113	2.69%	173	3.30%	233	3.98%
54	2.08%	114	2.69%	174	3.30%	234	3.98%
55	2.08%	115	2.69%	175	3.30%	235	3.98%
56	2.08%	116	2.69%	176	3.30%	236	3.98%
57	2.08%	117	2.69%	177	3.30%	237	3.98%
58	2.08%	118	2.69%	178	3.30%	238	3.98%
59	2.08%	119	2.69%	179	3.30%	239	3.98%
60	2.08%	120	2.69%	180	3.30%	240	3.98%

4. Claim Situs Mix

A claims mix assumption was also used to split the incidence rates between care situs. Note that prior to 2014, Assisted Living Facility and Nursing Home were combined into "facility".

The current best estimate assumption for claim situs mix is derived from Genworth's actual Long Term Care experience. The study was performed using data from inception through second quarter 2016. The situs assumption varies by product, age at disability and marital status. The study shows a significant difference between New York and nationwide experience, so only the non-New York experience was included. At the lower attained ages, claims are more likely to be for home health care. At the higher attained ages, claims are more likely to be for facility care.

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The following table is the situs mix assumption for GLIC for selected ages:

Final GLIC Situs Mix Assumptions for selected attained ages				
Block	Age at Dis	%Home Care	%Assisted Living Facility	%Nursing Home
PCS II Marrieds	<60	94.0%	1.2%	4.8%
	65	85.7%	3.9%	10.4%
	70	78.8%	6.8%	14.4%
	75	71.9%	9.8%	18.4%
	80	65.0%	12.9%	22.2%
	85	58.1%	16.4%	25.5%
	90	51.1%	20.7%	28.1%
	95	47.0%	22.5%	30.5%
PCS II Singles	<60	94.0%	2.2%	3.8%
	65	85.7%	5.6%	8.7%
	70	78.8%	8.5%	12.7%
	75	71.9%	12.2%	16.0%
	80	65.0%	16.0%	19.1%
	85	58.1%	19.1%	22.8%
	90	51.1%	22.2%	26.6%
	95	47.0%	23.1%	29.9%

- D. Expenses: Expenses do not affect the Lifetime Loss Ratio projections shown in this memorandum. Nor have they affected the amount of the requested rate increase. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and the renewal commission rates will apply to the increased premium.
- E. Interest: Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future and lifetime loss ratios is performed at 4%. 4% was the prevailing statutory valuation interest rate at the time of the original 2012 rate increase filing.

Although the earned rate in the past is higher than 4%, the statutory valuation interest rate, which is a view of the future, is currently lower than 4%. It is my actuarial opinion that 4% is a reasonable rate to use.

Note that the Loss Ratio regulation does not specify a discount rate.

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13. Premiums

Premium rates are unisex, level (with the exception of rate increases) and payable for life. The premiums vary by issue age, daily benefit, benefit period, elimination period, benefit increase option, and any applicable riders selected.

There are no Limited Pay lives in-force on this policy form in your state

14. Premium Modalization Rules

The following table shows the modal factors that are applied to the annual premium for policies, and the percentage of insureds selecting each premium mode on a nationwide basis.

Premium Mode	Modal Factor	Lifetime	Limited
Annual	1.00	50.3%	43.9%
Semi-Annual	0.51	9.8%	10.6%
Quarterly	0.26	14.5%	16.7%
Monthly	0.09	25.5%	28.9%

15. 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, 2016, 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, 2016, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4%.

16. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

17. Exhibits (Past and Future Earned Premium and Incurred Claims Projections)

We used an asset share model representing actual contracts in-force through December 31, 2016 to project earned premiums and incurred claims through 2076. We used the morbidity, voluntary lapse and mortality assumptions described in Section 12 to project life years, earned premiums and incurred claims.

Exhibit Descriptions

Exhibit I-A and II-A are for all policies.

Exhibit I-B and II-B are only for policies with Lifetime Benefit Periods.

Exhibit I-C and II-C are only for policies with Limited Benefit Periods.

- Exhibits are based on GLIC experience through December 31, 2016 for the forms affected by this rate increase to ensure maximum credibility.
- Exhibits I-A, I-B, and I-C show expected lifetime loss ratios without the requested rate increases.
- Exhibits II-A, II-B, and II-C show expected lifetime loss ratios with the requested rate increases.

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Appendices A and B (attached separately) include rate tables reflecting the requested increase.

Appendix C (attached separately) includes rate tables for the Stable Premium Option – Form 7030 Only.

NOTE: Actual rates implemented may vary slightly from those in Appendices A and B due to rounding.

Definition of Virginia Dispositioned Rate Increases

Earned premium from rate increases prior to 2012, if any, were considered fully implemented. All such premium is included in entirety in Exhibits I and II.

The rate increases requested, beginning in 2012, were not fully dispositioned in all states. Additionally, the implementation of rate increases requested in 2015 was incomplete as of December 31, 2016. In order to avoid subsidization among states and to maximize credibility, all dispositioned rate increases in 2012 and later have been removed from nationwide premium and then the rate increases dispositioned by Virginia have been applied to nationwide data at the date of disposition.

GLIC has used Nationwide data VA forms only for developing these exhibits to ensure maximum credibility.

Exhibits I-A, I-B, and I-C

- Include the premium rate increases of 78% for Lifetime benefits and 63% for Limited benefits dispositioned by the state of Virginia in 2013 with the rate increases applied to all GLIC policies. Moreover, the projections in Exhibit I are prior to the additional rate increase requested in this filing. By excluding all rate increases from other states and applying Virginia rate increases to all GLIC policies, we have shown a projection with Virginia Dispositioned Rate Increases.
- Show projected experience assuming the requested increase is not implemented.

Exhibits II-A, II-B, and II-C

- Include the 2013 premium rate increases dispositioned by the state of Virginia applied to all GLIC policies.
- Show projected experience assuming the requested increase is implemented.

Lifetime Loss Ratio Calculation

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2016} Pmt_t^j v^{t-j} + {}_jCR_{2016} v^{2016-j+1/2} + {}_jIBNR_{2016} v^{2016-j+1/2} - DBNR_{2016}}{EP_j}$$

LR_j = loss ratio for year j

Pmt_t^j = claim payments in year t on claims incurred in year j, assumed to occur mid-year

${}_jCR_{2016}$ = open claim reserve held on December 31, 2016 for claims incurred in year j

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${}_jIBNR_{2016}$ = incurred but not reported reserve as of December 31, 2016 attributable to claims incurred in year j

$DBNR_{2016}$ = Dead But Not Reported reserve as of December 31, 2016

EP_j = earned premium in year j, assumed mid-year

j = year of incurral

$v = 1 / 1.040 = 0.961538$

A future annual loss ratio is calculated, with interest, as anticipated incurred claims divided by earned premiums. A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 4%.

18. History of Previous Rate Revisions

A 11% for all benefit periods were dispositioned in your state on April 25, 2008.

A 18% for all benefit periods were dispositioned in your state on January 18, 2012.

A 78% rate increase for Lifetime benefits and a 63% rate increase for Limited benefits were dispositioned in your state on July 11, 2013.

19. Demonstration of Satisfaction of Loss Ratio Requirements

This filing does not imply the acceptance of the lifetime loss ratios contained herein as an acceptable measure of profitability or as a minimum threshold for future rate increase filings. As shown in these exhibits I and II, the expected lifetime loss ratios with and without the requested rate increases exceed the minimum loss ratio of 60%.

20. Virginia Average Annual Premium Based on Exposed Lives

	Lifetime	Limited
Before Rate Increase*	\$3,718	\$2,798
After Rate Increase	\$6,394	\$4,336

*Note that some dispositioned rate increases were only partially implemented as of December 31, 2016.

21. Proposed Effective Date

This rate increase will apply to policies on their anniversary date of issue or last coverage change, following a minimum 75-day policyholder notification period.

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22. GLIC Nationwide Distribution of Business as of December 31, 2016 (Based on Exposed Lives)
By Issue Age:

Issue Age	Percent Distribution	
	Lifetime	Limited
<55	27.8%	11.7%
55-59	30.5%	23.8%
60-64	24.4%	28.9%
65-69	12.7%	21.1%
70-74	3.8%	10.8%
75-59	0.8%	3.4%
80+	<0.1%	0.4%

By Elimination Period:

Elimination Period	Percent Distribution	
	Lifetime	Limited
0-day	2.0%	1.0%
20-day	0.8%	0.8%
30-day*	1.4%	0.8%
50-day	15.6%	9.8%
90-day*	11.2%	9.4%
100-day	69.1%	78.2%

*30-day and 90-day are CA only

By Benefit Period:

Benefit Period	Percent Distribution
Lifetime	32.5%
12 year	0.9%
8 year	8.8%
6 year	11.5%
4 year	24.8%
3 year	15.0%
2 year	6.6%
1 year	<0.1%

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By Inflation Protection Option:

Benefit Inflation	Percent Distribution	
	Lifetime	Limited
None	11.0%	19.7%
Simple	31.0%	34.9%
Compound	58.0%	45.3%

23. Virginia and GLIC Nationwide Exposed Lives and Annualized Premium

As of December 31, 2016, the number of exposed lives in the state and GLIC Nationwide is:

	Number of Exposed Lives		Inforce Annualized Premium	
	Lifetime	Limited	Lifetime	Limited
Virginia*	3,335	8,095	\$12,398,134	\$22,647,648
Nationwide	51,596	107,355	\$159,903,971	\$257,061,346

*Excludes rate stability policies.

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24. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the American Academy of Actuaries' qualification standards for rendering this opinion and am familiar with the requirements for filing for increases in long-term care insurance premiums.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8, 18, 23, 25 and 41.

I have relied on projections completed by GLIC's In-force Actuarial team and peer reviewed by a leading external actuarial firm with strong Long Term Care experience using data, assumptions and methodologies provided by GLIC. 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, 2016, for Claim Reserves (i.e., Disabled Life Reserves and 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 actuarial assumptions developed by GLIC's Long Term Care Experience Studies team under the direction of Matthew Keppler, FSA, MAAA, who approved those assumptions in collaboration with other GLIC actuaries. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing. The assumptions were subsequently analyzed by a leading external actuarial firm with significant Long-Term Care experience. The external peer analysis concluded that the assumptions in the aggregate are reasonable and supported by evidence. GLIC's Executive Operating Committee reviewed and formally approved the assumptions.

I have also relied on the IFA Analytics Team for the pricing of the Stable Premium Option.

I have reviewed and taken into consideration the policy design and coverage provided and GLIC's underwriting and claims adjudication processes.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of your state when the original issued rates were first filed and accepted. In my opinion the rates are not excessive or unfairly discriminatory.



Kent Holbrook, FSA, MAAA
AVP and Actuary
Genworth Life Insurance Company

Date: December 18, 2017

Long Term Care Insurance Rate Request Summary
Part 1 – To Be Completed By Company

Reset Form

Company Name and NAIC Number: Genworth Life Insurance Company/70025

SERFF Tracking Number: GEFA-131306457

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: \$6,394(Lifetime)/\$4,336(Limited) - After Rate Increase

Average Requested Percentage Rate Change Per Member: 72%(Lifetime)/55%(Limited)

Minimum Requested Percentage Rate Change Per Member: 72%(Lifetime)/55%(Limited)

Maximum Requested Percentage Rate Change Per Member: 72%(Lifetime)/55%(Limited)

Number of Policy Holders Affected : 11,430

Plans Affected

(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
7032L	Long Term Care Insurance Policy
62173	Restoration of Benefits Rider
7031L	Long Term Care Insurance Policy
7030L	Long Term Care Insurance Policy
62172	Restoration of Benefits Rider
62171	Nonforfeiture Benefit Rider
62286	Contingent Benefit Upon Lapse

Attach a brief narrative to summarize the key information used to develop the rates including the main drivers for new or revised rates.

This document is intended to help explain the rate filing and it 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.

Key Information Used to Develop the Rates Including the Main Drivers

“Our rates are based on assumptions regarding persistency (how long the policy stays in force), mortality (at what rate deaths occur), and voluntary lapses (when an insured voluntarily terminates his policy). Actual results are much higher than anticipated when the policy was originally priced which means that individuals are living longer and keeping their policies in force longer which results in more claims incurred. As a result, premiums must be adjusted to ensure current and future claims are adequately funded.”

VIRGINIA READABILITY COMPLIANCE CERTIFICATION

For use with policy forms submitted on or after July 1, 1982

Name and Address of Insurer Genworth Life Insurance Company

Title of Form Stable Premium Option Endorsement

Endorsement Form Number 7030END-SPO 1017

I hereby certify that the Flesch reading ease score of the above endorsement form is as shown below:

Form Number	Sentences	Words	Syllables	Flesch Score
7030END-SPO 1017	43	1177	1924	42
165224NQ 06/20/18	26	430	694	55
165224SPO 07/27/17	21	276	436	62
165226SPO 07/27/17	20	438	706	53
165239VA 01/12/17	57	1310	2208	40

The type size of the text of the policy forms is 11 point type, 11 point leaded.

I also certify to the best of my knowledge and belief that the policy form is in compliance with Section [38.2-3404](#) of the Code of Virginia and with the Rules and Regulations for Simplified and Readable Accident and Sickness Insurance Policies adopted pursuant thereto.



Signature of an Officer of the Insurer

Paul J. Loveland Name (Print)

Vice President Title

March 7, 2019 Date

December 18, 2017

Virginia Bureau of Insurance

RE: Genworth Life Insurance Company ("GLIC")
Company NAIC No: 70025
SERFF Tracking No: GEFA-131306457
Policy Forms: **7030L, 7031L, 7032L**
Rider Forms: **62171, 62172, 62173, 62286**

Purpose of This Filing

Due to historical and projected adverse experience, GLIC is requesting a disposition of a premium rate increase on these policy forms and their associated riders.

GLIC is also introducing a Stable Premium Option as an additional way for policyholders to mitigate the impact of our requested and planned future rate increases.

Summary of Policy Form(s)

- These forms are known collectively as the "PCS II" policy series.
- They provide institutional confinement and/or home care benefits.
- They were issued in Virginia from March 1998 through October 2003.
- They are no longer being marketed in any state, with 2005 being the last year they were used in any state to issue policies.

Rate Increase Filing History

On October 31, 2012, GLIC requested a rate increase of 78% for Lifetime benefits and 63% for Limited benefits. Virginia dispositioned a rate increase of 78% for Lifetime benefits and 63% for Limited benefits (SERFF #GEFA-128660174).

Information Regarding This New Rate Increase Filing

The goal of this new rate increase filing is to pursue the Multi-Year Rate Action Plan, consistent with the basis of the future rate increases assumed in 2016 Cash Flow Testing (CFT). The current Multi-Year Rate Action Plan for PCS II is a cumulative rate increase of 152% for Lifetime benefits and 91% for Limited benefits by filing for 72% Lifetime/55% Limited now in 2017, and 45% Lifetime/23% Limited in 2020. In this filing, GLIC is requesting a rate increase of 72% for policies with Lifetime benefit periods and 55% for policies with Limited benefit periods.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan (in 2017 and 2020), we are willing to accept a one-time rate increase now of 117% for policyholders with Lifetime benefits and 68% for policyholders with Limited benefits. These rate increase amounts are the actuarial equivalent of the cumulative rate increases, planned through 2020, of 152% and 91% for Lifetime benefits and Limited benefits, respectively.

Section 3 in the Actuarial Memorandum explains the development of the requested rate increase. Section 4 in the Actuarial Memorandum shows the justification for these increase amounts. The Supplement about this Rate Action and the Stable Premium Option explains the development of the requested rate increase. We have used assumptions consistent with GLIC's 2016 Cash Flow Testing in this filing.

In addition:

- Although this block was priced in 1997 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.
- Consistent with GLIC's Multi-Year Rate Action Plan, we anticipate filing future rate increase requests in 2020.
- GLIC will monitor the experience of this block and react as experience develops.
- This filing, with its self-limited lifetime loss ratios, does not imply that the lifetime loss ratios it contains are either acceptable measures of profitability or minimum thresholds for future rate increase filings.

We will not implement any of the rate increases sought in this filing until we fully implement all previously dispositioned filings.

Assumptions

The assumptions used in the projections are based on Genworth's actual nationwide in-force experience, adjusting appropriately for expected differences in experience driven by policy characteristics or underwriting criteria. They are best estimate assumptions and do not include any margins for adverse deviation.

Claim termination rates were lowered in 2014 and again in 2016, due to additional experience particularly on longer duration claims. This resulted in two rounds of significant strengthening of the Disabled Life Reserves (DLR) on existing claimants with a corresponding effect on the projections for future claims. Claimants are expected to stay on claim longer and, therefore, use more of their available benefits than was previously assumed.

The benefit utilization assumption was updated in 2014, which also contributed to the significant increase in the DLR on existing claims and had a corresponding effect on the projections for future claims. Claimants are expected to use a higher portion of their Daily Maximum Benefit than was previously assumed.

Additionally, more policyholders are surviving to claim than was previously assumed. Increased future earned premiums, driven by the lower than expected termination assumptions, are not sufficient to offset increased future incurred claims.

Finally, GLIC converted from a claims cost total lives model to a first principles healthy lives model in which the experience is split between healthy lives and disabled lives. Although there is no material impact from this change on the model results, it does provide more transparency in the modeling and assumptions. However, it makes direct comparisons between current and prior assumptions not feasible.

The exhibits within this filing use the updated assumptions.

Alternatives to Rate Increases

GLIC will offer insureds impacted by rate filings several options for mitigating the impact. As with prior rate increases, they can change any number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, or some other premium level that best fits their needs. The benefit and rate combinations are consistent with the rate tables approved by the Virginia Bureau of Insurance as part of the original filing. Several custom/individualized 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. 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, including:

1. Reductions in Daily Benefit Amount;
2. Reductions in Benefit Period;
3. Reductions in Inflation Levels;
4. Elimination of Inflation Protection;
5. Increases in Elimination Period; and
6. Elimination of policy riders.

Our policyholders also can consider adjustments to one, or multiple combinations, of these benefit features to identify the optimal balance of coverage and cost based on their specific needs.

In addition, given the size and impact of the cumulative rate increases that GLIC plans to file on these policy forms, the company has developed a new option that it also plans to offer:

Stable Premium Option – Form 7030 Only. The option features are the following:

- A rate guarantee until 2028,
- A three-year benefit period (six-year benefit period for Shared policies),
- Retention of the Daily Payment Maximum inflated to date,
- 1% compound benefit inflation going forward, and
- A choice of (1) a longer elimination period (180 day for facility / 90 day for home care) or (2) 10% coinsurance combined with elimination periods comparable to those of most current policyholders (100 day for facility / 0 day for home care).

Advantages of this option include:

- A meaningful set of benefits,
- Rate certainty until 2028, and

- A much smaller impact on policyholder premium than the ultimate increase required for the PCS II block (152% Lifetime/ 91% Limited).

Rate tables and a policy endorsement for this Stable Premium Option are included as part of this filing.

While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options. Therefore, GLIC will continue to offer the applicable non-forfeiture option to each policyholder. Policyholders that are eligible for the Contingent Non-Forfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a non-forfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Non-Forfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit:

Optional Limited Benefit. This benefit will be available to those policyholders who wish to elect a limited paid-up long-term care insurance benefit. It provides a paid-up benefit equal to the total of premium paid, less any claims paid.

The following electronic items are included in this submission:

- This cover letter;
- Confidential Actuarial Memorandum;
- Special Exhibits;
- Individual LTC Review Requirements Checklist;
- Long Term Care Insurance Rate Request Summary;
- Supplement about this Rate Action and the Stable Premium Option;
- Policyholder notification related documents (PH Letter);
- Current and Proposed Rate Increase Rate Schedules;
- Stable Premium Option Rate Schedules; and
- Stable Premium Option Endorsement.

Any applicable fees will be submitted as an EFT payment via SERFF.

The contact person for this filing is:

Kent Holbrook, FSA, MAAA
AVP & Actuary
Genworth Life Insurance Company
6620 West Broad Street Building 2
Richmond, VA 23230
(804) 484 – 7121
kent.holbrook@genworth.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Jamala Arland." The signature is written in a cursive, flowing style.

Jamala Murray Arland, FSA, MAAA
Vice President & Actuary, LTC Inforce Actuarial
Genworth Life Insurance Company



6620 W Broad Street
Richmond, VA 23230
888 436.9678
genworth.com

December 18, 2017

Virginia State Corporation Commission
Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218-1157

Dear Robert Grissom:

As background to the information in this filing, Genworth Life Insurance Company (GLIC) has included this high-level summary of its filing methodology and its multi-year rate filing plan. Also discussed below is a new option that will allow policyholders to mitigate the impact of our current and planned future premium increases.

Rationale for Rate Increase Differentiated by Lifetime and Limited Benefit Periods

GLIC's 2016 Cash Flow Testing (CFT) includes an assumption for future PCS 2 rate increases based upon a cumulative rate increase of 108% over the next three to six years (60% in 2017, and 30% in 2020), which is significantly less than the maximum actuarially justified rate increase. This assumption regarding future PCS 2 rate increases is part of GLIC's Multi-Year Rate Action Plan.

GLIC's assumptions in the projections underlying its rate action filings are consistent and align with the assumptions used in CFT, so that the basis for rate actions and reserves align. Although the assumptions supporting the projections in this filing are consistent with GLIC's 2016 CFT assumptions, GLIC has applied incidence actual to expected analysis to determine the rate increase differentiated by Lifetime and Limited benefit periods that would produce the same lifetime loss ratio as the Multi-Year Rate Action Plan. GLIC believes that this is a prudent and proactive way to account for experience (because between 2014 and 2016 CFT, incidence assumptions were not broken out into Lifetime and Limited benefit periods) while maintaining consistency of the underlying assumptions in this filing with CFT.

Historically, prior to 2014, when GLIC significantly strengthened claim reserves, GLIC's incidence assumptions distinguished between Lifetime and Limited benefit period policies, based upon experience. Similarly, GLIC's 2012 rate action and subsequent rounds, sought rate increases that differentiated between policies with Lifetime and Limited benefit periods, with a higher justified amount for policies with Lifetime benefits, consistent with actual experience. For 2017, GLIC intends to resume differentiating its incidence assumptions by Lifetime and Limited benefit periods for CFT purposes.

The Multi-Year Rate Action Plan, differentiated by Lifetime and Limited benefit periods, is 152% over the next three to six years for policyholders with Lifetime benefits (72% in 2017, and 45% in 2020) and 91% over the next three to six years for policyholders with Limited benefits (55% in 2017, and 23% in 2020). Since these differentiated rate increases produce the same lifetime loss ratio as the Multi-Year Rate Action Plan, GLIC asserts that this is actuarially equivalent to the justified rate increase of 108% in GLIC's Multi-Year Rate Action Plan.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan, we are willing to accept an actuarial equivalent one-time rate increase now.

Note that, although this block was priced in 2000 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.

Stable Premium Option – Form 7030 Only

GLIC is aware of the difficulties that such large increases may cause policyholders and the Pennsylvania Insurance Department, even when spread out over several years. GLIC is committed to providing its policyholders with options to mitigate large rate increases while maintaining a meaningful level of long-term care insurance coverage. In addition to other options which GLIC will continue to provide to its policyholders to mitigate the impact of this rate increase, GLIC is prepared to offer a new option if it is permitted to implement the full amount requested in this filing. This option features a rate guarantee until 2028, and the following amended benefit features: a three-year benefit period, a 1% compound benefit inflation, retention of daily benefit increases accrued to date, and a choice between elimination period options. This option is actuarially equivalent to the justified rate increase of 108% in GLIC's Multi-Year Rate Action Plan.

The combination of the benefits presented with this option is supported by a 2016 PricewaterhouseCoopers study of industry data which found that the average duration for an LTC event is three years, and that approximately 75% of all LTC events cost less than \$250,000¹. Under this new option, policyholders will have a three-year benefit period (six years for Shared policies), and the estimated median benefit pool, if all policyholders elected this option, would be \$276,700 with continued growth at 1% compound.

GLIC would welcome an opportunity to meet with the Bureau to further discuss this option.

Sincerely,



Jamala Murray Arland, FSA, MAAA
Vice President & Actuary, LTC Inforce Actuarial
Genworth Life Insurance Company

¹ PricewaterhouseCoopers Cost of Long Term Care Study, presented Oct. 24, 2016 at Society of Actuaries Annual Meeting (<https://www.soa.org/prof-dev/events/2016/annual-meeting/Agenda-Day-2/>).

**Attachment 1a: PCS II Policy Forms
 Nationwide (VA like Forms Only) Experience Projection
 All BPs With Virginia Approved Rate Increases**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1997	890,563	964	0.1%	969		1,233	2.14857
1998	17,005,121	512,246	3.0%	25,892		30,863	2.06594
1999	101,293,942	9,729,316	9.6%	701,397		96,809	1.98648
2000	229,963,817	29,169,971	12.7%	4,420,813		181,745	1.91007
2001	360,582,883	55,086,392	15.3%	12,551,641		227,602	1.83661
2002	387,668,702	75,468,880	19.5%	25,301,662		232,736	1.76597
2003	387,803,820	101,703,304	26.2%	41,284,238		227,829	1.69805
2004	376,347,422	125,121,154	33.2%	60,296,026		221,833	1.63274
2005	365,173,867	148,497,159	40.7%	82,218,924		216,286	1.56994
2006	353,779,485	168,899,048	47.7%	103,996,199		210,956	1.50956
2007	342,770,204	192,555,868	56.2%	130,348,056		205,751	1.45150
2008	335,416,257	243,729,633	72.7%	158,415,213		198,571	1.39567
2009	337,711,217	270,914,702	80.2%	190,934,769		191,165	1.34199
2010	327,759,787	317,366,746	96.8%	225,144,563		184,605	1.29038
2011	317,433,861	355,530,308	112.0%	256,913,370		177,830	1.24075
2012	321,898,106	406,721,882	126.4%	301,718,850		171,085	1.19303
2013	314,280,950	443,199,073	141.0%	340,543,166		164,351	1.14714
2014	357,428,845	450,420,939	126.0%	384,003,371		158,266	1.10302
2015	391,639,975	491,237,759	125.4%	414,520,489		152,222	1.06060
2016	418,636,325	571,094,598	136.4%	453,420,813	3,303,767,728	147,238	1.01980
2017	380,797,653	569,018,656	149.4%	499,303,236		139,066	0.98058
2018	355,624,666	567,528,639	159.6%	544,018,514		130,778	0.94287
2019	331,417,608	566,290,548	170.9%	574,432,375		122,473	0.90660
2020	307,936,563	565,653,343	183.7%	594,387,321		114,300	0.87173
2021	285,257,151	566,364,673	198.5%	608,633,369		106,356	0.83820
2022	263,551,357	569,234,472	216.0%	618,787,561		98,713	0.80597
2023	242,900,647	568,502,055	234.0%	626,894,719		91,380	0.77497
2024	223,288,727	562,907,617	252.1%	632,062,892		84,377	0.74516
2025	204,770,346	553,257,891	270.2%	634,547,653		77,690	0.71650
2026	187,259,883	546,550,454	291.9%	633,899,308		71,294	0.68894
2027	170,688,061	549,969,855	322.2%	632,691,313		65,178	0.66245
2028	154,998,991	554,999,315	358.1%	633,005,472		59,348	0.63697
2029	140,203,049	554,553,484	395.5%	634,106,701		53,806	0.61247
2030	126,293,422	548,322,707	434.2%	634,023,190		48,554	0.58891
2031	113,240,262	537,898,992	475.0%	631,413,517		43,584	0.56626
2032	101,005,264	524,820,442	519.6%	625,357,326		38,906	0.54448
2033	89,587,285	509,572,816	568.8%	615,442,279		34,529	0.52354
2034	78,999,243	491,847,230	622.6%	602,362,088		30,462	0.50340
2035	69,251,139	470,270,959	679.1%	589,781,119		26,705	0.48404
2036	60,320,196	444,414,387	736.8%	577,440,307		23,251	0.46543
2037	52,180,478	414,691,079	794.7%	561,137,912		20,099	0.44752
2038	44,813,671	383,201,596	855.1%	540,019,746		17,248	0.43031
2039	38,202,007	350,077,989	916.4%	514,567,606		14,694	0.41376
2040	32,324,476	315,194,909	975.1%	485,210,754		12,423	0.39785
2041	27,136,708	279,641,209	1030.5%	452,418,220		10,420	0.38255
2042	22,596,686	244,271,627	1081.0%	416,964,010		8,670	0.36783
2043	18,660,411	210,606,833	1128.6%	379,584,007		7,156	0.35368
2044	15,282,811	179,265,344	1173.0%	341,156,894		5,860	0.34008
2045	12,414,032	150,749,997	1214.4%	302,606,880		4,761	0.32700
2046	10,000,801	125,425,643	1254.2%	264,895,562		3,838	0.31442
2047	7,989,455	103,633,424	1297.1%	228,943,612		3,069	0.30233
2048	6,329,555	85,203,045	1346.1%	195,497,498		2,435	0.29070
2049	4,974,255	69,921,030	1405.7%	165,105,113		1,918	0.27952
2050	3,880,281	57,385,983	1478.9%	138,109,523		1,500	0.26877
2051	3,006,850	46,888,106	1559.4%	114,603,299		1,166	0.25843
2052	2,316,094	38,013,348	1641.3%	94,431,867		901	0.24849
2053	1,774,303	30,505,162	1719.3%	77,303,490		692	0.23894
2054	1,352,454	24,191,441	1788.7%	62,882,017		529	0.22975
2055	1,026,396	19,010,075	1852.1%	50,827,805		402	0.22091
2056	776,221	14,881,987	1917.2%	40,833,967		305	0.21241
2057	584,943	11,639,807	1989.9%	32,613,366		230	0.20424
2058	438,985	9,091,553	2071.0%	25,902,269		172	0.19639
2059	327,647	7,080,427	2161.0%	20,464,972		128	0.18884
2060	243,407	5,498,678	2259.0%	16,092,715		95	0.18157
2061	180,114	4,261,245	2365.9%	12,600,996		70	0.17459
2062	132,620	3,242,401	2444.9%	9,817,518		51	0.16787
2063	97,127	2,389,651	2460.3%	7,601,332		37	0.16142
2064	70,723	1,721,385	2434.0%	5,838,174		26	0.15521
2065	51,223	1,229,256	2399.8%	4,443,798		19	0.14924
2066	36,384	872,044	2396.8%	3,352,689		13	0.14350
2067	25,675	616,783	2402.3%	2,508,375		9	0.13798
2068	18,285	434,744	2377.6%	1,862,434		7	0.13267
2069	13,100	304,562	2324.9%	1,373,150		5	0.12757
2070	9,423	212,794	2258.3%	1,005,596		3	0.12266
2071	6,546	148,115	2262.5%	731,209		2	0.11795
2072	4,404	102,510	2327.8%	526,459		1	0.11341
2073	3,009	71,010	2360.0%	375,742		1	0.10905
2074	2,052	49,198	2397.7%	266,236		1	0.10485
2075	1,414	33,785	2389.5%	187,943		0	0.10082
2076	985	23,297	2364.1%	132,482		0	0.09694
PV Past	8,621,475,173	5,603,381,433	65.0%				
PV Future	3,117,495,553	8,769,245,394	281.3%				
PV Total	11,738,970,725	14,372,626,827	122.4%				

Attachment 1b: PCS II Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With Virginia Approved Rate Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1997	257,282	0	0.0%	0		337	2.14857
1998	4,713,892	55,667	1.2%	9,220		8,002	2.06594
1999	28,367,825	3,676,833	13.0%	267,237		25,798	1.98648
2000	67,252,032	11,826,976	17.6%	1,176,661		51,258	1.91007
2001	110,574,411	19,418,126	17.6%	3,165,232		66,039	1.83661
2002	119,915,645	29,435,300	24.5%	6,047,486		67,045	1.76597
2003	119,307,491	41,628,261	34.9%	10,163,590		65,579	1.69805
2004	116,287,036	41,458,221	35.7%	15,732,147		64,248	1.63274
2005	113,875,088	47,989,615	42.1%	21,044,151		63,055	1.56994
2006	111,439,441	54,939,680	49.3%	26,765,183		62,007	1.50956
2007	109,105,204	65,098,721	59.7%	34,073,407		60,972	1.45150
2008	108,059,187	84,420,377	78.1%	43,101,203		59,513	1.39567
2009	110,681,401	83,859,074	75.8%	52,733,459		57,923	1.34199
2010	109,279,661	112,482,237	102.9%	64,489,339		56,563	1.29038
2011	107,617,982	127,777,763	118.7%	78,275,097		55,171	1.24075
2012	111,746,584	144,691,450	129.5%	95,405,017		53,811	1.19303
2013	111,808,401	163,064,060	145.8%	111,150,857		52,336	1.14714
2014	133,235,972	161,697,188	121.4%	128,305,139		51,046	1.10302
2015	151,976,850	186,640,173	122.8%	142,183,684		49,738	1.06060
2016	168,272,385	216,778,789	128.8%	160,557,320	1,289,817,600	48,603	1.01980
2017	157,310,142	184,973,137	117.6%	178,281,878		46,591	0.98058
2018	149,571,156	190,636,472	127.5%	192,317,326		44,499	0.94287
2019	141,787,487	195,828,126	138.1%	203,288,089		42,338	0.90660
2020	133,957,375	201,182,853	150.2%	212,598,597		40,158	0.87173
2021	126,171,823	207,253,484	164.3%	221,324,469		37,988	0.83820
2022	118,505,003	214,422,293	180.9%	229,563,564		35,842	0.80597
2023	110,994,588	219,997,225	198.2%	237,615,839		33,727	0.77497
2024	103,669,455	223,314,957	215.4%	245,065,976		31,649	0.74516
2025	96,554,541	224,837,142	232.9%	251,560,378		29,613	0.71650
2026	89,653,916	227,638,714	253.9%	257,062,488		27,616	0.68894
2027	82,944,186	234,984,673	283.3%	262,332,096		25,655	0.66245
2028	76,430,517	243,069,355	318.0%	268,190,668		23,738	0.63697
2029	70,136,808	248,700,529	354.6%	274,361,907		21,871	0.61247
2030	64,084,708	251,623,477	392.6%	280,150,301		20,058	0.58891
2031	58,279,341	252,514,356	433.3%	284,917,417		18,302	0.56626
2032	52,722,608	252,199,712	478.4%	288,236,426		16,610	0.54448
2033	47,429,569	250,623,238	528.4%	289,845,378		14,990	0.52354
2034	42,421,409	247,406,201	583.2%	289,921,120		13,450	0.50340
2035	37,717,795	241,615,998	640.6%	289,930,072		11,992	0.48404
2036	33,324,305	232,882,511	698.8%	289,697,135		10,622	0.46543
2037	29,242,036	221,460,548	757.3%	287,159,601		9,343	0.44752
2038	25,476,715	208,602,564	818.8%	281,809,098		8,160	0.43031
2039	22,035,539	194,429,666	882.3%	273,781,204		7,076	0.41376
2040	18,919,511	178,668,118	944.4%	263,175,438		6,091	0.39785
2041	16,119,714	161,838,927	1004.0%	250,164,252		5,202	0.38255
2042	13,624,023	144,308,627	1059.2%	235,025,881		4,409	0.36783
2043	11,421,365	126,926,466	1111.3%	218,107,509		3,707	0.35368
2044	9,497,722	110,108,903	1159.3%	199,833,530		3,093	0.34008
2045	7,834,354	94,289,442	1203.5%	180,682,132		2,561	0.32700
2046	6,409,588	79,816,665	1245.3%	161,207,409		2,104	0.31442
2047	5,200,367	67,032,977	1289.0%	141,993,311		1,714	0.30233
2048	4,183,889	55,934,034	1336.9%	123,526,619		1,385	0.29070
2049	3,338,474	46,542,618	1394.1%	106,224,954		1,110	0.27952
2050	2,643,259	38,723,346	1465.0%	90,413,326		883	0.26877
2051	2,077,856	32,051,164	1542.5%	76,274,283		697	0.25843
2052	1,622,627	26,300,636	1620.9%	63,831,668		547	0.24849
2053	1,259,443	21,344,515	1694.8%	53,014,153		426	0.23894
2054	972,163	17,090,320	1758.0%	43,705,287		330	0.22975
2055	746,720	13,545,333	1814.0%	35,766,356		254	0.22091
2056	571,173	10,700,686	1873.5%	29,063,889		195	0.21241
2057	435,113	8,441,228	1940.0%	23,460,203		148	0.20424
2058	329,999	6,647,573	2014.4%	18,819,934		112	0.19639
2059	248,951	5,212,348	2093.7%	15,012,285		84	0.18884
2060	186,935	4,075,882	2180.4%	11,911,505		63	0.18157
2061	139,690	3,181,809	2277.8%	9,405,596		47	0.17459
2062	103,786	2,443,792	2354.6%	7,385,697		35	0.16787
2063	76,671	1,815,323	2367.7%	5,760,662		25	0.16142
2064	56,340	1,314,484	2333.1%	4,455,357		18	0.15521
2065	41,208	942,841	2288.0%	3,414,430		13	0.14924
2066	29,442	671,387	2280.3%	2,594,088		9	0.14350
2067	20,878	477,161	2285.5%	1,955,102		7	0.13798
2068	14,970	337,930	2257.4%	1,462,549		5	0.13267
2069	10,806	238,104	2203.4%	1,086,207		3	0.12757
2070	7,833	167,069	2132.8%	800,568		2	0.12266
2071	5,442	116,687	2144.2%	584,792		2	0.11795
2072	3,636	81,036	2228.5%	422,540		1	0.11341
2073	2,476	56,432	2279.1%	302,158		1	0.10905
2074	1,682	39,323	2338.1%	214,346		0	0.10485
2075	1,156	27,071	2342.0%	151,382		0	0.10082
2076	805	18,711	2323.4%	106,736		0	0.09694
PV Past	2,822,990,052	1,999,899,135	70.8%				
PV Future	1,432,290,731	3,777,173,233	263.7%				
PV Total	4,255,280,783	5,777,072,368	135.8%				

Attachment 1c: PCS II Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With Virginia Approved Rate Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1997	633,281	964	0.2%	969		896	2.14857
1998	12,291,229	456,580	3.7%	16,671		22,861	2.06594
1999	72,926,117	6,052,483	8.3%	434,159		71,011	1.98648
2000	162,711,784	17,342,995	10.7%	3,244,152		130,487	1.91007
2001	250,008,472	35,668,267	14.3%	9,386,409		161,563	1.83661
2002	267,753,057	46,033,580	17.2%	19,254,175		165,691	1.76597
2003	268,496,328	60,075,043	22.4%	31,120,648		162,250	1.69805
2004	260,060,386	83,662,933	32.2%	44,563,879		157,585	1.63274
2005	251,298,779	100,507,544	40.0%	61,174,773		153,231	1.56994
2006	242,340,044	113,959,368	47.0%	77,231,016		148,949	1.50956
2007	233,665,000	127,457,147	54.5%	96,274,650		144,779	1.45150
2008	227,357,070	159,309,256	70.1%	115,314,009		139,058	1.39567
2009	227,029,816	187,055,628	82.4%	138,201,310		133,242	1.34199
2010	218,480,126	204,884,509	93.8%	160,655,224		128,042	1.29038
2011	209,815,879	227,752,545	108.5%	178,638,273		122,659	1.24075
2012	210,151,522	262,030,432	124.7%	206,313,833		117,274	1.19303
2013	202,472,549	280,135,013	138.4%	229,392,309		112,015	1.14714
2014	224,192,873	288,723,751	128.8%	255,698,232		107,220	1.10302
2015	239,663,125	304,597,585	127.1%	272,336,804		102,484	1.06060
2016	250,363,940	354,315,808	141.5%	292,863,493	2,013,950,127	98,635	1.01980
2017	223,487,512	384,045,519	171.8%	321,021,359		92,476	0.98058
2018	206,053,510	376,892,167	182.9%	351,701,188		86,280	0.94287
2019	189,630,121	370,462,422	195.4%	371,144,286		80,135	0.90660
2020	173,979,187	364,470,490	209.5%	381,788,724		74,142	0.87173
2021	159,085,328	359,111,189	225.7%	387,308,900		68,368	0.83820
2022	145,046,354	354,812,179	244.6%	389,223,997		62,872	0.80597
2023	131,906,059	348,504,830	264.2%	389,278,880		57,653	0.77497
2024	119,619,272	339,592,660	283.9%	386,996,915		52,727	0.74516
2025	108,215,805	328,420,749	303.5%	382,987,275		48,077	0.71650
2026	97,605,966	318,911,739	326.7%	376,836,820		43,678	0.68894
2027	87,743,874	314,985,182	359.0%	370,359,217		39,523	0.66245
2028	78,568,473	311,929,961	397.0%	364,814,804		35,610	0.63697
2029	70,066,242	305,852,956	436.5%	359,744,794		31,935	0.61247
2030	62,208,714	296,699,230	476.9%	353,872,888		28,496	0.58891
2031	54,960,921	285,384,636	519.3%	346,496,100		25,282	0.56626
2032	48,282,656	272,620,730	564.6%	337,120,900		22,296	0.54448
2033	42,157,716	258,949,577	614.2%	325,596,901		19,539	0.52354
2034	36,577,834	244,441,029	668.3%	312,440,968		17,013	0.50340
2035	31,533,343	228,654,961	725.1%	299,851,047		14,712	0.48404
2036	26,995,891	211,531,876	783.6%	287,743,172		12,628	0.46543
2037	22,938,442	193,230,531	842.4%	273,978,311		10,756	0.44752
2038	19,336,956	174,599,032	902.9%	258,210,649		9,088	0.43031
2039	16,166,468	155,648,324	962.8%	240,786,402		7,618	0.41376
2040	13,404,965	136,526,791	1018.5%	222,035,316		6,332	0.39785
2041	11,016,994	117,802,282	1069.3%	202,253,968		5,218	0.38255
2042	8,972,663	99,963,001	1114.1%	181,938,129		4,261	0.36783
2043	7,239,046	83,680,367	1156.0%	161,476,498		3,449	0.35368
2044	5,785,089	69,156,441	1195.4%	141,323,363		2,767	0.34008
2045	4,579,678	56,460,555	1232.8%	121,924,749		2,200	0.32700
2046	3,591,213	45,608,977	1270.0%	103,688,152		1,735	0.31442
2047	2,789,088	36,600,447	1312.3%	86,950,301		1,356	0.30233
2048	2,145,666	29,269,012	1364.1%	71,970,879		1,051	0.29070
2049	1,635,780	23,378,411	1429.2%	58,880,158		808	0.27952
2050	1,237,023	18,662,637	1508.7%	47,696,197		618	0.26877
2051	928,994	14,836,942	1597.1%	38,329,015		469	0.25843
2052	693,468	11,712,712	1689.0%	30,600,199		354	0.24849
2053	514,860	9,160,647	1779.2%	24,289,337		266	0.23894
2054	380,291	7,101,121	1867.3%	19,176,730		199	0.22975
2055	279,676	5,464,742	1954.0%	15,061,449		148	0.22091
2056	205,047	4,181,301	2039.2%	11,770,077		110	0.21241
2057	149,830	3,198,579	2134.8%	9,153,162		81	0.20424
2058	108,985	2,443,979	2242.5%	7,082,335		60	0.19639
2059	78,696	1,868,079	2373.8%	5,452,687		44	0.18884
2060	56,471	1,422,796	2519.5%	4,181,210		32	0.18157
2061	40,424	1,079,436	2670.3%	3,195,399		23	0.17459
2062	28,833	798,609	2769.7%	2,431,821		16	0.16787
2063	20,456	574,328	2807.6%	1,840,670		12	0.16142
2064	14,383	406,901	2829.0%	1,382,817		8	0.15521
2065	10,015	286,415	2859.8%	1,029,368		6	0.14924
2066	6,942	200,657	2890.5%	758,601		4	0.14350
2067	4,797	139,622	2910.6%	553,272		3	0.13798
2068	3,315	96,814	2920.4%	399,885		2	0.13267
2069	2,294	66,458	2897.6%	286,943		1	0.12757
2070	1,589	45,726	2877.1%	205,027		1	0.12266
2071	1,105	31,428	2845.4%	146,417		1	0.11795
2072	767	21,474	2798.1%	103,919		0	0.11341
2073	533	14,578	2735.9%	73,585		0	0.10905
2074	370	9,875	2668.7%	51,890		0	0.10485
2075	258	6,714	2602.2%	36,561		0	0.10082
2076	180	4,586	2546.2%	25,745		0	0.09694
PV Past	5,798,485,121	3,603,482,298	62.1%				
PV Future	1,685,204,822	4,992,072,161	296.2%				
PV Total	7,483,689,942	8,595,554,459	114.9%				

Attachment 2a: PCS II Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 72% Lifetime And 55% Limited Rate Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1997	890,563	964	0.1%	969		1,233	2.14857
1998	17,005,121	512,246	3.0%	25,892		30,863	2.06594
1999	101,293,942	9,729,316	9.6%	701,397		96,809	1.98648
2000	229,963,817	29,169,971	12.7%	4,420,813		181,745	1.91007
2001	360,582,883	55,086,392	15.3%	12,551,641		227,602	1.83661
2002	387,668,702	75,468,880	19.5%	25,301,662		232,736	1.76597
2003	387,803,820	101,703,304	26.2%	41,284,238		227,829	1.69805
2004	376,347,422	125,121,154	33.2%	60,296,026		221,833	1.63274
2005	365,173,867	148,497,159	40.7%	82,218,924		216,286	1.56994
2006	353,779,485	168,899,048	47.7%	103,996,199		210,956	1.50956
2007	342,770,204	192,555,868	56.2%	130,348,056		205,751	1.45150
2008	335,416,257	243,729,633	72.7%	158,415,213		198,571	1.39567
2009	337,711,217	270,914,702	80.2%	190,934,769		191,165	1.34199
2010	327,759,787	317,366,746	96.8%	225,144,563		184,605	1.29038
2011	317,433,861	355,530,308	112.0%	256,913,370		177,830	1.24075
2012	321,898,106	406,721,882	126.4%	301,718,850		171,085	1.19303
2013	314,280,950	443,199,073	141.0%	340,543,166		164,351	1.14714
2014	357,428,845	450,420,939	126.0%	384,003,371		158,266	1.10302
2015	391,639,975	491,237,759	125.4%	414,520,489		152,222	1.06060
2016	418,636,325	571,094,598	136.4%	453,420,813	3,303,767,728	147,238	1.01980
2017	380,797,653	569,018,656	149.4%	499,303,236		139,066	0.98058
2018	372,178,950	569,856,221	153.1%	544,806,972		130,778	0.94287
2019	523,493,316	591,888,543	113.1%	588,581,735		122,473	0.90660
2020	489,811,747	589,419,326	120.3%	611,688,634		114,300	0.87173
2021	456,325,506	588,775,273	129.0%	627,930,776		106,356	0.83820
2022	423,514,453	590,611,552	139.5%	639,207,287		98,713	0.80597
2023	391,704,690	588,902,338	150.3%	647,815,467		91,380	0.77497
2024	361,103,525	582,284,527	161.3%	653,042,512		84,377	0.74516
2025	331,932,455	571,537,074	172.2%	655,269,198		77,690	0.71650
2026	304,146,466	563,887,392	185.4%	654,126,764		71,294	0.68894
2027	277,690,356	566,731,226	204.1%	652,333,676		65,178	0.66245
2028	252,533,840	571,266,001	226.2%	652,067,508		59,348	0.63697
2029	228,723,118	570,188,184	249.3%	652,578,722		53,806	0.61247
2030	206,275,198	563,193,398	273.0%	651,860,300		48,554	0.58891
2031	185,157,951	551,935,798	298.1%	648,550,596		43,584	0.56626
2032	165,324,208	538,001,826	325.4%	641,723,963		38,906	0.54448
2033	146,780,453	521,897,995	355.6%	630,969,976		34,529	0.52354
2034	129,556,882	503,288,432	388.5%	616,987,960		30,462	0.50340
2035	113,676,323	480,697,482	422.9%	603,446,975		26,705	0.48404
2036	99,107,040	453,717,638	457.8%	590,094,388		23,251	0.46543
2037	85,811,573	422,870,358	492.8%	572,742,845		20,099	0.44752
2038	73,764,035	390,320,674	529.1%	550,555,452		17,248	0.43031
2039	62,939,067	356,202,572	565.9%	524,034,245		14,694	0.41376
2040	53,305,335	320,386,467	601.0%	493,625,886		12,423	0.39785
2041	44,793,604	283,977,783	634.0%	459,814,225		10,420	0.38255
2042	37,335,498	247,839,181	663.8%	423,388,098		8,670	0.36783
2043	30,861,954	213,504,916	691.8%	385,095,351		7,156	0.35368
2044	25,301,161	181,591,341	717.7%	345,825,211		5,860	0.34008
2045	20,572,840	152,595,802	741.7%	306,510,024		4,761	0.32700
2046	16,590,751	126,875,965	764.7%	268,116,739		3,838	0.31442
2047	13,267,718	104,766,097	789.6%	231,568,597		3,069	0.30233
2048	10,522,071	86,083,758	818.1%	197,611,437		2,435	0.29070
2049	8,277,635	70,604,998	853.0%	166,789,348		1,918	0.27952
2050	6,463,790	57,917,616	896.0%	139,439,183		1,500	0.26877
2051	5,013,853	47,299,706	943.4%	115,645,110		1,166	0.25843
2052	3,865,793	38,329,557	991.5%	95,242,812		901	0.24849
2053	2,964,276	30,745,681	1037.2%	77,930,911		692	0.23894
2054	2,261,571	24,372,232	1077.7%	63,364,645		529	0.22975
2055	1,717,856	19,144,726	1114.5%	51,196,934		402	0.22091
2056	1,300,241	14,981,903	1152.2%	41,114,759		305	0.21241
2057	980,631	11,713,853	1194.5%	32,825,861		230	0.20424
2058	736,526	9,146,336	1241.8%	26,062,277		172	0.19639
2059	550,174	7,120,833	1294.3%	20,584,880		128	0.18884
2060	409,060	5,528,393	1351.5%	16,182,160		95	0.18157
2061	302,924	4,283,049	1413.9%	12,667,419		70	0.17459
2062	223,204	3,258,106	1459.7%	9,866,568		51	0.16787
2063	163,581	2,400,594	1467.5%	7,637,297		37	0.16142
2064	119,198	1,728,840	1450.4%	5,864,316		26	0.15521
2065	86,401	1,234,302	1428.6%	4,462,621		19	0.14924
2066	61,401	875,445	1425.8%	3,366,122		13	0.14350
2067	43,345	619,070	1428.3%	2,517,883		9	0.13798
2068	30,887	436,279	1412.5%	1,869,117		7	0.13267
2069	22,142	305,585	1380.1%	1,377,819		5	0.12757
2070	15,937	213,473	1339.5%	1,008,836		3	0.12266
2071	11,072	148,562	1341.8%	733,444		2	0.11795
2072	7,444	102,803	1381.0%	527,986		1	0.11341
2073	5,085	71,202	1400.3%	376,777		1	0.10905
2074	3,466	49,323	1422.9%	266,932		1	0.10485
2075	2,388	33,866	1418.1%	188,410		0	0.10082
2076	1,664	23,350	1402.9%	132,795		0	0.09694
PV Past	8,621,475,173	5,603,381,433	65.0%				
PV Future	4,609,881,398	9,001,669,113	195.3%				
PV Total	13,231,356,571	14,605,050,546	110.4%				

**Attachment 2b: PCS II Policy Forms
 Nationwide (VA like Forms Only) Experience Projection
 Lifetime Benefit Periods With 72% Lifetime Rate Increase**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1997	257,282	0	0.0%	0		337	2.14857
1998	4,713,892	55,667	1.2%	9,220		8,002	2.06594
1999	28,367,825	3,676,833	13.0%	267,237		25,798	1.98648
2000	67,252,032	11,826,976	17.6%	1,176,661		51,258	1.91007
2001	110,574,411	19,418,126	17.6%	3,165,232		66,039	1.83661
2002	119,915,645	29,435,300	24.5%	6,047,486		67,045	1.76597
2003	119,307,491	41,628,261	34.9%	10,163,590		65,579	1.69805
2004	116,287,036	41,458,221	35.7%	15,732,147		64,248	1.63274
2005	113,875,088	47,989,615	42.1%	21,044,151		63,055	1.56994
2006	111,439,441	54,939,680	49.3%	26,765,183		62,007	1.50956
2007	109,105,204	65,098,721	59.7%	34,073,407		60,972	1.45150
2008	108,059,187	84,420,377	78.1%	43,101,203		59,513	1.39567
2009	110,681,401	83,859,074	75.8%	52,733,459		57,923	1.34199
2010	109,279,661	112,482,237	102.9%	64,489,339		56,563	1.29038
2011	107,617,982	127,777,763	118.7%	78,275,097		55,171	1.24075
2012	111,746,584	144,691,450	129.5%	95,405,017		53,811	1.19303
2013	111,808,401	163,064,060	145.8%	111,150,857		52,336	1.14714
2014	133,235,972	161,697,188	121.4%	128,305,139		51,046	1.10302
2015	151,976,850	186,640,173	122.8%	142,183,684		49,738	1.06060
2016	168,272,385	216,778,789	128.8%	160,557,320	1,289,817,600	48,603	1.01980
2017	157,310,142	184,973,137	117.6%	178,281,878		46,591	0.98058
2018	157,683,994	191,667,502	121.6%	192,608,956		44,499	0.94287
2019	236,763,088	207,448,473	87.6%	208,681,084		42,338	0.90660
2020	224,829,950	212,223,560	94.4%	219,443,625		40,158	0.87173
2021	212,689,126	217,907,738	102.5%	229,291,148		37,988	0.83820
2022	200,510,202	224,827,969	112.1%	238,377,324		35,842	0.80597
2023	188,385,774	230,153,590	122.2%	247,040,546		33,727	0.77497
2024	176,407,456	233,164,714	132.2%	254,893,723		31,649	0.74516
2025	164,648,132	234,313,381	142.3%	261,606,089		29,613	0.71650
2026	153,140,622	236,803,745	154.6%	267,172,955		27,616	0.68894
2027	141,871,014	244,023,103	172.0%	272,417,218		25,655	0.66245
2028	130,870,773	252,008,901	192.6%	278,212,151		23,738	0.63697
2029	120,197,451	257,448,132	214.2%	284,280,473		21,871	0.61247
2030	109,901,636	260,086,906	236.7%	289,915,014		20,058	0.58891
2031	100,001,720	260,635,613	260.6%	294,469,891		18,302	0.56626
2032	90,508,318	259,953,504	287.2%	297,517,459		16,610	0.54448
2033	81,451,244	257,991,728	316.7%	298,797,861		14,990	0.52354
2034	72,871,515	254,353,990	349.0%	298,490,479		13,450	0.50340
2035	64,806,596	248,044,242	382.7%	298,063,708		11,992	0.48404
2036	57,268,226	238,702,461	416.8%	297,345,699		10,622	0.46543
2037	50,260,219	226,649,219	451.0%	294,279,868		9,343	0.44752
2038	43,793,946	213,181,934	486.8%	288,368,884		8,160	0.43031
2039	37,882,504	198,426,723	523.8%	279,761,345		7,076	0.41376
2040	32,528,581	182,106,318	559.8%	268,568,039		6,091	0.39785
2041	27,717,263	164,754,028	594.4%	254,971,791		5,202	0.38255
2042	23,427,870	146,742,476	626.4%	239,261,156		4,409	0.36783
2043	19,641,432	128,932,071	656.4%	221,792,540		3,707	0.35368
2044	16,334,274	111,740,872	684.1%	202,999,072		3,093	0.34008
2045	13,474,339	95,601,807	709.5%	183,366,135		2,561	0.32700
2046	11,024,370	80,861,048	733.5%	163,453,570		2,104	0.31442
2047	8,944,631	67,858,511	758.7%	143,849,336		1,714	0.30233
2048	7,196,289	56,583,030	786.3%	125,041,960		1,385	0.29070
2049	5,742,176	47,051,920	819.4%	107,448,653		1,110	0.27952
2050	4,546,405	39,123,355	860.5%	91,392,151		883	0.26877
2051	3,573,913	32,363,953	905.6%	77,050,920		697	0.25843
2052	2,790,918	26,543,192	951.1%	64,443,428		547	0.24849
2053	2,166,242	21,530,647	993.9%	53,492,767		426	0.23894
2054	1,672,121	17,231,309	1030.5%	44,077,287		330	0.22975
2055	1,284,358	13,651,051	1062.9%	36,053,618		254	0.22091
2056	982,418	10,779,696	1097.3%	29,284,360		195	0.21241
2057	748,395	8,500,184	1135.8%	23,628,442		148	0.20424
2058	567,599	6,691,475	1178.9%	18,947,621		112	0.19639
2059	428,196	5,244,905	1224.9%	15,108,702		84	0.18884
2060	321,529	4,099,954	1275.1%	11,983,941		63	0.18157
2061	240,266	3,199,570	1331.7%	9,459,745		47	0.17459
2062	178,513	2,456,667	1376.2%	7,425,927		35	0.16787
2063	131,874	1,824,337	1383.4%	5,790,324		25	0.16142
2064	96,904	1,320,641	1362.8%	4,477,026		18	0.15521
2065	70,878	947,018	1336.1%	3,430,106		13	0.14924
2066	50,641	674,208	1331.4%	2,605,327		9	0.14350
2067	35,909	479,064	1334.1%	1,963,096		7	0.13798
2068	25,749	339,211	1317.4%	1,468,195		5	0.13267
2069	18,587	238,961	1285.7%	1,090,168		3	0.12757
2070	13,473	167,638	1244.2%	803,328		2	0.12266
2071	9,360	117,062	1250.6%	586,699		2	0.11795
2072	6,254	81,281	1299.6%	423,844		1	0.11341
2073	4,259	56,594	1328.8%	303,040		1	0.10905
2074	2,893	39,428	1363.0%	214,939		0	0.10485
2075	1,988	27,140	1365.1%	151,780		0	0.10082
2076	1,385	18,756	1354.0%	107,002		0	0.09694
PV Past	2,822,990,052	1,999,899,135	70.8%				
PV Future	2,234,039,909	3,900,289,431	174.6%				
PV Total	5,057,029,962	5,900,188,566	116.7%				

**Attachment 2c: PCS II Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With 55% Limited Rate Increase**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1997	633,281	964	0.2%	969		896	2.14857
1998	12,291,229	456,580	3.7%	16,671		22,861	2.06594
1999	72,926,117	6,052,483	8.3%	434,159		71,011	1.98648
2000	162,711,784	17,342,995	10.7%	3,244,152		130,487	1.91007
2001	250,008,472	35,668,267	14.3%	9,386,409		161,563	1.83661
2002	267,753,057	46,033,580	17.2%	19,254,175		165,691	1.76597
2003	268,496,328	60,075,043	22.4%	31,120,648		162,250	1.69805
2004	260,060,386	83,662,933	32.2%	44,563,879		157,585	1.63274
2005	251,298,779	100,507,544	40.0%	61,174,773		153,231	1.56994
2006	242,340,044	113,959,368	47.0%	77,231,016		148,949	1.50956
2007	233,665,000	127,457,147	54.5%	96,274,650		144,779	1.45150
2008	227,357,070	159,309,256	70.1%	115,314,009		139,058	1.39567
2009	227,029,816	187,055,628	82.4%	138,201,310		133,242	1.34199
2010	218,480,126	204,884,509	93.8%	160,655,224		128,042	1.29038
2011	209,815,879	227,752,545	108.5%	178,638,273		122,659	1.24075
2012	210,151,522	262,030,432	124.7%	206,313,833		117,274	1.19303
2013	202,472,549	280,135,013	138.4%	229,392,309		112,015	1.14714
2014	224,192,873	288,723,751	128.8%	255,698,232		107,220	1.10302
2015	239,663,125	304,597,585	127.1%	272,336,804		102,484	1.06060
2016	250,363,940	354,315,808	141.5%	292,863,493	2,013,950,127	98,635	1.01980
2017	223,487,512	384,045,519	171.8%	321,021,359		92,476	0.98058
2018	214,494,956	378,188,719	176.3%	352,198,016		86,280	0.94287
2019	286,730,228	384,440,069	134.1%	379,900,651		80,135	0.90660
2020	264,981,797	377,195,766	142.3%	392,245,009		74,142	0.87173
2021	243,636,380	370,867,535	152.2%	398,639,628		68,368	0.83820
2022	223,004,250	365,783,583	164.0%	400,829,964		62,872	0.80597
2023	203,318,915	358,748,748	176.4%	400,774,920		57,653	0.77497
2024	184,696,069	349,119,814	189.0%	398,148,789		52,727	0.74516
2025	167,284,323	337,223,693	201.6%	393,663,109		48,077	0.71650
2026	151,005,843	327,083,647	216.6%	386,953,810		43,678	0.68894
2027	135,819,342	322,708,123	237.6%	379,916,458		39,523	0.66245
2028	121,663,067	319,257,100	262.4%	373,855,357		35,610	0.63697
2029	108,525,667	312,740,053	288.2%	368,298,250		31,935	0.61247
2030	96,373,562	303,106,492	314.5%	361,945,286		28,496	0.58891
2031	85,156,231	291,300,186	342.1%	354,080,706		25,282	0.56626
2032	74,815,890	278,048,322	371.6%	344,206,504		22,296	0.54448
2033	65,329,210	263,906,267	404.0%	332,172,115		19,539	0.52354
2034	56,685,367	248,934,442	439.2%	318,497,481		17,013	0.50340
2035	48,869,727	232,653,240	476.1%	305,383,267		14,712	0.48404
2036	41,838,815	215,015,177	513.9%	292,748,689		12,628	0.46543
2037	35,551,354	196,221,139	551.9%	278,462,977		10,756	0.44752
2038	29,970,089	177,138,741	591.1%	262,186,568		9,088	0.43031
2039	25,056,563	157,775,849	629.7%	244,272,900		7,618	0.41376
2040	20,776,754	138,280,149	665.6%	225,057,847		6,332	0.39785
2041	17,076,341	119,223,755	698.2%	204,842,434		5,218	0.38255
2042	13,907,628	101,096,705	726.9%	184,126,942		4,261	0.36783
2043	11,220,522	84,572,845	753.7%	163,302,811		3,449	0.35368
2044	8,966,888	69,850,469	779.0%	142,826,139		2,767	0.34008
2045	7,098,501	56,993,995	802.9%	123,143,889		2,200	0.32700
2046	5,566,381	46,014,917	826.7%	104,663,169		1,735	0.31442
2047	4,323,087	36,907,587	853.7%	87,719,262		1,356	0.30233
2048	3,325,782	29,500,728	887.0%	72,569,477		1,051	0.29070
2049	2,535,459	23,553,079	928.9%	59,340,695		808	0.27952
2050	1,917,385	18,794,261	980.2%	48,047,032		618	0.26877
2051	1,439,941	14,935,753	1037.2%	38,594,190		469	0.25843
2052	1,074,875	11,786,365	1096.5%	30,799,383		354	0.24849
2053	798,034	9,215,034	1154.7%	24,438,144		266	0.23894
2054	589,450	7,140,923	1211.5%	19,287,359		199	0.22975
2055	433,499	5,493,675	1267.3%	15,143,315		148	0.22091
2056	317,823	4,202,207	1322.2%	11,830,399		110	0.21241
2057	232,237	3,213,670	1383.8%	9,197,420		81	0.20424
2058	168,927	2,454,861	1453.2%	7,114,656		60	0.19639
2059	121,978	1,875,927	1537.9%	5,476,178		44	0.18884
2060	87,531	1,428,439	1631.9%	4,198,219		32	0.18157
2061	62,657	1,083,479	1729.2%	3,207,674		23	0.17459
2062	44,692	801,439	1793.3%	2,440,641		16	0.16787
2063	31,707	576,257	1817.4%	1,846,972		12	0.16142
2064	22,294	408,199	1831.0%	1,387,290		8	0.15521
2065	15,523	287,283	1850.7%	1,032,515		6	0.14924
2066	10,760	201,236	1870.2%	760,795		4	0.14350
2067	7,435	140,006	1883.0%	554,787		3	0.13798
2068	5,138	97,068	1889.1%	400,922		2	0.13267
2069	3,555	66,625	1874.1%	287,650		1	0.12757
2070	2,463	45,835	1860.6%	205,508		1	0.12266
2071	1,712	31,500	1839.9%	146,745		1	0.11795
2072	1,190	21,521	1809.2%	104,142		0	0.11341
2073	826	14,608	1768.8%	73,737		0	0.10905
2074	574	9,894	1725.1%	51,993		0	0.10485
2075	400	6,727	1682.0%	36,631		0	0.10082
2076	279	4,594	1645.7%	25,793		0	0.09694
PV Past	5,798,485,121	3,603,482,298	62.1%				
PV Future	2,375,841,489	5,101,379,682	214.7%				
PV Total	8,174,326,609	8,704,861,980	106.5%				

**Attachment 3a: PCS II Policy Forms
Virginia State Experience Projection
All BPs With Virginia Approved Rate Increases**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1997	0	0	0.1%	0			2.14857
1998	491,229	707	0.1%	707		1,130	2.06594
1999	3,424,728	416,851	12.2%	61,885		3,370	1.98648
2000	7,517,996	263,237	3.5%	212,323		6,158	1.91007
2001	12,415,883	2,065,995	16.6%	307,467		10,043	1.83661
2002	20,175,429	1,266,298	6.3%	549,604		15,453	1.76597
2003	25,624,794	3,468,106	13.5%	940,421		15,397	1.69805
2004	25,044,106	6,194,628	24.7%	1,690,449		15,094	1.63274
2005	24,540,459	4,854,514	19.8%	2,719,712		14,858	1.56994
2006	24,103,701	8,187,585	34.0%	3,875,437		14,607	1.50956
2007	23,573,859	8,404,279	35.7%	5,413,961		14,339	1.45150
2008	23,285,928	9,743,745	41.8%	6,861,976		13,939	1.39567
2009	24,127,816	9,281,027	38.5%	7,802,689		13,581	1.34199
2010	23,689,748	13,088,164	55.2%	9,487,887		13,271	1.29038
2011	22,986,807	15,735,773	68.5%	10,637,630		12,966	1.24075
2012	22,532,370	20,430,097	90.7%	13,281,203		12,649	1.19303
2013	23,912,597	19,060,574	79.7%	15,459,278		12,298	1.14714
2014	27,756,833	23,839,003	85.9%	17,522,623		11,968	1.10302
2015	30,490,808	28,710,593	94.2%	19,557,757		11,669	1.06060
2016	33,291,414	30,331,955	91.1%	22,035,112	297,148,529	11,430	1.01980
2017	30,967,055	35,615,601	115.0%	25,062,138		10,963	0.98058
2018	29,395,187	36,311,362	123.5%	29,327,057		10,465	0.94287
2019	27,828,089	37,148,650	133.5%	32,558,159		9,949	0.90660
2020	26,282,231	37,893,906	144.2%	35,081,827		9,429	0.87173
2021	24,735,270	38,623,556	156.1%	37,178,685		8,902	0.83820
2022	23,225,343	39,334,325	169.4%	39,033,336		8,384	0.80597
2023	21,751,172	40,166,433	184.7%	40,611,260		7,875	0.77497
2024	20,325,400	40,968,460	201.6%	42,082,177		7,379	0.74516
2025	18,939,801	41,353,272	218.3%	43,363,977		6,894	0.71650
2026	17,604,042	41,760,589	237.2%	44,438,798		6,422	0.68894
2027	16,316,017	42,738,302	261.9%	45,413,467		5,961	0.66245
2028	15,072,599	44,210,122	293.3%	46,515,116		5,512	0.63697
2029	13,871,808	45,513,378	328.1%	47,748,064		5,076	0.61247
2030	12,713,807	46,326,962	364.4%	48,981,102		4,653	0.58891
2031	11,602,828	46,743,397	402.9%	50,084,294		4,245	0.56626
2032	10,539,626	46,809,704	444.1%	50,927,091		3,853	0.54448
2033	9,524,420	46,743,842	490.8%	51,443,984		3,478	0.52354
2034	8,558,919	46,512,038	543.4%	51,682,718		3,121	0.50340
2035	7,645,691	45,960,438	601.1%	51,991,010		2,783	0.48404
2036	6,788,755	44,961,345	662.3%	52,413,773		2,466	0.46543
2037	5,990,404	43,402,083	724.5%	52,516,770		2,171	0.44752
2038	5,250,161	41,360,213	787.8%	52,127,004		1,897	0.43031
2039	4,568,213	38,881,686	851.1%	51,212,051		1,646	0.41376
2040	3,945,587	36,168,122	916.7%	49,779,033		1,417	0.39785
2041	3,382,340	33,186,292	981.2%	47,858,310		1,212	0.38255
2042	2,877,822	29,997,805	1042.4%	45,498,572		1,028	0.36783
2043	2,428,676	26,770,789	1102.3%	42,739,487		864	0.35368
2044	2,032,318	23,540,890	1158.3%	39,647,026		721	0.34008
2045	1,686,475	20,386,243	1208.8%	36,297,665		597	0.32700
2046	1,388,107	17,352,496	1250.1%	32,787,772		491	0.31442
2047	1,132,979	14,589,349	1287.7%	29,209,162		400	0.30233
2048	916,669	12,193,649	1330.2%	25,667,721		323	0.29070
2049	735,069	10,155,019	1381.5%	22,267,255		259	0.27952
2050	584,199	8,444,574	1445.5%	19,088,845		206	0.26877
2051	460,288	7,013,292	1523.7%	16,189,730		162	0.25843
2052	359,749	5,816,708	1616.9%	13,605,901		127	0.24849
2053	279,083	4,767,853	1708.4%	11,347,642		99	0.23894
2054	215,024	3,846,016	1788.6%	9,397,662		76	0.22975
2055	164,641	3,066,477	1862.5%	7,728,676		59	0.22091
2056	125,345	2,424,371	1934.2%	6,313,238		45	0.21241
2057	94,947	1,900,349	2001.5%	5,121,796		34	0.20424
2058	71,540	1,490,441	2083.4%	4,126,610		26	0.19639
2059	53,588	1,168,476	2180.5%	3,302,661		19	0.18884
2060	39,869	909,161	2280.4%	2,626,172		14	0.18157
2061	29,403	705,393	2399.1%	2,073,664		11	0.17459
2062	21,526	543,793	2526.2%	1,626,204		8	0.16787
2063	15,657	414,146	2645.2%	1,267,016		6	0.16142
2064	11,312	306,039	2705.5%	980,401		4	0.15521
2065	8,106	221,874	2737.1%	752,771		3	0.14924
2066	5,738	157,882	2751.6%	573,745		2	0.14350
2067	4,040	111,130	2750.6%	434,287		1	0.13798
2068	2,839	78,913	2780.0%	326,808		1	0.13267
2069	1,989	55,648	2798.0%	244,924		1	0.12757
2070	1,391	39,357	2829.6%	182,898		1	0.12266
2071	971	27,809	2862.8%	135,922		0	0.11795
2072	674	19,493	2892.3%	99,962		0	0.11341
2073	458	13,653	2984.1%	72,659		0	0.10905
2074	308	9,617	3120.4%	52,134		0	0.10485
2075	208	6,764	3249.1%	37,151		0	0.10082
2076	141	4,780	3391.6%	26,476		0	0.09694
PV Past	549,330,050	251,929,582	45.9%				
PV Future	282,948,086	716,710,697	253.3%				
PV Total	832,278,137	968,640,279	116.4%				

Attachment 3b: PCS II Policy Forms
Virginia State Experience Projection
Lifetime Benefit Periods With Virginia Approved Rate Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1997	0	0	0.0%	0			2.14857
1998	78,978	0	0.0%	0		208	2.06594
1999	734,304	319,443	43.5%	53,718		719	1.98648
2000	1,865,345	0	0.0%	106,383		1,522	1.91007
2001	3,348,697	481,751	14.4%	69,845		2,649	1.83661
2002	5,787,644	403,482	7.0%	82,878		4,128	1.76597
2003	7,513,625	1,269,239	16.9%	168,819		4,151	1.69805
2004	7,352,072	1,124,728	15.3%	364,568		4,069	1.63274
2005	7,228,874	1,646,776	22.8%	485,395		4,023	1.56994
2006	7,136,395	2,641,739	37.0%	760,024		3,972	1.50956
2007	7,031,448	2,366,970	33.7%	1,162,512		3,932	1.45150
2008	6,987,000	4,044,821	57.9%	1,785,724		3,832	1.39567
2009	7,284,770	1,461,784	20.1%	1,962,911		3,755	1.34199
2010	7,199,365	3,736,268	51.9%	2,241,210		3,696	1.29038
2011	7,061,086	4,423,207	62.6%	2,991,446		3,641	1.24075
2012	7,009,009	6,157,804	87.9%	3,620,129		3,590	1.19303
2013	7,605,917	6,434,685	84.6%	4,184,559		3,510	1.14714
2014	9,192,575	7,289,140	79.3%	4,527,513		3,440	1.10302
2015	10,519,231	10,215,909	97.1%	5,520,932		3,387	1.06060
2016	11,801,669	10,467,759	88.7%	6,323,799	105,122,127	3,335	1.01980
2017	11,297,285	9,500,657	84.1%	7,603,729		3,240	0.98058
2018	10,891,769	10,034,151	92.1%	8,611,621		3,133	0.94287
2019	10,473,433	10,609,028	101.3%	9,466,654		3,020	0.90660
2020	10,040,765	11,159,772	111.1%	10,258,777		2,903	0.87173
2021	9,595,872	11,729,669	122.2%	11,029,002		2,781	0.83820
2022	9,143,439	12,314,813	134.7%	11,770,011		2,658	0.80597
2023	8,690,895	12,979,562	149.3%	12,522,186		2,535	0.77497
2024	8,240,820	13,648,149	165.6%	13,289,212		2,411	0.74516
2025	7,794,192	14,170,092	181.8%	14,052,878		2,287	0.71650
2026	7,352,387	14,707,372	200.0%	14,793,113		2,164	0.68894
2027	6,914,647	15,478,543	223.9%	15,534,413		2,040	0.66245
2028	6,480,375	16,479,732	254.3%	16,332,025		1,916	0.63697
2029	6,050,036	17,452,431	288.5%	17,203,513		1,792	0.61247
2030	5,625,019	18,256,967	324.6%	18,109,800		1,670	0.58891
2031	5,207,344	18,916,449	363.3%	19,000,245		1,548	0.56626
2032	4,798,466	19,445,431	405.2%	19,828,151		1,429	0.54448
2033	4,399,334	19,940,889	453.3%	20,558,338		1,312	0.52354
2034	4,011,476	20,356,736	507.5%	21,203,177		1,197	0.50340
2035	3,636,551	20,609,763	566.7%	21,876,991		1,086	0.48404
2036	3,277,328	20,627,415	629.4%	22,600,508		980	0.46543
2037	2,935,634	20,340,789	692.9%	23,189,129		878	0.44752
2038	2,612,106	19,768,820	756.8%	23,551,884		782	0.43031
2039	2,307,976	18,947,574	821.0%	23,655,518		691	0.41376
2040	2,024,567	17,994,027	888.8%	23,488,118		606	0.39785
2041	1,763,177	16,888,437	957.8%	23,063,668		528	0.38255
2042	1,524,151	15,624,578	1025.1%	22,387,053		457	0.36783
2043	1,307,203	14,260,357	1090.9%	21,471,142		392	0.35368
2044	1,112,102	12,815,012	1152.3%	20,336,139		334	0.34008
2045	938,529	11,340,166	1208.3%	19,008,107		282	0.32700
2046	785,847	9,856,033	1254.2%	17,531,601		237	0.31442
2047	652,692	8,457,842	1295.8%	15,948,795		197	0.30233
2048	537,484	7,205,172	1340.5%	14,311,034		162	0.29070
2049	438,731	6,115,277	1393.9%	12,675,474		133	0.27952
2050	354,926	5,183,374	1460.4%	11,092,392		108	0.26877
2051	284,591	4,384,044	1540.5%	9,600,644		87	0.25843
2052	226,269	3,699,155	1634.8%	8,229,872		69	0.24849
2053	178,482	3,075,498	1723.1%	6,996,677		55	0.23894
2054	139,752	2,512,886	1798.1%	5,901,143		43	0.22975
2055	108,679	2,025,870	1864.1%	4,937,607		33	0.22091
2056	83,983	1,619,763	1928.7%	4,098,994		26	0.21241
2057	64,516	1,280,864	1985.3%	3,375,999		20	0.20424
2058	49,262	1,014,133	2058.7%	2,759,116		15	0.19639
2059	37,364	801,880	2146.1%	2,238,499		12	0.18884
2060	28,125	630,338	2241.2%	1,802,728		9	0.18157
2061	20,981	496,929	2368.4%	1,440,538		7	0.17459
2062	15,523	390,021	2512.6%	1,142,602		5	0.16787
2063	11,397	301,108	2641.9%	900,391		4	0.16142
2064	8,308	225,081	2709.2%	704,710		3	0.15521
2065	6,010	165,101	2747.2%	547,852		2	0.14924
2066	4,304	118,566	2755.0%	423,582		1	0.14350
2067	3,070	84,123	2740.5%	326,079		1	0.13798
2068	2,187	60,565	2768.9%	250,094		1	0.13267
2069	1,556	43,144	2772.4%	191,115		1	0.12757
2070	1,105	30,741	2782.8%	145,249		0	0.12266
2071	781	21,884	2800.8%	109,424		0	0.11795
2072	548	15,453	2819.0%	81,342		0	0.11341
2073	377	11,052	2934.8%	59,605		0	0.10905
2074	257	7,986	3110.1%	43,079		0	0.10485
2075	175	5,734	3272.4%	30,908		0	0.10082
2076	120	4,130	3447.4%	22,223		0	0.09694
PV Past	166,643,427	78,426,582	47.1%				
PV Future	115,123,020	276,125,524	239.9%				
PV Total	281,766,448	354,552,107	125.8%				

Attachment 3c: PCS II Policy Forms
Virginia State Experience Projection
Limited Benefit Periods With Virginia Approved Rate Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1997	0	0	0.2%	0			2.14857
1998	412,251	707	0.2%	707		922	2.06594
1999	2,690,424	97,408	3.6%	8,167		2,651	1.98648
2000	5,652,651	263,237	4.7%	105,940		4,636	1.91007
2001	9,067,186	1,584,244	17.5%	237,622		7,394	1.83661
2002	14,387,784	862,816	6.0%	466,726		11,325	1.76597
2003	18,111,169	2,198,867	12.1%	771,602		11,246	1.69805
2004	17,692,034	5,069,900	28.7%	1,325,881		11,025	1.63274
2005	17,311,585	3,207,738	18.5%	2,234,317		10,835	1.56994
2006	16,967,306	5,545,846	32.7%	3,115,414		10,635	1.50956
2007	16,542,411	6,037,309	36.5%	4,251,449		10,407	1.45150
2008	16,298,928	5,698,924	35.0%	5,076,251		10,107	1.39567
2009	16,843,046	7,819,243	46.4%	5,839,778		9,826	1.34199
2010	16,490,383	9,351,896	56.7%	7,246,677		9,575	1.29038
2011	15,925,721	11,312,566	71.0%	7,646,184		9,325	1.24075
2012	15,523,360	14,272,294	91.9%	9,661,074		9,059	1.19303
2013	16,306,681	12,625,889	77.4%	11,274,719		8,788	1.14714
2014	18,564,257	16,549,863	89.1%	12,995,111		8,528	1.10302
2015	19,971,576	18,494,684	92.6%	14,036,824		8,282	1.06060
2016	21,489,745	19,864,196	92.4%	15,711,313	192,026,402	8,095	1.01980
2017	19,669,770	26,114,944	132.8%	17,458,409		7,723	0.98058
2018	18,503,418	26,277,210	142.0%	20,715,437		7,331	0.94287
2019	17,354,655	26,539,622	152.9%	23,091,505		6,929	0.90660
2020	16,241,465	26,734,134	164.6%	24,823,049		6,527	0.87173
2021	15,139,397	26,893,887	177.6%	26,149,682		6,120	0.83820
2022	14,081,904	27,019,512	191.9%	27,263,325		5,726	0.80597
2023	13,060,277	27,186,871	208.2%	28,089,074		5,340	0.77497
2024	12,084,581	27,320,311	226.1%	28,792,965		4,968	0.74516
2025	11,145,610	27,183,179	243.9%	29,311,100		4,607	0.71650
2026	10,251,655	27,053,217	263.9%	29,645,685		4,258	0.68894
2027	9,401,370	27,259,759	290.0%	29,879,054		3,921	0.66245
2028	8,592,224	27,730,390	322.7%	30,183,090		3,597	0.63697
2029	7,821,772	28,060,947	358.8%	30,544,551		3,283	0.61247
2030	7,088,788	28,069,995	396.0%	30,871,302		2,983	0.58891
2031	6,395,484	27,826,948	435.1%	31,084,049		2,697	0.56626
2032	5,741,160	27,364,274	476.6%	31,098,940		2,424	0.54448
2033	5,125,085	26,802,953	523.0%	30,885,646		2,166	0.52354
2034	4,547,443	26,155,302	575.2%	30,479,542		1,924	0.50340
2035	4,009,139	25,350,676	632.3%	30,114,019		1,697	0.48404
2036	3,511,427	24,333,930	693.0%	29,813,265		1,487	0.46543
2037	3,054,770	23,061,294	754.9%	29,327,641		1,293	0.44752
2038	2,638,055	21,591,392	818.5%	28,575,120		1,116	0.43031
2039	2,260,236	19,934,112	881.9%	27,556,532		955	0.41376
2040	1,921,020	18,174,095	946.1%	26,290,915		811	0.39785
2041	1,619,163	16,297,856	1006.6%	24,794,642		684	0.38255
2042	1,353,671	14,373,226	1061.8%	23,111,519		571	0.36783
2043	1,121,473	12,510,432	1115.5%	21,268,345		473	0.35368
2044	920,216	10,725,878	1165.6%	19,310,887		388	0.34008
2045	747,947	9,046,077	1209.5%	17,289,558		315	0.32700
2046	602,260	7,496,464	1244.7%	15,256,171		254	0.31442
2047	480,288	6,131,507	1276.6%	13,260,368		203	0.30233
2048	379,186	4,988,477	1315.6%	11,356,687		161	0.29070
2049	296,338	4,039,742	1363.2%	9,591,781		126	0.27952
2050	229,273	3,261,200	1422.4%	7,996,453		98	0.26877
2051	175,697	2,629,248	1496.5%	6,589,086		76	0.25843
2052	133,480	2,117,553	1586.4%	5,376,030		58	0.24849
2053	100,601	1,692,354	1682.2%	4,350,965		44	0.23894
2054	75,272	1,333,130	1771.1%	3,496,519		33	0.22975
2055	55,962	1,040,607	1859.5%	2,791,069		25	0.22091
2056	41,362	804,608	1945.3%	2,214,245		19	0.21241
2057	30,430	619,485	2035.7%	1,745,797		14	0.20424
2058	22,278	476,308	2138.0%	1,367,494		10	0.19639
2059	16,224	366,597	2259.6%	1,064,163		8	0.18884
2060	11,744	278,823	2374.1%	823,444		6	0.18157
2061	8,421	208,464	2475.4%	633,126		4	0.17459
2062	6,003	153,772	2561.4%	483,602		3	0.16787
2063	4,259	113,038	2653.9%	366,626		2	0.16142
2064	3,004	80,957	2695.2%	275,691		2	0.15521
2065	2,097	56,774	2707.9%	204,919		1	0.14924
2066	1,434	39,316	2741.3%	150,163		1	0.14350
2067	971	27,007	2782.6%	108,208		0	0.13798
2068	651	18,349	2817.2%	76,714		0	0.13267
2069	433	12,504	2890.2%	53,808		0	0.12757
2070	286	8,616	3010.3%	37,649		0	0.12266
2071	190	5,926	3117.9%	26,497		0	0.11795
2072	126	4,041	3211.6%	18,620		0	0.11341
2073	81	2,601	3213.3%	13,054		0	0.10905
2074	51	1,632	3171.7%	9,055		0	0.10485
2075	33	1,030	3125.3%	6,243		0	0.10082
2076	21	651	3075.4%	4,253		0	0.09694
PV Past	382,686,623	173,502,999	45.3%				
PV Future	167,825,066	440,585,172	262.5%				
PV Total	550,511,689	614,088,172	111.5%				

Attachment 4a: PCS II Policy Forms
Virginia State Experience Projection
All BPs With 72% Lifetime And 55% Limited Rate Increases

<u>Calendar</u> <u>Year</u>	<u>Earned</u> <u>Premium</u>	<u>Incurred</u> <u>Claims</u>	<u>Loss</u> <u>Ratio</u>	<u>Paid</u> <u>Claims</u>	<u>Active Life</u> <u>Reserves</u>	<u>Life</u> <u>Years</u>	<u>4.00%</u> <u>Discount</u> <u>Factor</u>
1997	0	0	0.1%	0		0	2.14857
1998	491,229	707	0.1%	707		1,130	2.06594
1999	3,424,728	416,851	12.2%	61,885		3,370	1.98648
2000	7,517,996	263,237	3.5%	212,323		6,158	1.91007
2001	12,415,883	2,065,995	16.6%	307,467		10,043	1.83661
2002	20,175,429	1,266,298	6.3%	549,604		15,453	1.76597
2003	25,624,794	3,468,106	13.5%	940,421		15,397	1.69805
2004	25,044,106	6,194,628	24.7%	1,690,449		15,094	1.63274
2005	24,540,459	4,854,514	19.8%	2,719,712		14,858	1.56994
2006	24,103,701	8,187,585	34.0%	3,875,437		14,607	1.50956
2007	23,573,859	8,404,279	35.7%	5,413,961		14,339	1.45150
2008	23,285,928	9,743,745	41.8%	6,861,976		13,939	1.39567
2009	24,127,816	9,281,027	38.5%	7,802,689		13,581	1.34199
2010	23,689,748	13,088,164	55.2%	9,487,887		13,271	1.29038
2011	22,986,807	15,735,773	68.5%	10,637,630		12,966	1.24075
2012	22,532,370	20,430,097	90.7%	13,281,203		12,649	1.19303
2013	23,912,597	19,060,574	79.7%	15,459,278		12,298	1.14714
2014	27,756,833	23,839,003	85.9%	17,522,623		11,968	1.10302
2015	30,490,808	28,710,593	94.2%	19,557,757		11,669	1.06060
2016	33,291,414	30,331,955	91.1%	22,035,112	297,148,529	11,430	1.01980
2017	30,967,055	35,615,601	115.0%	25,062,138		10,963	0.98058
2018	30,784,001	36,458,331	118.4%	29,375,158		10,465	0.94287
2019	44,091,686	38,808,353	88.0%	33,430,273		9,949	0.90660
2020	41,847,787	39,470,934	94.3%	36,163,943		9,429	0.87173
2021	39,548,189	40,141,879	101.5%	38,406,552		8,902	0.83820
2022	37,250,915	40,806,378	109.5%	40,356,677		8,384	0.80597
2023	34,974,912	41,606,244	119.0%	41,993,062		7,875	0.77497
2024	32,746,289	42,381,266	129.4%	43,497,144		7,379	0.74516
2025	30,567,231	42,726,781	139.8%	44,793,609		6,894	0.71650
2026	28,453,535	43,097,244	151.5%	45,868,039		6,422	0.68894
2027	26,405,646	44,057,440	166.8%	46,834,914		5,961	0.66245
2028	24,420,783	45,527,093	186.4%	47,928,381		5,512	0.63697
2029	22,497,837	46,822,500	208.1%	49,153,603		5,076	0.61247
2030	20,639,086	47,614,153	230.7%	50,376,256		4,653	0.58891
2031	18,851,988	47,998,311	254.6%	51,463,641		4,245	0.56626
2032	17,138,913	48,024,246	280.2%	52,283,092		3,853	0.54448
2033	15,500,968	47,916,649	309.1%	52,768,351		3,478	0.52354
2034	13,940,976	47,639,289	341.7%	52,967,347		3,121	0.50340
2035	12,463,741	47,026,218	377.3%	53,227,934		2,783	0.48404
2036	11,075,797	45,947,615	414.8%	53,595,077		2,466	0.46543
2037	9,781,166	44,300,084	452.9%	53,634,920		2,171	0.44752
2038	8,579,497	42,166,993	491.5%	53,175,004		1,897	0.43031
2039	7,471,329	39,596,440	530.0%	52,183,863		1,646	0.41376
2040	6,458,544	36,794,638	569.7%	50,670,473		1,417	0.39785
2041	5,541,553	33,727,920	608.6%	48,667,127		1,212	0.38255
2042	4,719,147	30,459,230	645.4%	46,224,073		1,028	0.36783
2043	3,986,269	27,159,021	681.3%	43,382,486		864	0.35368
2044	3,338,887	23,863,009	714.7%	40,209,800		721	0.34008
2045	2,773,478	20,649,622	744.5%	36,783,884		597	0.32700
2046	2,285,142	17,564,189	768.6%	33,202,280		491	0.31442
2047	1,867,076	14,757,459	790.4%	29,557,704		400	0.30233
2048	1,512,209	12,326,458	815.1%	25,956,904		323	0.29070
2049	1,213,942	10,259,718	845.2%	22,504,228		259	0.27952
2050	965,845	8,527,084	882.9%	19,280,825		206	0.26877
2051	761,826	7,078,248	929.1%	16,343,657		162	0.25843
2052	596,076	5,867,770	984.4%	13,728,235		127	0.24849
2053	462,920	4,807,505	1038.5%	11,444,142		99	0.23894
2054	357,045	3,876,313	1085.7%	9,473,252		76	0.22975
2055	273,669	3,089,376	1128.9%	7,787,492		59	0.22091
2056	208,561	2,441,557	1170.7%	6,358,725		45	0.21241
2057	158,135	1,913,135	1209.8%	5,156,765		34	0.20424
2058	119,261	1,499,959	1257.7%	4,153,335		26	0.19639
2059	89,414	1,175,559	1314.7%	3,322,967		19	0.18884
2060	66,578	914,395	1373.4%	2,641,507		14	0.18157
2061	49,141	709,256	1443.3%	2,085,164		11	0.17459
2062	36,004	546,630	1518.2%	1,634,767		8	0.16787
2063	26,205	416,202	1588.2%	1,273,351		6	0.16142
2064	18,946	307,483	1623.0%	985,056		4	0.15521
2065	13,586	222,870	1640.4%	756,167		3	0.14924
2066	9,625	158,557	1647.3%	576,207		2	0.14350
2067	6,784	111,583	1644.8%	436,062		1	0.13798
2068	4,772	79,221	1660.2%	328,082		1	0.13267
2069	3,347	55,856	1668.7%	245,835		1	0.12757
2070	2,344	39,497	1685.3%	183,548		1	0.12266
2071	1,638	27,904	1703.0%	136,382		0	0.11795
2072	1,138	19,556	1718.7%	100,286		0	0.11341
2073	773	13,695	1771.3%	72,884		0	0.10905
2074	521	9,646	1850.0%	52,288		0	0.10485
2075	352	6,783	1924.4%	37,256		0	0.10082
2076	239	4,793	2006.9%	26,548		0	0.09694
PV Past	549,330,050	251,929,582	45.9%				
PV Future	421,451,180	735,337,123	174.5%				
PV Total	970,781,230	987,266,705	101.7%				

**Attachment 4b: PCS II Policy Forms
Virginia State Experience Projection
Lifetime Benefit Periods With 72% Lifetime Rate Increase**

<u>Calendar Year</u>	<u>Earned Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Paid Claims</u>	<u>Active Life Reserves</u>	<u>Life Years</u>	<u>4.00% Discount Factor</u>
1997	0	0	0.0%	0		0	2.14857
1998	78,978	0	0.0%	0		208	2.06594
1999	734,304	319,443	43.5%	53,718		719	1.98648
2000	1,865,345	0	0.0%	106,383		1,522	1.91007
2001	3,348,697	481,751	14.4%	69,845		2,649	1.83661
2002	5,787,644	403,482	7.0%	82,878		4,128	1.76597
2003	7,513,625	1,269,239	16.9%	168,819		4,151	1.69805
2004	7,352,072	1,124,728	15.3%	364,568		4,069	1.63274
2005	7,228,874	1,646,776	22.8%	485,395		4,023	1.56994
2006	7,136,395	2,641,739	37.0%	760,024		3,972	1.50956
2007	7,031,448	2,366,970	33.7%	1,162,512		3,932	1.45150
2008	6,987,000	4,044,821	57.9%	1,785,724		3,832	1.39567
2009	7,284,770	1,461,784	20.1%	1,962,911		3,755	1.34199
2010	7,199,365	3,736,268	51.9%	2,241,210		3,696	1.29038
2011	7,061,086	4,423,207	62.6%	2,991,446		3,641	1.24075
2012	7,009,009	6,157,804	87.9%	3,620,129		3,590	1.19303
2013	7,605,917	6,434,685	84.6%	4,184,559		3,510	1.14714
2014	9,192,575	7,289,140	79.3%	4,527,513		3,440	1.10302
2015	10,519,231	10,215,909	97.1%	5,520,932		3,387	1.06060
2016	11,801,669	10,467,759	88.7%	6,323,799	105,122,127	3,335	1.01980
2017	11,297,285	9,500,657	84.1%	7,603,729		3,240	0.98058
2018	11,501,006	10,088,027	87.7%	8,626,179		3,133	0.94287
2019	17,670,277	11,235,352	63.6%	9,739,423		3,020	0.90660
2020	16,997,532	11,770,836	69.3%	10,611,187		2,903	0.87173
2021	16,291,156	12,333,589	75.7%	11,446,909		2,781	0.83820
2022	15,561,291	12,915,674	83.0%	12,241,057		2,658	0.80597
2023	14,821,007	13,583,595	91.7%	13,035,917		2,535	0.77497
2024	14,076,698	14,256,887	101.3%	13,837,598		2,411	0.74516
2025	13,331,662	14,776,265	110.8%	14,628,365		2,287	0.71650
2026	12,589,493	15,310,722	121.6%	15,388,565		2,164	0.68894
2027	11,850,117	16,087,351	135.8%	16,145,062		2,040	0.66245
2028	11,113,524	17,101,421	153.9%	16,956,132		1,916	0.63697
2029	10,381,225	18,084,217	174.2%	17,840,091		1,792	0.61247
2030	9,656,190	18,891,435	195.6%	18,756,685		1,670	0.58891
2031	8,942,332	19,547,576	218.6%	19,654,065		1,548	0.56626
2032	8,242,549	20,068,189	243.5%	20,484,599		1,429	0.54448
2033	7,558,719	20,553,890	271.9%	21,212,645		1,312	0.52354
2034	6,893,592	20,956,901	304.0%	21,850,629		1,197	0.50340
2035	6,250,373	21,187,525	339.0%	22,512,634		1,086	0.48404
2036	5,633,696	21,171,517	375.8%	23,219,262		980	0.46543
2037	5,046,743	20,844,348	413.0%	23,785,730		878	0.44752
2038	4,490,872	20,227,979	450.4%	24,121,136		782	0.43031
2039	3,968,234	19,360,346	487.9%	24,192,547		691	0.41376
2040	3,481,158	18,361,567	527.5%	23,988,967		606	0.39785
2041	3,031,851	17,211,668	567.7%	23,525,559		528	0.38255
2042	2,620,957	15,904,892	606.8%	22,808,102		457	0.36783
2043	2,247,987	14,500,308	645.0%	21,850,372		392	0.35368
2044	1,912,553	13,017,539	680.6%	20,673,459		334	0.34008
2045	1,614,160	11,508,678	713.0%	19,304,312		282	0.32700
2046	1,351,638	9,993,778	739.4%	17,788,285		237	0.31442
2047	1,122,629	8,569,056	763.3%	16,168,224		197	0.30233
2048	924,472	7,294,418	789.0%	14,496,154		162	0.29070
2049	754,617	6,186,759	819.9%	12,829,746		133	0.27952
2050	610,472	5,240,638	858.5%	11,219,512		108	0.26877
2051	489,497	4,429,847	905.0%	9,704,307		87	0.25843
2052	389,183	3,735,697	959.9%	8,313,643		69	0.24849
2053	306,988	3,104,227	1011.2%	7,063,845		55	0.23894
2054	240,374	2,535,086	1054.6%	5,954,589		43	0.22975
2055	186,928	2,042,815	1092.8%	4,979,820		33	0.22091
2056	144,450	1,632,607	1130.2%	4,132,102		26	0.21241
2057	110,968	1,290,496	1162.9%	3,401,791		20	0.20424
2058	84,730	1,021,362	1205.4%	2,779,077		15	0.19639
2059	64,266	807,300	1256.2%	2,253,845		12	0.18884
2060	48,374	634,377	1311.4%	1,814,444		9	0.18157
2061	36,088	499,947	1385.4%	1,449,412		7	0.17459
2062	26,699	392,264	1469.2%	1,149,271		5	0.16787
2063	19,603	302,748	1544.4%	905,368		4	0.16142
2064	14,290	226,241	1583.2%	708,397		3	0.15521
2065	10,337	165,907	1605.0%	550,565		2	0.14924
2066	7,402	119,116	1609.2%	425,568		1	0.14350
2067	5,280	84,495	1600.4%	327,527		1	0.13798
2068	3,762	60,820	1616.6%	251,147		1	0.13267
2069	2,677	43,317	1618.3%	191,879		1	0.12757
2070	1,900	30,859	1624.1%	145,800		0	0.12266
2071	1,344	21,963	1634.3%	109,819		0	0.11795
2072	943	15,506	1644.6%	81,622		0	0.11341
2073	648	11,088	1711.9%	59,801		0	0.10905
2074	442	8,011	1813.8%	43,214		0	0.10485
2075	301	5,751	1908.2%	31,000		0	0.10082
2076	206	4,141	2009.9%	22,287		0	0.09694
PV Past	166,643,427	78,426,582	47.1%				
PV Future	181,985,725	284,811,332	156.5%				
PV Total	348,629,153	363,237,915	104.2%				

Attachment 4c: PCS II Policy Forms
Virginia State Experience Projection
Limited Benefit Periods With 55% Limited Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1997	0	0	0.2%	0		0	2.14857
1998	412,251	707	0.2%	707		922	2.06594
1999	2,690,424	97,408	3.6%	8,167		2,651	1.98648
2000	5,652,651	263,237	4.7%	105,940		4,636	1.91007
2001	9,067,186	1,584,244	17.5%	237,622		7,394	1.83661
2002	14,387,784	862,816	6.0%	466,726		11,325	1.76597
2003	18,111,169	2,198,867	12.1%	771,602		11,246	1.69805
2004	17,692,034	5,069,900	28.7%	1,325,881		11,025	1.63274
2005	17,311,585	3,207,738	18.5%	2,234,317		10,835	1.56994
2006	16,967,306	5,545,846	32.7%	3,115,414		10,635	1.50956
2007	16,542,411	6,037,309	36.5%	4,251,449		10,407	1.45150
2008	16,298,928	5,698,924	35.0%	5,076,251		10,107	1.39567
2009	16,843,046	7,819,243	46.4%	5,839,778		9,826	1.34199
2010	16,490,383	9,351,896	56.7%	7,246,677		9,575	1.29038
2011	15,925,721	11,312,566	71.0%	7,646,184		9,325	1.24075
2012	15,523,360	14,272,294	91.9%	9,661,074		9,059	1.19303
2013	16,306,681	12,625,889	77.4%	11,274,719		8,788	1.14714
2014	18,564,257	16,549,863	89.1%	12,995,111		8,528	1.10302
2015	19,971,576	18,494,684	92.6%	14,036,824		8,282	1.06060
2016	21,489,745	19,864,196	92.4%	15,711,313	192,026,402	8,095	1.01980
2017	19,669,770	26,114,944	132.8%	17,458,409		7,723	0.98058
2018	19,282,995	26,370,304	136.8%	20,748,979		7,331	0.94287
2019	26,421,409	27,573,002	104.4%	23,690,850		6,929	0.90660
2020	24,850,255	27,700,098	111.5%	25,552,756		6,527	0.87173
2021	23,257,032	27,808,290	119.6%	26,959,643		6,120	0.83820
2022	21,689,624	27,890,704	128.6%	28,115,620		5,726	0.80597
2023	20,153,904	28,022,649	139.0%	28,957,145		5,340	0.77497
2024	18,669,592	28,124,379	150.6%	29,659,546		4,968	0.74516
2025	17,235,569	27,950,516	162.2%	30,165,244		4,607	0.71650
2026	15,864,042	27,786,522	175.2%	30,479,474		4,258	0.68894
2027	14,555,528	27,970,089	192.2%	30,689,853		3,921	0.66245
2028	13,307,259	28,425,673	213.6%	30,972,249		3,597	0.63697
2029	12,116,612	28,738,283	237.2%	31,313,511		3,283	0.61247
2030	10,982,896	28,722,718	261.5%	31,619,571		2,983	0.58891
2031	9,909,656	28,450,735	287.1%	31,809,575		2,697	0.56626
2032	8,896,364	27,956,057	314.2%	31,798,493		2,424	0.54448
2033	7,942,249	27,362,759	344.5%	31,555,706		2,166	0.52354
2034	7,047,384	26,682,387	378.6%	31,116,718		1,924	0.50340
2035	6,213,367	25,838,693	415.9%	30,715,301		1,697	0.48404
2036	5,442,102	24,776,098	455.3%	30,375,815		1,487	0.46543
2037	4,734,424	23,455,736	495.4%	29,849,191		1,293	0.44752
2038	4,088,624	21,939,014	536.6%	29,053,868		1,116	0.43031
2039	3,503,095	20,236,094	577.7%	27,991,316		955	0.41376
2040	2,977,386	18,433,071	619.1%	26,681,506		811	0.39785
2041	2,509,702	16,516,252	658.1%	25,141,568		684	0.38255
2042	2,098,190	14,554,338	693.7%	23,415,971		571	0.36783
2043	1,738,283	12,658,713	728.2%	21,532,114		473	0.35368
2044	1,426,335	10,845,470	760.4%	19,536,341		388	0.34008
2045	1,159,317	9,140,944	788.5%	17,479,572		315	0.32700
2046	933,504	7,570,411	811.0%	15,413,994		254	0.31442
2047	744,446	6,188,403	831.3%	13,389,480		203	0.30233
2048	587,738	5,032,040	856.2%	11,460,750		161	0.29070
2049	459,324	4,072,959	886.7%	9,674,482		126	0.27952
2050	355,373	3,286,445	924.8%	8,061,312		98	0.26877
2051	272,330	2,648,401	972.5%	6,639,351		76	0.25843
2052	206,894	2,132,073	1030.5%	5,414,592		58	0.24849
2053	155,932	1,703,278	1092.3%	4,380,297		44	0.23894
2054	116,672	1,341,227	1149.6%	3,518,663		33	0.22975
2055	86,741	1,046,561	1206.5%	2,807,673		25	0.22091
2056	64,111	808,950	1261.8%	2,226,623		19	0.21241
2057	47,167	622,639	1320.1%	1,754,973		14	0.20424
2058	34,530	478,598	1386.0%	1,374,258		10	0.19639
2059	25,147	368,259	1464.4%	1,069,122		8	0.18884
2060	18,204	280,018	1538.2%	827,063		6	0.18157
2061	13,053	209,309	1603.5%	635,752		4	0.17459
2062	9,305	154,366	1658.9%	485,496		3	0.16787
2063	6,602	113,454	1718.5%	367,983		2	0.16142
2064	4,656	81,242	1744.9%	276,659		2	0.15521
2065	3,250	56,963	1752.8%	205,602		1	0.14924
2066	2,223	39,441	1774.2%	150,639		1	0.14350
2067	1,504	27,088	1800.6%	108,534		0	0.13798
2068	1,010	18,401	1822.7%	76,935		0	0.13267
2069	671	12,539	1869.8%	53,956		0	0.12757
2070	444	8,639	1947.2%	37,747		0	0.12266
2071	295	5,940	2016.5%	26,563		0	0.11795
2072	195	4,050	2076.9%	18,664		0	0.11341
2073	125	2,607	2077.8%	13,083		0	0.10905
2074	80	1,635	2050.7%	9,074		0	0.10485
2075	51	1,032	2020.5%	6,256		0	0.10082
2076	33	652	1988.0%	4,261		0	0.09694
PV Past	382,686,623	173,502,999	45.3%				
PV Future	239,465,454	450,525,791	188.1%				
PV Total	622,152,077	624,028,791	100.3%				

Attachment 5a
 Genworth Life Insurance Company
 Actual to Expected Assumption Analysis
 Nationwide Experience
 PCS II Series Policy Forms
 Actual vs. Expected Claim Costs (\$)

Year	Actual	Expected	A to E
1997-2000	56,348	25,866	218%
2001	76,317	36,107	211%
2002	107,189	52,956	202%
2003	140,652	67,982	207%
2004	173,940	83,892	207%
2005	208,161	99,496	209%
2006	229,012	115,839	198%
2007	262,415	132,990	197%
2008	328,092	150,860	217%
2009	354,012	168,301	210%
2010	416,174	188,538	221%
2011	468,323	208,929	224%
2012	529,294	230,667	229%
2013	556,651	252,611	220%
2014	573,302	278,364	206%
2015	620,637	306,858	202%
2016	674,565	340,471	198%

Attachment 5b
 Genworth Life Insurance Company
 Actual to Expected Assumption Analysis
 Nationwide Experience
 PCS II Series Policy Forms
 Actual vs. Expected Lapses (Count)

Year	Actual	Expected	A to E
1997	0	49	0%
1998	478	1,079	44%
1999	4,024	6,237	65%
2000	8,055	12,400	65%
2001	11,883	17,081	70%
2002	8,901	14,277	62%
2003	8,096	11,755	69%
2004	4,204	9,614	44%
2005	3,035	8,557	35%
2006	2,526	8,108	31%
2007	2,132	7,853	27%
2008	3,834	7,634	50%
2009	3,872	7,352	53%
2010	2,513	7,091	35%
2011	2,536	6,845	37%
2012	2,434	6,593	37%
2013	2,068	6,339	33%
2014	1,583	6,103	26%
2015	1,402	5,873	24%
2016	1,060	5,662	19%

Attachment 5c
Genworth Life Insurance Company
Actual to Expected Assumption Analysis
Nationwide Experience
PCS II Series Policy Forms
Actual vs. Expected Mortality (Count)

Year	Actual	Expected	A to E
1997	0	8	0%
1998	26	156	17%
1999	276	940	29%
2000	761	2,094	36%
2001	1,371	3,229	42%
2002	1,765	3,718	47%
2003	2,063	4,040	51%
2004	2,352	4,305	55%
2005	2,877	4,584	63%
2006	3,134	4,867	64%
2007	3,411	5,159	66%
2008	3,794	5,429	70%
2009	3,971	5,636	70%
2010	4,406	5,865	75%
2011	4,616	6,084	76%
2012	4,691	6,273	75%
2013	5,023	6,456	78%
2014	4,851	6,639	73%
2015	4,973	6,839	73%
2016	4,186	7,045	59%

Attachment 6
Genworth Life Insurance Company
Model-Produced Experience (Current Assumptions) to Actual Historical Experience
Nationwide Experience PCS II Policy Forms
All Benefit Periods

Actual to Model Lapse Active Lives			
<u>Pol Dur</u>	<u>Actual</u>	<u>Model</u>	<u>A/E</u>
1	21,786	22,122	0.98
2	9,955	10,065	0.99
3	6,395	6,436	0.99
4	4,217	4,325	0.98
5	3,169	3,447	0.92
6	2,688	3,129	0.86
7	2,575	2,873	0.90
8	2,980	2,658	1.12
9	2,968	2,368	1.25
10	2,454	2,132	1.15
11	1,851	1,923	0.96
12	1,330	1,683	0.79
13	1,205	1,472	0.82
14	952	1,240	0.77
15	748	988	0.76
16	386	544	0.71
17	134	207	0.65
18	15	21	0.73
19	-	2	0.00
Total	65,808	67,633	0.97

Actual to Model Mortality Active Lives			
<u>Pol Dur</u>	<u>Actual</u>	<u>Model</u>	<u>A/E</u>
1	923	875	1.06
2	1,253	1,351	0.93
3	1,452	1,610	0.90
4	1,711	1,803	0.95
5	1,843	1,969	0.94
6	2,113	2,121	1.00
7	2,404	2,259	1.06
8	2,445	2,380	1.03
9	2,568	2,494	1.03
10	2,647	2,588	1.02
11	2,799	2,675	1.05
12	2,766	2,717	1.02
13	2,816	2,707	1.04
14	2,562	2,603	0.98
15	2,127	2,236	0.95
16	1,203	1,308	0.92
17	449	496	0.91
18	32	52	0.61
19	-	3	0.00
Total	34,113	34,248	1.00

Actual to Model Incidence Active Lives			
<u>Pol Dur</u>	<u>Actual</u>	<u>Expected</u>	<u>A/E</u>
1	896	797	1.12
2	1,218	1,241	0.98
3	1,555	1,587	0.98
4	1,859	1,914	0.97
5	2,143	2,167	0.99
6	2,362	2,424	0.97
7	2,878	2,868	1.00
8	2,911	3,005	0.97
9	3,260	3,285	0.99
10	3,665	3,731	0.98
11	4,161	3,988	1.04
12	4,487	4,228	1.06
13	4,530	4,431	1.02
14	4,356	4,471	0.97
15	4,070	4,174	0.98
16	2,730	2,710	1.01
17	1,166	1,194	0.98
18	190	195	0.97
19	13	14	0.95
20+	-	-	-
Total	48,450	48,424	1.00

Actual to Model Claim Termination Rates Disabled Lives			
<u>Clim Dur</u>	<u>Actual</u>	<u>Expected</u>	<u>A/E</u>
1	19,818	20,788	0.95
2	6,255	6,639	0.94
3	4,135	4,330	0.96
4	2,624	2,687	0.98
5	1,515	1,566	0.97
6	815	871	0.94
7	491	505	0.97
8	295	323	0.91
9	176	210	0.84
10+	265	349	0.76
Total	36,389	38,267	0.95

Jurisdiction	2007 Rate Action		2010 Rate Action					2012 Rate Action					2014 Rate Action					2015/2016 Rate Action					2017 Rate Action					Cumulative Rate Increase		Data as of 12/31/2016													
	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase (Lifeline)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Approved or Filed (Lifeline)	Approved or Filed (Limited)	Requested Increase (Lifeline)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Approved or Filed (Lifeline)	Approved or Filed (Limited)	Requested Increase (Lifeline)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Approved or Filed (Lifeline)	Approved or Filed (Limited)	Requested Increase (Lifeline)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Approved or Filed (Lifeline)	Approved or Filed (Limited)	Lifeline	Limited	Lifeline	Limited	Total	% of Total	Total Exposed Lives						
Alabama	11%	1/18/2007	11%	11%	11%	11%																																					
Alaska	Filing Not Required	Implemented	11% increase	Filing Not Required	Implemented	18% increase																																					
Arizona	11%	1/14/2008	11%	18%	1/2/2011	18%	78%	63%	1/27/2012	78%	63%	1/24/2013	25%	25%					48%	36%	10/10/2014	12/4/2014																					
Arkansas	11%	6/11/2008	11%	10%	2/8/2012	10%	78%	63%	10/31/2014	10/27/2015	30%	30%							99%	83%	1/16/2015	3/11/2015	25%	25%	184%	160%	12/1/2015	8/16/2016	25%	25%	110%	73%	8/9/2017	8/30/2017	25%	25%	138%	138%	81.3	\$1.4	\$2.7	0.6%	1,412
California (Loss Ratio Non-Partnership)	11%	5/12/2008	11%	27%	2/4/2014	27%													100%	100%	12/1/2015	8/16/2016																					
California (Rate Stability Partnership)							26.6%	26.6%	12/19/2013	10/30/2015	20%	20%							100%	100%	11/21/2016																						
California (Rate Stability Partnership)							34.8%	34.8%	2/20/2014	11/9/2015	9%	9%																															
Colorado	11%	12/11/2007	11%	18%	5/10/2011	18%	78%	63%	11/23/2012	10/35/2013	20%	21%	36%	31%	11/13/2014	1/15/2015	36%	21%	100%	107%	8/31/2016																						
Connecticut	11%	12/10/2007	11%	18%	7/6/2011	18%	78%	63%	10/11/2012	1/29/2013	40%	40%	32%	19%	9/19/2014	1/9/2015	19%	19%	99%	82.0%	12/30/2015	3/30/2016	47%	47%	72%	27.0%	10/10/2017	11/28/2017	30.58%	30.58%	319%	319%	53.7	\$17.6	\$16.3	3.7%	4,236						
Delaware	11%	10/11/2007	11%	18%	8/16/2011	18%	78%	63%	9/14/2012	3/14/2013	78%	63%																															
Florida	11%	12/15/2007	11%	18%	3/29/2011	18%	78%	63%	11/9/2012	10/25/2013	40%	25%	32%	36%	10/7/2014	1/30/2015	15%	15%	106%	111%	12/7/2015	5/9/2016	15%	15%	72%	55%	8/28/2017																
Florida	11%	7/16/09	6.3/3/09	11%	18%	6/21/2011	18%	78%	63%	9/6/2013	18%	18%	57%	44%	9/11/2014	3/12/2015	15%	15%	144%	123%	11/13/2015	5/16/2016	15%	15%	100%	60%	8/7/2017																
Georgia	11%	9/2/2009	11%	18%	6/21/2011	18%	78%	63%	11/7/2012	9/6/2013	18%	18%	57%	44%	9/11/2014	3/12/2015	15%	15%	144%	123%	11/13/2015	5/16/2016	15%	15%	100%	60%	8/7/2017																
Hawaii	11%	1/9/2008	11%	18%	8/24/2011	18%	78%	63%	10/18/2012	5/31/2013	36%	29%	36%	37%	10/1/2014	8/14/2017	22.6%	21.2%																									
Idaho	11%	10/25/2007	11%	18%	8/3/2011	18%	78%	63%	11/9/2012	10/25/2013	40%	25%	32%	36%	10/7/2014	1/30/2015	15%	15%	106%	111%	12/7/2015	5/9/2016	15%	15%	72%	55%	8/28/2017																
Illinois	11%	10/25/2007	11%	18%	3/29/2011	18%	78%	63%	9/18/2012	12/24/2013	78%	63%																															
Indiana	11%	Disapproved		18%	Disapproved		133% ²	113% ²	12/27/2012	7/17/2014	20%	17%	100%	88%	1/14/2014				261%	239%	1/26/2016	6/30/2016	20%	20%																			
Indiana (Partnership)	11%	Disapproved		18%	Disapproved		133% ²	113% ²	3/4/2013	9/4/2014	14%	19%	63.7%	63.7%	5/1/2015				261%	239%	1/7/2016	7/1/2016	20%	20%																			
Iowa	11%	4/25/2008	11%	18%	3/11/2011	18%	78%	63%	10/10/2012	11/14/2013	78%	63%																															
Kansas	11%	12/5/2007	11%	15%	10/11/2011	15%	81% ²	66% ²	10/26/2012	10/13/2014	28%	38%																															
Kentucky	11%	1/23/2008	11%	18%	6/15/2011	18%	78%	63%	9/21/2012	5/29/2013	201% ³	201% ³	54%	42%	10/23/2014				176%	152%	3/31/2016	10/4/2016	35%	25%																			
Louisiana	11%	1/16/2007	11%	18%	3/18/2011	18%	78%	63%	10/26/2012	5/27/2014	20%	20%	54%	42%	9/25/2014	2/12/2016	20%	20%																									
Maine	11%	9/18/2007	11%	18%	8/18/2011	18%	26% ²	17% ²	12/14/2012	5/2/2013	26%	17%																															
Maryland	11%	10/20/2008	11%	15%	4/4/2011	15%	81% ²	66% ²	11/16/2012	11/14/2013	15%	15%	15%	15%	11/17/2014	2/12/2015	15%	15%	15%	15%	12/1/2015	4/12/2016	15%	15%	107%	70%	8/17/2017																
Massachusetts	11%	Closed		18%	11/29/2012	18%	111% ²	84% ²	12/21/2012																																		
Michigan	11%	10/1/2007	11%	18%	11/29/2010	18%	78%	63%	8/31/2012	10/15/2012	78%	63%																															
Minnesota	11%	Closed		29% ³	9/8/2011	29% ³	78%	63%	12/23/2012	10/31/2014	15%	15%							192%	168%	4/4/2016	9/15/2016	67%	60%																			
Mississippi	11%	8/20/2008	11%	18%	12/28/2010	18%	78%	63%	10/8/2012	2/12/2013	25%	25%	25%	25%	9/19/2014	10/19/2014	25%	25%																									
Missouri	11%	10/30/2007	11%	18%	1/26/2011	18%	78%	63%	10/9/2012	5/7/2013	78%	63%																															
Montana	11%	4/4/2008	11%	18%	1/7/2011	18%	78%	63%	9/17/2012	7/16/2013	25%	20%	48%	42%	10/2/2014	4/8/2015	19.3%	8.8%	122%	123%	12/31/2015	1/23/2017	12.5%	12.5%	82%	72%	9/18/2017																
Nebraska	11%	10/31/2007	11%	18%	7/22/2011	18%	78%	63%	8/31/2012	12/9/2013	78%	63%																															
Nevada	11%	Closed		18%	3/20/2012	18%	67% ²	60% ²	12/23/2012	8/14/2013	97%	80%																															
New Hampshire	11%	11/2/2007	11%	18%	2/25/2011	18%	78%	63%	11/11/2012	Disapproved																																	
New Jersey	11%	10/30/2007	11%	18%	4/12/2011	18%	78%	63%	11/16/2012	7/8% ²	63% ⁴																																
New Mexico	11%	9/17/2007	11%	15%	Disapproved		66% ²	81% ²	11/20/2012	5/16/2014	15%	15%	77%	64%	9/29/2014	7/26/2015	15%	15%																									
New York	11%	Disapproved		15%	10/9% ²		109% ²	63% ²	12/27/2012	8/13/2013	10%	10%	53.8%	53.8%	10/22/2014	4/28/2015	53.8% ²	53.8% ²							98.5% ³	98.5% ³	12/26/2016																
North Carolina	11%	1/24/2008	11%	18%	3/16/2011	18%	78%	63%	12/14/2012	9/12/2013	47.5%	24.4%																															
North Dakota	11%	10/9/2007	11%	18%	3/9/2012	12%	87% ²	71% ²	12/19/2012	4/5/2013	20%	20%	62%	48%	10/1/2014	11/19/2014	15%	15%	153%	131%	12/30/2015																						

CERTIFICATION OF VARIABILITY

June 6, 2019

RE: 7030 – Schedule

Language that appears in the documents contained in this filing may vary as described herein.

For all documents, information contained in brackets is intended to vary, either in accordance with the following general guidelines, or within the specific parameters stated below for the document containing variable language.

GENERAL GUIDELINES

We may vary the names, titles and/or signatures of officers that appear on any of the documents. We may vary the barcodes, address and telephone numbers, website, and business hours for the company to accommodate changes.

Individual (John Doe) information, such as names, ages, numbers, descriptions of coverage, coverage limits, amounts and timeframes, premium amounts and dates etc., including bracketed [] information will be completed with information appropriate to the specific insured (within the parameters contemplated by our rate filing) as described below.

We certify that the ranges bracketed will be as follows:

- “Elimination Period (For the Long Term Care Facility Benefit)” will be 100 days if the Coinsurance option is elected and 180 days if the Extended Elimination Period option is elected.
- The “Elimination Period (For the Home Care Benefit)” row will appear if the Extended Elimination Period option is elected. The value for the elimination period will be 90.
- The “Coinsurance applied to Long Term Care Facility & Home Care Benefit expenses up to the Daily Payment Maximum” row will appear if the Coinsurance option is elected. The value for the coinsurance amount will be 90%.
- Values for the Daily Payment Maximum will reflect the current increased benefit amount based on the amount originally selected. Range 30-99999.
- Value for the Lifetime Maximum Benefit will be 1095 (3 years) x the current Daily Payment Maximum. Range will be 32,850 – 9999999.
- Inflation Protection section will be changed as follows:
 - AUTOMATIC COMPOUND 1% BENEFIT INCREASES – The Daily Payment Maximum and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of the policy. Annual increases will apply to benefits payable for expenses incurred on or after the date of the increase. Beginning on the first anniversary of the policy effective date that occurs after the effective date of the Endorsement changing this Benefit Increases provision to Automatic Compound 1% Benefit Increases, the Daily Payment Maximum and Lifetime Payment Maximum amounts will increase by 1% of the amounts in effect at that time as shown on Your updated Schedule accompanying that Endorsement; and each increase thereafter will be equal to 1% of the Daily Payment Maximum and Lifetime Payment Maximum in effect at the time of each such increase. These increases are not affected by any benefit payments.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers.

For Genworth Life Insurance Company



Paul Loveland, Vice President Product Compliance

CERTIFICATION OF VARIABILITY

June 6,2019

RE: 7030END-SPO 1017 – Stable Premium Option Endorsement (PCS II)

Language that appears in the documents contained in this filing may vary as described herein.

For all documents, information contained in brackets is intended to vary, either in accordance with the following general guidelines, or within the specific parameters stated below for the document containing variable language.

GENERAL GUIDELINES

We may vary the names, titles and/or signatures of officers that appear on any of the documents. We may vary the address, barcodes, telephone numbers, website, and business hours for the company to accommodate changes.

Individual (John Doe) information, such as names, ages, numbers, descriptions of coverage, coverage limits, amounts and timeframes, premium amounts and dates etc., including bracketed ([]) information, will be completed with information appropriate to the specific insured (within the parameters contemplated by our rate filing) as described below.

We certify that the ranges bracketed will be as follows:

Effective date of this Endorsement: This endorsement will become effective either on the effective date of the rate increase or the next premium anniversary date after the policyholder elects this endorsement.

7030END-SPO - Stable Premium Option Endorsement

- Based on the selection of the policyholder either the 'Elimination Period' language or the 'Elimination Period and co-insurance' language will display on the attached endorsement.

Please refer to the annotated endorsement attached.

○ **Elimination Period option:**

EP-1: Describes the change to the schedule page regarding the length of the Elimination Period in days:

- Elimination Period (For the Long Term Care Facility Benefit) - 180
- Elimination Period (For the Home Care Benefit) – 90

EP-2: Replaces the current 'Elimination Period' definition contained in the Glossary section on page 4 in the policy in its entirety.

EP-3: Replaces the current 'Home Care Benefit' provision on page 9 from '**Benefits of the Privileged Care Coordinator Option** through '**Benefits When Any Other Plan of Care is Used in** the policy.

EP-4: Changes the current '**Bed Reservation Benefit**' provision on page 13 of the policy by adding 'or Home Care Benefit'.

EP-5: Changes the first paragraph of the '**Waiver of Premium**' provision on page 19 of the policy in the '**Effective Date and Premium Provisions**' section and adds the language '(after satisfying the Elimination Period).

○ **Coinsurance option**

CI-1: The Elimination Period will be changed to 100 days. Note: If the EP is already 100 no change will be made.

CI-2: Replaces the current 3rd paragraph in the '**Elimination Period**' definition contained in the Glossary section on page 4 in the policy in its entirety. The Home Care Benefit is removed.

CI-3: Replaces the current '**Home Care Benefit**' provision on page 9 in the policy from '**Benefits of the Privileged Care Coordinator Option** through '**Benefits When Any Other Plan of Care is Used**.

CI-4: Replaces the 1st sentence of the '**Long Term Care Facility Benefit** section on page 13 of the policy.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers.

For Genworth Life Insurance Company



Paul Loveland, Vice President Product Compliance

STATEMENT OF VARIABILITY
June 27, 2019

RE: 165224SPO 06/20/18 – Important Change letter
165224NQ 04/23/19 – Premium Change Notice
SPO-COTC 06/20/18 – Coverage Options to Consider
165226 06/20/18– Coverage Options
165239SPO VA 06/27/19 - Important Information

These documents will be used as filed with GEFA 131306457 and 131306458 & 131306459

Language that appears in the documents contained in this filing may vary as described herein.

For all documents, information contained in brackets is intended to vary, either in accordance with the following general guidelines stated below or for the document containing variable language.

We may vary the names and/or titles of officers that appear on any of the documents. We may vary the barcodes, address and telephone numbers, website, and business hours for the company.

Individual information, such as names, ages, numbers, descriptions of coverage, coverage limits, amounts and timeframes, premium amounts and dates etc., including bracketed [] information will be completed with information appropriate to the specific insured within the parameters contemplated by our rate filing. .

165224SPO 06/20/18

Upper right Johnson box: The number of options displayed will vary based on the level of the policyholder's current coverage and the available approved policy options.

Nonforfeiture (NFO) options; One of the following will appear as the last option:

If the policyholder does not meet the criteria for the NFO rider or the CNFO the following language will appear: **Pay nothing more by electing the optional limited benefit.**

If the policyholder qualifies for the Contingent NFO the following language will appear: **Pay nothing more by electing the Contingent Nonforfeiture Benefit.**

If the policyholder purchased a nonforfeiture rider at policy issue the following language will appear: Pay nothing more by exercising your **Non-Forfeiture rider.**

If phased – The language that follows will be for rate increases that are implemented over a period of time.

If future increases planned – The amount of planned future rate increase requests and the timeframe for the request will appear in this sentence provided that the information is applicable based on the final approved rate increase allowed. Percentage range varies by product and maybe shown as lifetime/limited split or as a single percentage based on prior approvals. Number of years vary by product. PCS II: 2-4; Choice 1: 6-8

In the postscript, if the policyholder is not using automatic bank draft (EFT) to pay their premium the words 'you will be billed separately' will appear.

165224NQ 04/23/19

'if on claim/waiver' this language will appear if the policyholder is either receiving benefit payments from us and/or also in waiver of premium status.

'if phased' will appear only if the final approved rate increased is designated to be implemented over a

STATEMENT OF VARIABILITY
June 27, 2019

period of time.

'if not EFT' will appear if the policyholder is not using automatic bank draft (EFT).

SPO-COTC 06/20/18

Introductory paragraph – If more than one reduced benefit option is shown on 165226SPO 04/23/29 then 'several' will display otherwise 'an' will display if only one option is shown.

If phased – The language that follows will be for rate increases that are implemented over a period of time.

Understanding the Stable Premium Option section – #4: if both the elimination period option and coinsurance option are approved both will be displayed in this section. If only one of them is approved then the approved option will display.

Review and Adjust your Long Term Care Coverage section – if more than one option is available the plural version of the words bracketed will display otherwise the singular version will be used.

What the research shows section – if more than one option is available the plural version (options) will be used otherwise (option).

165226 06/20/18 – Coverage Options

Please note: This page will not be provided to policyholder's who do not have any benefit alternatives due to the level of their current benefits.

Median monthly cost of care:

Based on Genworth's annual survey of long term care service's cost the median value for the services listed will be displayed for the policyholders information.

The policyholder's current mode will be displayed after the premium amount in the section titled **Premium before increase**. Options are annually, semi-annually, quarterly or monthly.

Your options: In the first box the words Daily maximum benefit or Monthly maximum benefit will appear based on policyholder benefits. In the 'premium' box either 'annual', 'semi-annual', 'quarterly' or 'monthly' will appear based on policyholder's premium frequency.

In the section titled '**Keep current coverage #1**', if the policyholder is not using automatic bank draft (EFT) to pay

their premium the words 'when you receive your next bill' will appear. The language applicable to phased rate increases will appear 'the first phase of '

Policyholder current benefits will appear in the appropriate boxes as follows:

'Daily maximum benefit' - \$50 - \$400 + inflation amount if applicable

'Monthly maximum benefit' - \$1500-\$12,000 + inflation amount if applicable

Benefit period – 2,3,4,5,6,or Unlimited

Inflation protection – Compound 5%, Simple 5% or None

Elimination period – Facility 50 or 100 days

In the section titled '**Elect Stable Premium #2**' option, if only one of the SPO options is approved then language will conform to the singular form. Also only a Stable Premium 'A' will appear if only one option is available.

In the '**Review & Adjust your coverage #3** section the following additional wording will appear: **if any choices**

STATEMENT OF VARIABILITY
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shown: If you are comfortable reducing your benefits, the alternative(s) below [is (singular) or are (plural)] designed to provide different levels of cost and coverage as you evaluate your current needs. **If no choices**

shown: If you are interested in other ways to adjust your coverage, you may be able to reduce your benefits and premiums. Please contact member of our Customer Service Team at Genworth Life Insurance at XXX.XXX.XXXX.

Options that will appear in each benefit category are based on benefits originally available in the policy form: Ranges are denoted above.

In the box titled '**Pay nothing more**' #4 the language noted below will appear based upon policyholder eligibility.

Language displayed will vary based on whether the policyholder is eligible for the Contingent Benefit Upon Lapse, the Optional Limited benefit or originally purchased the Nonforfeiture rider as follows:

[<if any choices shown> If you are comfortable reducing your benefits, the alternative[s] below [is<or>are] designed to provide different levels of cost and coverage as you evaluate your current needs.] [<if no choices shown> If you are interested in other ways to adjust your coverage, you may be able to reduce your benefits and premiums. Please contact a member of our Customer Service Team at [company_phone] to discuss your options.]

Optional limited benefits

Contingent Benefit Upon Lapse

Nonforfeiture rider

If the policyholder does not qualify for Contingent Benefit Upon Lapse or Optional Limited Benefit or did not purchase a Nonforfeiture rider then the box will be blank.

If phased – The language that follows will be for rate increases that are implemented over a period of time.

[Endorsement(s) and] – In the second to the last paragraph on the page text differences will occur:

- if the policyholder does not qualify for one of the non-forfeiture options then only the sample SPO endorsement will be included in their communication package - 'Endorsement' will appear without 'and'
- if the policyholder has both a NFO option and the SPO – 'Endorsements' will appear along with 'and'.

In the signature section the bracketed signature will appear if the policy impacted by the rate increase is a joint policy where there are 2 policyholders sharing the benefits of one policy.

165239 VA 06/27/19

Guaranteed renewable: in the second paragraph the following language will appear: based on whether the full increase is approved 'possible' or if less than the full increase is approved then 'likely' will appear. 'In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible or likely] that we will file another premium increase again in the future.'

Consideration related to reducing your benefits: Either 'daily' or 'monthly' will appear based on the policyholders current benefits. In the second paragraph 'if Partnership' the last sentence will appear if the policyholder has a policy that is Partnership eligible. The final paragraph in this section 'if limited pay' will appear if the policyholder has a set schedule of premium payments, i.e.'10 pay or pay to 65'.

Select a Limited Benefit with No Further Premium Requirement: Based on the policyholder's eligibility as described below one of the following paragraphs will appear:

STATEMENT OF VARIABILITY
June 27, 2019

Policyholder purchased a Non-Forfeiture rider with policy purchase then: If you would like to stop paying premium on your policy you may exercise the nonforfeiture rider that you purchased with your policy... 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.

Policyholder meets age/increase percentage for CBUL: If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse...Please refer to the enclosed endorsement for additional details regarding this benefit.

Policyholder does not meet either criteria above the Optional Limited Benefit applies: If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse...Please refer to the enclosed endorsement for additional details regarding this benefit.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers.

For Genworth Life Insurance Company



Paul Loveland, Vice President Product Compliance

New Coverage Option to Consider

Because your long term care insurance (LTC) premiums will increase soon, you now need to make some important decisions about your LTC coverage. To help, we've enclosed some material for you to read and consider.

On the Coverage Options page that follows, we offer several alternatives for keeping coverage in place and within budget. And, because we plan to request additional premium increases in the future, we have introduced a new Stable Premium option to consider.

Stable Premium option

With this option, you adjust your benefits and receive a new premium along with a guarantee that your new premium will not increase until at least 2028. Along with the rate guarantee, this option provides:

- A [**<if individual policy>** [three]**<if shared>** shared [six]]-year benefit period (The benefit period is the period of time that is used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time.)
- Retention of your increased maximum daily/monthly benefit
- [1%] annual compound benefit inflation going forward
- **<if both choices>** Your choice of:
 - (1.) An extended Elimination Period (EP) of [180] days for facility care and [90] days for home care. (The EP is the number of days of covered care that you must pay for before your coverage begins to pay benefits.)
 - (2.) A combination of [10]% coinsurance (you pay [10%] of covered expenses) and a [100]-day facility Elimination Period.
- **<if both versions>**Both versions of [t]his option continue[s] to offer a home care benefit

The premium for the Stable Premium option is shown on the Coverage Options page. You may read the sample [policy] endorsement included in this package for more detail.

As you think about this option, consider that a recent, publicly-available industry study performed by PwC indicated that the average duration for a long term care event is about 3 years and that approximately 75-80 percent of long term care events will cost less than \$250,000¹. These figures are averages and approximations, and your actual experience may be different.

It is important to note that by electing the Stable Premium option your overall combination of benefits may be reduced. In accordance with your [policy], if you have previously been on claim, benefits that have already been paid under your [policy] will count toward your new lifetime payment maximum.

Options for reducing benefits and premiums other than those presented in this package may be available. Our Customer Service Team is available to talk with you, discuss options, and help answer your questions.

In addition, our consumer website offers more detailed information on the necessity of premium increases and the value of having long term care insurance.

Please visit [Genworth.com/ltcpremiums]

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

¹ The referenced study, made available in October 2016, is based on data for the time period 2000-2015 and reports figures in 2016 dollars.

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter, dated March 27, 2018, to Genworth Life Insurance Company's (GLIC's) PCS II Virginia rate increase request. The comments and our responses are as follows:

- 1. In the General Information section, the filing states that these policies were issued in Virginia from March, 1998 through October, 2003. Virginia regulations differentiates between policies issued before October 1, 2003 and policies issued on or after October 1, 2003. Please state how many policies were issued before 10/1/2003 and how many were issued on or after 10/1/2003.**

Virginia currently has 11,427 inforce policies issued before October 1, 2003 and 3 inforce policies issued after October 1, 2003 that were initially submitted in August 2003 before the rate stability date. One policyholder applied in August 2003 and was originally denied but the application was reopened in early October 2003 for reconsideration and was subsequently approved with an effective date of October 18, 2003. The other 2 policyholders applied in August 2003 and were approved on October 8, 2003 with an effective date of October 15, 2003.

- 2. Please move the current rates to Supporting Documentation. Only those rates to be approved should be in the Rate/Rules Schedule.**

Per your request, the current rates have been removed from the Rate/Rule Schedule and attached under the Supporting Documentation tab in SERFF.

- 3. We could find no rates pertaining to form 62286. Please explain why this form number was included in the filing, and remove if needed.**

Contingent Benefit Upon Lapse Rider form 62286 was approved by the Virginia Bureau on June 14, 2000. A copy of the approval file and rider form are attached for your review; refer to "Rider Form 62286 Approval_CBUL.pdf."

The rider form was added to the rate filing actuarial memorandum to comply with the requirement that all base policy and rider forms be listed in the header. There are no incremental rates associated with this rider. Please advise if you prefer GLIC remove the reference to form 62286 from the actuarial memorandum.

- 4. Please amend your loss ratio projections using the interest rate originally used to calculate your premiums. In accordance with 14VAC5-130-50 B, interest at a rate consistent with that assumed in the original determination of premiums shall be used in the calculation of loss ratios.**

To satisfy regulation 14VAC5-130-50 B, please see Attachments Q4a-Q4f, in the file "VA PCS II Objection 1 Attachments 20180425.pdf." Additionally, the second tab of the file "VA PCS II Objection 1 Attachments 20180425.xlsm" is an excel version, of the same exhibits, from the experience projections previously submitted with the Actuarial Memorandum using an original 5% interest rate.

**Objection Response
Genworth Life Insurance Company**

5. The Actuarial Certification is not in compliance with 14VAC5-130-70 B 14. Please amend the certification to match the regulation.

To satisfy regulation 14VAC5-130-70 B 14, please see the attached file “2017 VA PCS II Actuarial Memorandum Revised 20180425.pdf” for the revised Actuarial Certification.

6. Please provide sufficient detail or documentation provided so that any projections can be recreated. Please provide a copy of all projections in Excel with working formulas.

Please see tab Q6a-Q6f of the attached file “VA PCS Objection 1 Attachments 20180425.xlsm” for an excel version of the experience projections previously submitted with the Actuarial Memorandum.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2016} Pmt^t v^{t-j} + {}_jCR_{2016} v^{2016-j+1/2} + {}_jIBNR_{2016} v^{2016-j+1/2} - DBNR_{2016}}{EP_j}$$

LR_j = loss ratio for year j

Pmt^t = claim payments in year t on claims incurred in year j, assumed to occur mid-year

${}_jCR_{2016}$ = open claim reserve held on December 31, 2016 for claims incurred in year j

${}_jIBNR_{2016}$ = incurred but not reported reserve as of December 31, 2016 attributable to claims incurred in year j

$DBNR_{2016}$ = Dead But Not Reported reserve as of December 31, 2016

EP_j = earned premium in year j, assumed mid-year

j = year of incurral

$v = 1 / 1.050 = 0.952381$

A future annual loss ratio is calculated, with interest, as anticipated incurred claims divided by earned premiums. A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 5%.

GLIC’s assumptions in the projections underlying its rate action filings are consistent and align with the assumptions used in CFT, so that the basis for rate actions and reserves align. Although the assumptions supporting the projections in this filing are consistent with GLIC’s 2016 CFT assumptions, GLIC has applied incidence actual to expected analysis to determine the rate increase differentiated by Lifetime and Limited benefit periods that would produce the same lifetime loss ratio as the Multi-Year Rate Action Plan. GLIC believes that this is a prudent and proactive way to account for experience (because between 2014 and 2016 CFT, incidence assumptions were not broken out into Lifetime and Limited benefit periods) while maintaining consistency of the underlying assumptions in this filing with CFT.

**Objection Response
Genworth Life Insurance Company**

- 7. If this increase is approved and experience develops as anticipated, will the company forgo increases in the future? If not, what would trigger a rate increase in the future? In other words, what targeted loss ratio does the company plans to manage this block in the future?**

If this increase is approved and experience develops as anticipated, GLIC with not seek additional rate increases in the future. GLIC is not targeting a specific lifetime loss ratio on the PCS II policy series, but the objective is to get closer to break even. GLIC has determined a justified rate increase level nationally and is pursuing increases in every state in order to get rates to this ultimate level. For PCS II, GLIC is pursuing 72% Lifetime/55% Limited now in 2017, and 45% Lifetime/23% Limited in 2020 as part of its Multi-Year Rate Action Plan (MYRAP).

However, GLIC will continue to manage its inforce blocks of business and if experience dictates that a different targeted rate level is necessary in the future, changes to MYRAP may be made.

- 8. For each projection provided, please provide the anticipated future loss ratio where the numerator is equal to the anticipated incurred claims less policy reserves, and the denominator is equal to the anticipated earned premium.**

In our response we have interpreted policy reserves to mean Active Life Reserves. As stated in Section 15 of the Actuarial Memorandum, "Active Life Reserves (ALR) have not been used in this rate increase analysis. Claim reserves as of December 31, 2016, 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, 2016, have been allocated to a calendar year of incurral and included in historic incurred claims."

Respectfully, we would like to request a call to discuss the matter in greater detail.

Regards,



Michael S Johnson, FSA, MAAA
AVP and Actuary, LTC In-force Actuarial
Genworth Life Insurance Company

Date: April 26, 2018

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual Lifetime Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	32.65	30.31	48.97	44.30	67.60	62.94		
19	32.65	30.31	48.97	44.30	67.60	62.94		
20	32.65	30.31	48.97	44.30	67.60	62.94		
21	32.65	30.31	48.97	44.30	67.60	62.94		
22	32.65	30.31	48.97	44.30	67.60	62.94		
23	32.65	30.31	48.97	44.30	67.60	62.94		
24	32.65	30.31	48.97	44.30	67.60	62.94		
25	34.98	32.65	53.63	48.97	72.27	67.60		
26	34.98	32.65	53.63	48.97	72.27	67.60		
27	34.98	32.65	53.63	48.97	72.27	67.60		
28	34.98	32.65	53.63	48.97	72.27	67.60		
29	34.98	32.65	53.63	48.97	72.27	67.60		
30	39.64	34.98	58.29	53.63	79.26	74.60		
31	39.64	34.98	58.29	53.63	79.26	74.60		
32	39.64	34.98	58.29	53.63	79.26	74.60		
33	39.64	34.98	58.29	53.63	79.26	74.60		
34	39.64	34.98	58.29	53.63	79.26	74.60		
35	41.97	39.64	62.94	55.96	83.93	79.26		
36	41.97	39.64	62.94	55.96	83.93	79.26		
37	41.97	39.64	62.94	55.96	83.93	79.26		
38	41.97	39.64	62.94	55.96	83.93	79.26		
39	41.97	39.64	62.94	55.96	83.93	79.26		
40	44.30	41.97	67.60	60.61	90.92	86.26		
41	44.30	41.97	67.60	60.61	90.92	86.26		
42	44.30	41.97	67.60	60.61	90.92	86.26		
43	44.30	41.97	67.60	60.61	90.92	86.26		
44	44.30	41.97	67.60	60.61	90.92	86.26		
45	44.30	41.97	67.60	60.61	90.92	86.26		
46	46.64	44.30	67.60	62.94	93.25	86.26		
47	46.64	44.30	69.94	62.94	95.59	88.59		
48	46.64	44.30	69.94	65.27	95.59	90.92		
49	46.64	46.64	72.27	65.27	97.92	90.92		
50	48.97	46.64	72.27	67.60	97.92	90.92		
51	48.97	46.64	74.60	67.60	100.25	93.25		
52	51.30	48.97	76.93	69.94	102.58	95.59		
53	53.63	51.30	81.60	74.60	107.24	100.25		
54	55.96	53.63	86.26	79.26	109.58	102.58		
55	58.29	55.96	90.92	86.26	116.57	109.58		
56	62.94	58.29	97.92	90.92	123.57	114.24		
57	67.60	62.94	104.91	97.92	130.56	121.24		
58	69.94	67.60	111.91	107.24	137.56	130.56		
59	76.93	72.27	118.90	114.24	146.89	137.56		
60	81.60	74.60	128.23	121.24	153.88	144.55		
61	88.59	81.60	137.56	130.56	165.54	153.88		
62	95.59	88.59	146.89	137.56	177.18	165.54		
63	102.58	95.59	153.88	146.89	188.84	177.18		
64	109.58	102.58	160.88	153.88	200.50	191.17		
65	118.90	109.58	170.20	160.88	214.49	205.16		
66	123.57	116.57	174.87	163.21	223.82	212.16		
67	130.56	123.57	184.18	172.54	233.14	219.15		
68	139.89	130.56	195.84	184.18	242.47	230.81		
69	149.22	139.89	212.16	200.50	256.46	240.14		
70	160.88	151.55	230.81	216.82	268.12	249.47		
71	172.54	160.88	249.47	235.48	279.78	261.13		
72	184.18	172.54	268.12	249.47	296.09	275.12		
73	195.84	184.18	282.11	265.79	310.08	286.78		
74	209.83	193.50	298.42	279.78	324.07	303.08		
75	221.49	205.16	312.41	291.44	338.06	317.07		
76	233.14	216.82	326.40	305.41	352.05	331.06		
77	244.80	226.15	338.06	317.07	363.71	342.72		
78	249.47	233.14	347.38	324.07	370.70	349.72		
79	254.13	237.81	352.05	331.06	373.03	352.05		
80	258.79	242.47	356.71	335.73	375.37	354.38		
81	279.78	261.13	384.69	363.71	403.35	380.03		
82	305.41	286.78	417.32	394.02	433.64	410.33		
83	333.39	314.74	456.96	431.31	468.62	442.97		
84	368.37	345.05	501.27	473.28	510.59	480.28		
85	403.35	377.70	545.55	515.26	554.88	524.58		
86	438.31	410.33	594.52	561.87	606.18	571.20		
87	477.95	447.63	650.47	613.17	659.79	622.50		
88	522.25	487.27	708.76	666.79	720.42	678.45		
89	568.87	531.56	771.70	727.41	783.36	739.07		
90	620.17	580.53	841.66	792.69	855.65	806.68		
91	676.12	631.83	916.25	864.97	932.58	878.95		
92	736.74	690.11	997.85	941.90	1,016.50	958.23		
93	802.01	750.73	1,088.79	1,025.83	1,107.44	1,044.49		
94	874.30	818.34	1,186.71	1,119.09	1,207.69	1,137.74		
95	874.30	818.34	1,186.71	1,119.09	1,207.69	1,137.74		
96	874.30	818.34	1,186.71	1,119.09	1,207.69	1,137.74		
97	874.30	818.34	1,186.71	1,119.09	1,207.69	1,137.74		
98	874.30	818.34	1,186.71	1,119.09	1,207.69	1,137.74		
99	874.30	818.34	1,186.71	1,119.09	1,207.69	1,137.74		
100	874.30	818.34	1,186.71	1,119.09	1,207.69	1,137.74		

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 6 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	25.62	23.49	38.44	36.30	53.38	51.25		
19	25.62	23.49	38.44	36.30	53.38	51.25		
20	25.62	23.49	38.44	36.30	53.38	51.25		
21	25.62	23.49	38.44	36.30	53.38	51.25		
22	25.62	23.49	38.44	36.30	53.38	51.25		
23	25.62	23.49	38.44	36.30	53.38	51.25		
24	25.62	23.49	38.44	36.30	53.38	51.25		
25	27.76	25.62	40.57	38.44	57.64	53.38		
26	27.76	25.62	40.57	38.44	57.64	53.38		
27	27.76	25.62	40.57	38.44	57.64	53.38		
28	27.76	25.62	40.57	38.44	57.64	53.38		
29	27.76	25.62	40.57	38.44	57.64	53.38		
30	29.89	27.76	44.84	40.57	61.91	57.64		
31	29.89	27.76	44.84	40.57	61.91	57.64		
32	29.89	27.76	44.84	40.57	61.91	57.64		
33	29.89	27.76	44.84	40.57	61.91	57.64		
34	29.89	27.76	44.84	40.57	61.91	57.64		
35	32.03	29.89	49.11	44.84	68.31	61.91		
36	32.03	29.89	49.11	44.84	68.31	61.91		
37	32.03	29.89	49.11	44.84	68.31	61.91		
38	32.03	29.89	49.11	44.84	68.31	61.91		
39	32.03	29.89	49.11	44.84	68.31	61.91		
40	36.30	32.03	51.25	49.11	72.58	68.31		
41	36.30	32.03	51.25	49.11	72.58	68.31		
42	36.30	32.03	51.25	49.11	72.58	68.31		
43	36.30	32.03	51.25	49.11	72.58	68.31		
44	36.30	32.03	51.25	49.11	72.58	68.31		
45	36.30	32.03	51.25	49.11	72.58	68.31		
46	36.30	34.16	53.38	49.11	74.72	68.31		
47	36.30	34.16	53.38	49.11	74.72	70.45		
48	36.30	34.16	55.50	51.25	76.85	72.58		
49	38.44	36.30	55.50	51.25	76.85	72.58		
50	38.44	36.30	57.64	53.38	76.85	72.58		
51	38.44	36.30	57.64	53.38	78.99	74.72		
52	40.57	36.30	59.77	55.50	81.13	76.85		
53	40.57	38.44	61.91	57.64	83.26	78.99		
54	42.71	40.57	66.18	61.91	87.53	81.13		
55	46.98	42.71	70.45	66.18	89.67	85.40		
56	49.11	44.84	74.72	70.45	93.94	87.53		
57	51.25	49.11	81.13	74.72	100.34	93.94		
58	55.50	51.25	87.53	81.13	106.75	100.34		
59	59.77	55.50	93.94	87.53	113.15	104.61		
60	64.04	59.77	100.34	93.94	121.70	113.15		
61	68.31	64.04	106.75	100.34	130.24	119.56		
62	74.72	68.31	113.15	106.75	138.78	128.10		
63	78.99	74.72	119.56	113.15	147.32	136.64		
64	85.40	78.99	128.10	119.56	158.00	145.18		
65	91.80	85.40	134.51	125.97	166.52	155.86		
66	96.07	89.67	138.78	130.24	172.93	160.13		
67	100.34	93.94	145.18	136.64	179.33	166.52		
68	108.88	100.34	155.86	145.18	187.87	175.06		
69	115.29	106.75	168.66	155.86	198.55	183.60		
70	123.83	115.29	181.47	168.66	207.09	192.14		
71	132.37	123.83	194.28	181.47	217.77	202.82		
72	143.05	134.51	207.09	194.28	230.58	213.50		
73	153.73	140.91	219.90	202.82	241.26	224.17		
74	164.39	151.59	230.58	213.50	254.07	234.85		
75	172.93	160.13	241.26	224.17	264.74	245.53		
76	183.60	168.66	251.93	234.85	275.40	256.20		
77	192.14	177.20	262.61	243.39	286.08	264.74		
78	198.55	183.60	269.00	249.80	290.35	271.13		
79	202.82	187.87	275.40	256.20	294.62	273.27		
80	204.96	190.01	279.68	260.47	296.76	275.40		
81	224.17	207.09	301.03	281.81	318.11	296.76		
82	243.39	226.31	328.79	307.43	343.73	320.25		
83	269.00	249.80	358.68	335.19	371.49	345.87		
84	296.76	275.40	392.83	367.22	403.51	377.88		
85	324.52	301.03	429.13	401.37	439.81	412.05		
86	352.28	328.79	467.57	437.67	480.38	448.35		
87	384.29	358.68	508.12	476.11	523.07	488.90		
88	418.45	390.69	555.10	518.80	570.04	533.74		
89	456.89	424.86	604.19	565.77	621.27	580.72		
90	497.44	463.29	659.71	617.00	676.79	634.09		
91	542.28	505.98	719.48	672.52	738.70	689.60		
92	591.38	550.83	783.54	732.29	804.88	753.65		
93	644.76	599.92	853.99	798.49	877.48	819.82		
94	702.40	653.30	930.84	871.07	954.33	894.56		
95	702.40	653.30	930.84	871.07	954.33	894.56		
96	702.40	653.30	930.84	871.07	954.33	894.56		
97	702.40	653.30	930.84	871.07	954.33	894.56		
98	702.40	653.30	930.84	871.07	954.33	894.56		
99	702.40	653.30	930.84	871.07	954.33	894.56		
100	702.40	653.30	930.84	871.07	954.33	894.56		

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 4 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	21.35	19.22	32.03	29.89	44.84	42.71		
19	21.35	19.22	32.03	29.89	44.84	42.71		
20	21.35	19.22	32.03	29.89	44.84	42.71		
21	21.35	19.22	32.03	29.89	44.84	42.71		
22	21.35	19.22	32.03	29.89	44.84	42.71		
23	21.35	19.22	32.03	29.89	44.84	42.71		
24	21.35	19.22	32.03	29.89	44.84	42.71		
25	23.49	21.35	34.16	32.03	49.11	46.98		
26	23.49	21.35	34.16	32.03	49.11	46.98		
27	23.49	21.35	34.16	32.03	49.11	46.98		
28	23.49	21.35	34.16	32.03	49.11	46.98		
29	23.49	21.35	34.16	32.03	49.11	46.98		
30	25.62	23.49	36.30	36.30	53.38	49.11		
31	25.62	23.49	36.30	36.30	53.38	49.11		
32	25.62	23.49	36.30	36.30	53.38	49.11		
33	25.62	23.49	36.30	36.30	53.38	49.11		
34	25.62	23.49	36.30	36.30	53.38	49.11		
35	27.76	23.49	40.57	38.44	57.64	53.38		
36	27.76	23.49	40.57	38.44	57.64	53.38		
37	27.76	23.49	40.57	38.44	57.64	53.38		
38	27.76	23.49	40.57	38.44	57.64	53.38		
39	27.76	23.49	40.57	38.44	57.64	53.38		
40	29.89	25.62	42.71	40.57	61.91	57.64		
41	29.89	25.62	42.71	40.57	61.91	57.64		
42	29.89	25.62	42.71	40.57	61.91	57.64		
43	29.89	25.62	42.71	40.57	61.91	57.64		
44	29.89	25.62	42.71	40.57	61.91	57.64		
45	29.89	25.62	42.71	40.57	61.91	57.64		
46	29.89	25.62	42.71	42.71	61.91	57.64		
47	29.89	27.76	44.84	42.71	64.04	59.77		
48	29.89	27.76	44.84	42.71	64.04	61.91		
49	29.89	27.76	46.98	42.71	64.04	61.91		
50	32.03	27.76	46.98	42.71	64.04	61.91		
51	32.03	27.76	46.98	44.84	66.18	61.91		
52	32.03	29.89	49.11	46.98	68.31	61.91		
53	34.16	32.03	51.25	49.11	68.31	64.04		
54	36.30	32.03	53.38	51.25	72.58	68.31		
55	38.44	36.30	57.64	53.38	74.72	68.31		
56	40.57	36.30	61.91	57.64	78.99	72.58		
57	42.71	40.57	66.18	61.91	83.26	76.85		
58	46.98	42.71	70.45	64.04	87.53	78.99		
59	49.11	44.84	74.72	68.31	93.94	85.40		
60	53.38	49.11	81.13	74.72	100.34	91.80		
61	57.64	53.38	87.53	81.13	106.75	98.21		
62	61.91	57.64	93.94	87.53	115.29	104.61		
63	66.18	59.77	100.34	93.94	121.70	111.02		
64	70.45	64.04	106.75	100.34	128.10	117.43		
65	74.72	68.31	115.29	106.75	134.51	123.83		
66	78.99	72.58	119.56	111.02	138.78	125.97		
67	83.26	76.85	123.83	115.29	145.18	132.37		
68	89.67	81.13	132.37	121.70	153.73	138.78		
69	93.94	87.53	140.91	130.24	160.13	147.32		
70	102.48	93.94	151.59	138.78	170.79	155.86		
71	108.88	100.34	160.13	147.32	179.33	166.52		
72	117.43	108.88	170.79	155.86	190.01	175.06		
73	125.97	117.43	179.33	164.39	200.69	183.60		
74	134.51	123.83	187.87	172.93	209.23	194.28		
75	143.05	132.37	198.55	181.47	219.90	202.82		
76	151.59	140.91	207.09	190.01	228.44	209.23		
77	160.13	147.32	215.63	198.55	236.99	217.77		
78	166.52	151.59	222.04	204.96	241.26	222.04		
79	170.79	158.00	226.31	209.23	245.53	226.31		
80	175.06	160.13	230.58	213.50	247.66	228.44		
81	190.01	175.06	251.93	232.72	266.88	245.53		
82	209.23	192.14	273.27	251.93	288.22	266.88		
83	230.58	211.36	298.89	275.40	313.84	288.22		
84	256.20	234.85	326.65	303.16	341.60	313.84		
85	279.68	256.20	356.55	330.92	371.49	343.73		
86	305.30	279.68	388.56	358.68	405.64	373.63		
87	330.92	305.30	422.72	392.83	441.94	407.78		
88	360.82	333.06	461.16	426.99	482.50	444.08		
89	392.83	362.95	503.85	465.43	525.20	484.63		
90	429.13	394.97	548.69	508.12	572.18	527.34		
91	467.57	431.27	597.79	552.96	623.41	574.31		
92	510.26	469.70	651.17	602.06	681.06	627.68		
93	555.10	512.39	708.81	657.57	740.83	683.20		
94	606.33	557.23	772.86	715.21	809.15	745.11		
95	606.33	557.23	772.86	715.21	809.15	745.11		
96	606.33	557.23	772.86	715.21	809.15	745.11		
97	606.33	557.23	772.86	715.21	809.15	745.11		
98	606.33	557.23	772.86	715.21	809.15	745.11		
99	606.33	557.23	772.86	715.21	809.15	745.11		
100	606.33	557.23	772.86	715.21	809.15	745.11		

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 3 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	19.22	17.08	27.76	25.62	40.57	36.30		
19	19.22	17.08	27.76	25.62	40.57	36.30		
20	19.22	17.08	27.76	25.62	40.57	36.30		
21	19.22	17.08	27.76	25.62	40.57	36.30		
22	19.22	17.08	27.76	25.62	40.57	36.30		
23	19.22	17.08	27.76	25.62	40.57	36.30		
24	19.22	17.08	27.76	25.62	40.57	36.30		
25	21.35	19.22	29.89	27.76	42.71	40.57		
26	21.35	19.22	29.89	27.76	42.71	40.57		
27	21.35	19.22	29.89	27.76	42.71	40.57		
28	21.35	19.22	29.89	27.76	42.71	40.57		
29	21.35	19.22	29.89	27.76	42.71	40.57		
30	21.35	21.35	32.03	29.89	46.98	42.71		
31	21.35	21.35	32.03	29.89	46.98	42.71		
32	21.35	21.35	32.03	29.89	46.98	42.71		
33	21.35	21.35	32.03	29.89	46.98	42.71		
34	21.35	21.35	32.03	29.89	46.98	42.71		
35	23.49	21.35	36.30	32.03	49.11	46.98		
36	23.49	21.35	36.30	32.03	49.11	46.98		
37	23.49	21.35	36.30	32.03	49.11	46.98		
38	23.49	21.35	36.30	32.03	49.11	46.98		
39	23.49	21.35	36.30	32.03	49.11	46.98		
40	25.62	23.49	38.44	36.30	53.38	49.11		
41	25.62	23.49	38.44	36.30	53.38	49.11		
42	25.62	23.49	38.44	36.30	53.38	49.11		
43	25.62	23.49	38.44	36.30	53.38	49.11		
44	25.62	23.49	38.44	36.30	53.38	49.11		
45	25.62	23.49	38.44	36.30	53.38	49.11		
46	27.76	23.49	38.44	36.30	53.38	51.25		
47	29.89	25.62	40.57	36.30	55.50	51.25		
48	29.89	25.62	40.57	36.30	55.50	51.25		
49	29.89	25.62	40.57	36.30	57.64	53.38		
50	29.89	25.62	40.57	38.44	57.64	53.38		
51	29.89	25.62	42.71	38.44	57.64	53.38		
52	32.03	25.62	42.71	40.57	59.77	55.50		
53	32.03	27.76	44.84	42.71	61.91	55.50		
54	34.16	27.76	49.11	44.84	61.91	57.64		
55	36.30	29.89	51.25	46.98	66.18	59.77		
56	36.30	32.03	53.38	49.11	68.31	61.91		
57	40.57	34.16	57.64	53.38	72.58	66.18		
58	42.71	36.30	61.91	57.64	76.85	68.31		
59	46.98	40.57	66.18	61.91	81.13	74.72		
60	51.25	42.71	70.45	64.04	87.53	78.99		
61	53.38	46.98	76.85	68.31	93.94	85.40		
62	57.64	49.11	83.26	74.72	100.34	89.67		
63	61.91	55.50	87.53	81.13	106.75	96.07		
64	68.31	57.64	93.94	87.53	113.15	102.48		
65	72.58	61.91	100.34	91.80	119.56	108.88		
66	74.72	64.04	104.61	96.07	121.70	111.02		
67	78.99	68.31	111.02	100.34	125.97	115.29		
68	83.26	72.58	117.43	106.75	132.37	121.70		
69	89.67	76.85	123.83	113.15	140.91	128.10		
70	96.07	83.26	130.24	119.56	149.45	136.64		
71	104.61	89.67	138.78	128.10	155.86	143.05		
72	111.02	96.07	147.32	134.51	166.52	151.59		
73	119.56	102.48	155.86	143.05	172.93	160.13		
74	128.10	108.88	164.39	149.45	181.47	168.66		
75	134.51	115.29	172.93	158.00	192.14	175.06		
76	143.05	121.70	179.33	164.39	198.55	181.47		
77	149.45	128.10	187.87	170.79	204.96	187.87		
78	155.86	134.51	192.14	177.20	209.23	192.14		
79	160.13	136.64	196.41	181.47	211.36	194.28		
80	164.39	140.91	200.69	183.60	213.50	196.41		
81	179.33	153.73	217.77	200.69	230.58	211.36		
82	198.55	170.79	236.99	217.77	247.66	228.44		
83	217.77	187.87	258.34	236.99	269.00	247.66		
84	241.26	207.09	281.81	260.47	292.49	269.00		
85	262.61	226.31	307.43	283.95	320.25	292.49		
86	286.08	247.66	335.19	309.57	348.00	318.11		
87	311.70	269.00	365.09	337.33	380.02	348.00		
88	339.46	292.49	397.10	367.22	414.18	380.02		
89	371.49	320.25	433.40	401.37	450.48	414.18		
90	403.51	348.00	473.97	435.54	491.04	450.48		
91	439.81	380.02	516.66	476.11	535.88	491.04		
92	480.38	414.18	561.50	518.80	584.99	535.88		
93	523.07	450.48	612.73	565.77	636.22	582.86		
94	570.04	491.04	668.25	617.00	693.87	636.22		
95	570.04	491.04	668.25	617.00	693.87	636.22		
96	570.04	491.04	668.25	617.00	693.87	636.22		
97	570.04	491.04	668.25	617.00	693.87	636.22		
98	570.04	491.04	668.25	617.00	693.87	636.22		
99	570.04	491.04	668.25	617.00	693.87	636.22		
100	570.04	491.04	668.25	617.00	693.87	636.22		

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Individual
2 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	14.95	14.95	21.35	19.22	29.89	27.76
19	14.95	14.95	21.35	19.22	29.89	27.76
20	14.95	14.95	21.35	19.22	29.89	27.76
21	14.95	14.95	21.35	19.22	29.89	27.76
22	14.95	14.95	21.35	19.22	29.89	27.76
23	14.95	14.95	21.35	19.22	29.89	27.76
24	14.95	14.95	21.35	19.22	29.89	27.76
25	17.08	14.95	23.49	21.35	32.03	29.89
26	17.08	14.95	23.49	21.35	32.03	29.89
27	17.08	14.95	23.49	21.35	32.03	29.89
28	17.08	14.95	23.49	21.35	32.03	29.89
29	17.08	14.95	23.49	21.35	32.03	29.89
30	19.22	17.08	25.62	23.49	36.30	32.03
31	19.22	17.08	25.62	23.49	36.30	32.03
32	19.22	17.08	25.62	23.49	36.30	32.03
33	19.22	17.08	25.62	23.49	36.30	32.03
34	19.22	17.08	25.62	23.49	36.30	32.03
35	19.22	17.08	27.76	23.49	38.44	34.16
36	19.22	17.08	27.76	23.49	38.44	34.16
37	19.22	17.08	27.76	23.49	38.44	34.16
38	19.22	17.08	27.76	23.49	38.44	34.16
39	19.22	17.08	27.76	23.49	38.44	34.16
40	21.35	19.22	29.89	25.62	42.71	36.30
41	21.35	19.22	29.89	25.62	42.71	36.30
42	21.35	19.22	29.89	25.62	42.71	36.30
43	21.35	19.22	29.89	25.62	42.71	36.30
44	21.35	19.22	29.89	25.62	42.71	36.30
45	21.35	19.22	29.89	25.62	42.71	36.30
46	21.35	19.22	29.89	27.76	42.71	38.44
47	21.35	19.22	29.89	27.76	42.71	38.44
48	21.35	19.22	32.03	27.76	42.71	40.57
49	23.49	21.35	32.03	27.76	42.71	40.57
50	23.49	21.35	32.03	29.89	44.84	40.57
51	23.49	21.35	32.03	29.89	44.84	40.57
52	23.49	21.35	34.16	29.89	46.98	42.71
53	23.49	21.35	36.30	32.03	46.98	42.71
54	25.62	23.49	38.44	34.16	49.11	44.84
55	27.76	23.49	40.57	36.30	51.25	46.98
56	27.76	25.62	42.71	38.44	53.38	49.11
57	29.89	25.62	46.98	42.71	57.64	51.25
58	32.03	27.76	49.11	44.84	61.91	55.50
59	36.30	32.03	51.25	46.98	64.04	57.64
60	38.44	34.16	55.50	51.25	68.31	61.91
61	40.57	36.30	59.77	53.38	74.72	68.31
62	44.84	40.57	64.04	57.64	78.99	70.45
63	49.11	44.84	68.31	61.91	83.26	76.85
64	51.25	46.98	74.72	68.31	87.53	81.13
65	55.50	49.11	81.13	72.58	93.94	85.40
66	57.64	53.38	83.26	74.72	96.07	87.53
67	59.77	53.38	87.53	78.99	100.34	91.80
68	64.04	57.64	91.80	83.26	104.61	96.07
69	68.31	61.91	98.21	87.53	111.02	100.34
70	74.72	68.31	102.48	91.80	117.43	104.61
71	78.99	72.58	106.75	96.07	121.70	111.02
72	85.40	76.85	113.15	102.48	128.10	117.43
73	89.67	83.26	119.56	108.88	134.51	121.70
74	96.07	87.53	128.10	115.29	140.91	128.10
75	100.34	91.80	134.51	121.70	147.32	134.51
76	106.75	96.07	140.91	128.10	153.73	140.91
77	111.02	100.34	147.32	132.37	158.00	145.18
78	115.29	104.61	149.45	136.64	160.13	147.32
79	119.56	108.88	153.73	138.78	162.25	147.32
80	123.83	113.15	153.73	140.91	162.25	147.32
81	134.51	123.83	166.52	151.59	175.06	158.00
82	149.45	136.64	179.33	164.39	187.87	170.79
83	164.39	149.45	196.41	179.33	202.82	183.60
84	181.47	166.52	215.63	196.41	219.90	200.69
85	196.41	181.47	234.85	213.50	241.26	217.77
86	215.63	196.41	256.20	232.72	262.61	236.99
87	234.85	215.63	279.68	254.07	286.08	258.34
88	256.20	234.85	303.16	275.40	311.70	281.81
89	279.68	256.20	330.92	301.03	339.46	307.43
90	303.16	279.68	360.82	328.79	369.36	335.19
91	330.92	305.30	392.83	356.55	403.51	365.09
92	360.82	330.92	429.13	390.69	439.81	397.10
93	392.83	360.82	467.57	424.86	478.24	433.40
94	429.13	392.83	510.26	463.29	520.93	471.84
95	429.13	392.83	510.26	463.29	520.93	471.84
96	429.13	392.83	510.26	463.29	520.93	471.84
97	429.13	392.83	510.26	463.29	520.93	471.84
98	429.13	392.83	510.26	463.29	520.93	471.84
99	429.13	392.83	510.26	463.29	520.93	471.84
100	429.13	392.83	510.26	463.29	520.93	471.84

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 12 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	23.49	21.35	32.03	29.89	46.98	42.71		
19	23.49	21.35	32.03	29.89	46.98	42.71		
20	23.49	21.35	32.03	29.89	46.98	42.71		
21	23.49	21.35	32.03	29.89	46.98	42.71		
22	23.49	21.35	32.03	29.89	46.98	42.71		
23	23.49	21.35	32.03	29.89	46.98	42.71		
24	23.49	21.35	32.03	29.89	46.98	42.71		
25	23.49	23.49	36.30	32.03	49.11	46.98		
26	23.49	23.49	36.30	32.03	49.11	46.98		
27	23.49	23.49	36.30	32.03	49.11	46.98		
28	23.49	23.49	36.30	32.03	49.11	46.98		
29	23.49	23.49	36.30	32.03	49.11	46.98		
30	25.62	23.49	38.44	36.30	53.38	51.25		
31	25.62	23.49	38.44	36.30	53.38	51.25		
32	25.62	23.49	38.44	36.30	53.38	51.25		
33	25.62	23.49	38.44	36.30	53.38	51.25		
34	25.62	23.49	38.44	36.30	53.38	51.25		
35	27.76	25.62	42.71	38.44	57.64	55.50		
36	27.76	25.62	42.71	38.44	57.64	55.50		
37	27.76	25.62	42.71	38.44	57.64	55.50		
38	27.76	25.62	42.71	38.44	57.64	55.50		
39	27.76	25.62	42.71	38.44	57.64	55.50		
40	29.89	27.76	44.84	42.71	61.91	59.77		
41	29.89	27.76	44.84	42.71	61.91	59.77		
42	29.89	27.76	44.84	42.71	61.91	59.77		
43	29.89	27.76	44.84	42.71	61.91	59.77		
44	29.89	27.76	44.84	42.71	61.91	59.77		
45	29.89	27.76	44.84	42.71	61.91	59.77		
46	29.89	29.89	46.98	42.71	64.04	59.77		
47	32.03	29.89	46.98	42.71	64.04	59.77		
48	32.03	29.89	46.98	44.84	66.18	61.91		
49	32.03	29.89	49.11	44.84	66.18	61.91		
50	32.03	29.89	49.11	44.84	68.31	61.91		
51	34.16	29.89	51.25	46.98	68.31	64.04		
52	34.16	32.03	51.25	49.11	70.45	66.18		
53	36.30	32.03	55.50	51.25	72.58	68.31		
54	36.30	34.16	57.64	53.38	74.72	70.45		
55	40.57	36.30	61.91	57.64	78.99	72.58		
56	42.71	38.44	64.04	59.77	81.13	76.85		
57	44.84	42.71	68.31	64.04	87.53	81.13		
58	49.11	44.84	74.72	68.31	91.80	85.40		
59	51.25	49.11	81.13	74.72	98.21	91.80		
60	55.50	51.25	85.40	81.13	104.61	98.21		
61	59.77	55.50	91.80	85.40	113.15	104.61		
62	64.04	59.77	98.21	91.80	119.56	111.02		
63	68.31	64.04	104.61	98.21	128.10	119.56		
64	74.72	68.31	111.02	102.48	136.64	125.97		
65	78.99	74.72	117.43	108.88	145.18	134.51		
66	83.26	76.85	119.56	111.02	149.45	138.78		
67	87.53	81.13	125.97	117.43	153.73	143.05		
68	93.94	87.53	134.51	125.97	162.25	151.59		
69	100.34	93.94	145.18	134.51	170.79	158.00		
70	106.75	100.34	155.86	145.18	179.33	166.52		
71	115.29	106.75	168.66	155.86	187.87	175.06		
72	123.83	115.29	179.33	166.52	198.55	183.60		
73	132.37	121.70	190.01	175.06	209.23	194.28		
74	140.91	130.24	198.55	185.74	219.90	202.82		
75	149.45	138.78	209.23	194.28	228.44	213.50		
76	158.00	145.18	217.77	202.82	239.12	222.04		
77	166.52	153.73	226.31	211.36	245.53	228.44		
78	170.79	158.00	232.72	215.63	249.80	234.85		
79	175.06	162.25	236.99	222.04	254.07	236.99		
80	177.20	164.39	241.26	224.17	256.20	239.12		
81	192.14	179.33	260.47	243.39	275.40	256.20		
82	211.36	196.41	283.95	264.74	296.76	277.54		
83	230.58	215.63	309.57	290.35	320.25	298.89		
84	256.20	239.12	339.46	318.11	350.14	326.65		
85	279.68	260.47	369.36	345.87	380.02	356.55		
86	305.30	283.95	403.51	377.88	414.18	388.56		
87	333.06	309.57	439.81	412.05	452.62	422.72		
88	362.95	337.33	478.24	448.35	493.17	461.16		
89	394.97	367.22	523.07	488.90	535.88	501.71		
90	431.27	401.37	570.04	531.61	584.99	546.56		
91	469.70	435.54	621.27	580.72	638.36	595.65		
92	512.39	476.11	676.79	631.95	695.99	651.17		
93	557.23	518.80	736.56	689.60	757.92	708.81		
94	608.46	565.77	804.88	751.51	826.23	772.86		
95	608.46	565.77	804.88	751.51	826.23	772.86		
96	608.46	565.77	804.88	751.51	826.23	772.86		
97	608.46	565.77	804.88	751.51	826.23	772.86		
98	608.46	565.77	804.88	751.51	826.23	772.86		
99	608.46	565.77	804.88	751.51	826.23	772.86		
100	608.46	565.77	804.88	751.51	826.23	772.86		

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 8 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	19.22	17.08	27.76	25.62	40.57	36.30		
19	19.22	17.08	27.76	25.62	40.57	36.30		
20	19.22	17.08	27.76	25.62	40.57	36.30		
21	19.22	17.08	27.76	25.62	40.57	36.30		
22	19.22	17.08	27.76	25.62	40.57	36.30		
23	19.22	17.08	27.76	25.62	40.57	36.30		
24	19.22	17.08	27.76	25.62	40.57	36.30		
25	19.22	19.22	29.89	27.76	42.71	40.57		
26	19.22	19.22	29.89	27.76	42.71	40.57		
27	19.22	19.22	29.89	27.76	42.71	40.57		
28	19.22	19.22	29.89	27.76	42.71	40.57		
29	19.22	19.22	29.89	27.76	42.71	40.57		
30	21.35	19.22	32.03	29.89	46.98	42.71		
31	21.35	19.22	32.03	29.89	46.98	42.71		
32	21.35	19.22	32.03	29.89	46.98	42.71		
33	21.35	19.22	32.03	29.89	46.98	42.71		
34	21.35	19.22	32.03	29.89	46.98	42.71		
35	23.49	21.35	36.30	32.03	49.11	46.98		
36	23.49	21.35	36.30	32.03	49.11	46.98		
37	23.49	21.35	36.30	32.03	49.11	46.98		
38	23.49	21.35	36.30	32.03	49.11	46.98		
39	23.49	21.35	36.30	32.03	49.11	46.98		
40	25.62	23.49	36.30	36.30	53.38	49.11		
41	25.62	23.49	36.30	36.30	53.38	49.11		
42	25.62	23.49	36.30	36.30	53.38	49.11		
43	25.62	23.49	36.30	36.30	53.38	49.11		
44	25.62	23.49	36.30	36.30	53.38	49.11		
45	25.62	23.49	36.30	36.30	53.38	49.11		
46	25.62	23.49	38.44	36.30	55.50	51.25		
47	25.62	23.49	38.44	36.30	55.50	51.25		
48	27.76	23.49	40.57	36.30	55.50	53.38		
49	27.76	23.49	40.57	36.30	55.50	53.38		
50	27.76	23.49	40.57	38.44	55.50	53.38		
51	27.76	23.49	42.71	38.44	57.64	55.50		
52	27.76	25.62	42.71	40.57	59.77	55.50		
53	29.89	27.76	44.84	42.71	59.77	55.50		
54	32.03	27.76	46.98	44.84	64.04	59.77		
55	32.03	29.89	49.11	46.98	64.04	59.77		
56	34.16	32.03	53.38	49.11	68.31	61.91		
57	36.30	34.16	57.64	53.38	72.58	66.18		
58	40.57	36.30	61.91	55.50	76.85	68.31		
59	42.71	40.57	66.18	59.77	81.13	74.72		
60	46.98	42.71	72.58	66.18	87.53	81.13		
61	49.11	46.98	76.85	70.45	93.94	85.40		
62	55.50	49.11	81.13	76.85	100.34	91.80		
63	57.64	53.38	87.53	81.13	106.75	96.07		
64	61.91	55.50	93.94	87.53	111.02	102.48		
65	66.18	59.77	100.34	93.94	117.43	106.75		
66	68.31	61.91	102.48	96.07	121.70	111.02		
67	72.58	66.18	108.88	100.34	125.97	115.29		
68	76.85	70.45	115.29	106.75	132.37	121.70		
69	83.26	76.85	121.70	113.15	140.91	128.10		
70	89.67	81.13	132.37	121.70	149.45	136.64		
71	96.07	87.53	138.78	128.10	155.86	145.18		
72	102.48	93.94	149.45	134.51	166.52	153.73		
73	111.02	102.48	155.86	143.05	175.06	160.13		
74	117.43	108.88	164.39	151.59	183.60	168.66		
75	125.97	115.29	172.93	158.00	192.14	175.06		
76	132.37	121.70	181.47	166.52	198.55	183.60		
77	138.78	128.10	187.87	172.93	207.09	190.01		
78	145.18	132.37	194.28	177.20	211.36	194.28		
79	149.45	136.64	196.41	181.47	213.50	196.41		
80	151.59	138.78	200.69	185.74	215.63	198.55		
81	166.52	153.73	219.90	202.82	232.72	215.63		
82	181.47	168.66	239.12	219.90	251.93	232.72		
83	200.69	185.74	260.47	241.26	273.27	251.93		
84	224.17	204.96	286.08	264.74	298.89	273.27		
85	243.39	224.17	311.70	288.22	324.52	298.89		
86	264.74	243.39	339.46	313.84	354.41	326.65		
87	288.22	266.88	369.36	341.60	384.29	356.55		
88	315.98	290.35	403.51	373.63	420.59	386.42		
89	343.73	315.98	439.81	405.64	459.02	422.72		
90	373.63	343.73	478.24	441.94	499.58	459.02		
91	407.78	375.75	520.93	482.50	544.42	501.71		
92	444.08	409.91	567.91	525.20	593.52	546.56		
93	484.63	446.21	619.14	572.18	646.90	595.65		
94	529.47	486.77	674.66	625.55	704.53	649.03		
95	529.47	486.77	674.66	625.55	704.53	649.03		
96	529.47	486.77	674.66	625.55	704.53	649.03		
97	529.47	486.77	674.66	625.55	704.53	649.03		
98	529.47	486.77	674.66	625.55	704.53	649.03		
99	529.47	486.77	674.66	625.55	704.53	649.03		
100	529.47	486.77	674.66	625.55	704.53	649.03		

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 6 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	17.08	17.08	25.62	23.49	36.30	34.16		
19	17.08	17.08	25.62	23.49	36.30	34.16		
20	17.08	17.08	25.62	23.49	36.30	34.16		
21	17.08	17.08	25.62	23.49	36.30	34.16		
22	17.08	17.08	25.62	23.49	36.30	34.16		
23	17.08	17.08	25.62	23.49	36.30	34.16		
24	17.08	17.08	25.62	23.49	36.30	34.16		
25	19.22	17.08	27.76	25.62	38.44	36.30		
26	19.22	17.08	27.76	25.62	38.44	36.30		
27	19.22	17.08	27.76	25.62	38.44	36.30		
28	19.22	17.08	27.76	25.62	38.44	36.30		
29	19.22	17.08	27.76	25.62	38.44	36.30		
30	21.35	19.22	29.89	27.76	42.71	38.44		
31	21.35	19.22	29.89	27.76	42.71	38.44		
32	21.35	19.22	29.89	27.76	42.71	38.44		
33	21.35	19.22	29.89	27.76	42.71	38.44		
34	21.35	19.22	29.89	27.76	42.71	38.44		
35	21.35	21.35	32.03	29.89	46.98	42.71		
36	21.35	21.35	32.03	29.89	46.98	42.71		
37	21.35	21.35	32.03	29.89	46.98	42.71		
38	21.35	21.35	32.03	29.89	46.98	42.71		
39	21.35	21.35	32.03	29.89	46.98	42.71		
40	23.49	21.35	36.30	32.03	49.11	46.98		
41	23.49	21.35	36.30	32.03	49.11	46.98		
42	23.49	21.35	36.30	32.03	49.11	46.98		
43	23.49	21.35	36.30	32.03	49.11	46.98		
44	23.49	21.35	36.30	32.03	49.11	46.98		
45	23.49	21.35	36.30	32.03	49.11	46.98		
46	23.49	23.49	36.30	34.16	49.11	46.98		
47	25.62	23.49	36.30	34.16	51.25	46.98		
48	25.62	23.49	36.30	34.16	53.38	49.11		
49	25.62	23.49	36.30	34.16	53.38	49.11		
50	25.62	23.49	38.44	36.30	53.38	49.11		
51	25.62	23.49	38.44	36.30	53.38	49.11		
52	27.76	23.49	40.57	36.30	55.50	51.25		
53	29.89	25.62	42.71	38.44	55.50	53.38		
54	29.89	25.62	44.84	42.71	57.64	53.38		
55	29.89	27.76	46.98	42.71	61.91	55.50		
56	32.03	29.89	49.11	46.98	64.04	57.64		
57	36.30	32.03	53.38	49.11	68.31	61.91		
58	40.57	34.16	57.64	53.38	70.45	64.04		
59	42.71	36.30	61.91	55.50	76.85	68.31		
60	42.71	40.57	66.18	59.77	81.13	74.72		
61	46.98	42.71	70.45	64.04	87.53	78.99		
62	53.38	46.98	76.85	70.45	91.80	83.26		
63	55.50	51.25	81.13	74.72	98.21	89.67		
64	57.64	53.38	87.53	81.13	104.61	93.94		
65	61.91	57.64	93.94	85.40	111.02	100.34		
66	64.04	59.77	98.21	89.67	113.15	102.48		
67	68.31	61.91	102.48	93.94	117.43	106.75		
68	72.58	66.18	106.75	98.21	123.83	113.15		
69	78.99	72.58	115.29	104.61	130.24	119.56		
70	85.40	76.85	121.70	111.02	138.78	125.97		
71	91.80	83.26	128.10	117.43	145.18	132.37		
72	98.21	89.67	136.64	123.83	153.73	140.91		
73	104.61	93.94	145.18	132.37	160.13	149.45		
74	111.02	100.34	151.59	138.78	168.66	155.86		
75	119.56	106.75	160.13	145.18	177.20	162.25		
76	125.97	113.15	166.52	153.73	183.60	168.66		
77	132.37	119.56	175.06	160.13	190.01	175.06		
78	136.64	123.83	179.33	164.39	194.28	179.33		
79	140.91	128.10	183.60	168.66	196.41	181.47		
80	145.18	130.24	185.74	170.79	198.55	181.47		
81	158.00	143.05	200.69	185.74	213.50	196.41		
82	172.93	158.00	219.90	200.69	230.58	211.36		
83	190.01	172.93	239.12	219.90	249.80	228.44		
84	211.36	192.14	262.61	241.26	271.13	249.80		
85	230.58	209.23	286.08	262.61	296.76	271.13		
86	251.93	228.44	311.70	286.08	322.38	296.76		
87	275.40	249.80	339.46	311.70	352.28	322.38		
88	298.89	271.13	369.36	341.60	384.29	352.28		
89	326.65	296.76	403.51	371.49	418.45	384.29		
90	356.55	322.38	439.81	405.64	456.89	418.45		
91	388.56	352.28	478.24	441.94	497.44	454.75		
92	422.72	384.29	520.93	480.38	542.28	497.44		
93	461.16	418.45	567.91	525.20	591.38	542.28		
94	501.71	456.89	619.14	572.18	644.76	589.24		
95	501.71	456.89	619.14	572.18	644.76	589.24		
96	501.71	456.89	619.14	572.18	644.76	589.24		
97	501.71	456.89	619.14	572.18	644.76	589.24		
98	501.71	456.89	619.14	572.18	644.76	589.24		
99	501.71	456.89	619.14	572.18	644.76	589.24		
100	501.71	456.89	619.14	572.18	644.76	589.24		

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 4 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	14.95	14.95	21.35	19.22	29.89	27.76		
19	14.95	14.95	21.35	19.22	29.89	27.76		
20	14.95	14.95	21.35	19.22	29.89	27.76		
21	14.95	14.95	21.35	19.22	29.89	27.76		
22	14.95	14.95	21.35	19.22	29.89	27.76		
23	14.95	14.95	21.35	19.22	29.89	27.76		
24	14.95	14.95	21.35	19.22	29.89	27.76		
25	17.08	14.95	21.35	21.35	32.03	29.89		
26	17.08	14.95	21.35	21.35	32.03	29.89		
27	17.08	14.95	21.35	21.35	32.03	29.89		
28	17.08	14.95	21.35	21.35	32.03	29.89		
29	17.08	14.95	21.35	21.35	32.03	29.89		
30	19.22	17.08	23.49	21.35	36.30	32.03		
31	19.22	17.08	23.49	21.35	36.30	32.03		
32	19.22	17.08	23.49	21.35	36.30	32.03		
33	19.22	17.08	23.49	21.35	36.30	32.03		
34	19.22	17.08	23.49	21.35	36.30	32.03		
35	19.22	17.08	25.62	23.49	38.44	34.16		
36	19.22	17.08	25.62	23.49	38.44	34.16		
37	19.22	17.08	25.62	23.49	38.44	34.16		
38	19.22	17.08	25.62	23.49	38.44	34.16		
39	19.22	17.08	25.62	23.49	38.44	34.16		
40	21.35	19.22	29.89	25.62	40.57	36.30		
41	21.35	19.22	29.89	25.62	40.57	36.30		
42	21.35	19.22	29.89	25.62	40.57	36.30		
43	21.35	19.22	29.89	25.62	40.57	36.30		
44	21.35	19.22	29.89	25.62	40.57	36.30		
45	21.35	19.22	29.89	25.62	40.57	36.30		
46	21.35	19.22	29.89	25.62	42.71	36.30		
47	21.35	19.22	29.89	27.76	42.71	38.44		
48	21.35	19.22	29.89	27.76	42.71	38.44		
49	21.35	19.22	29.89	27.76	42.71	38.44		
50	21.35	19.22	32.03	29.89	44.84	40.57		
51	21.35	19.22	32.03	29.89	44.84	40.57		
52	23.49	21.35	32.03	29.89	44.84	40.57		
53	23.49	21.35	36.30	32.03	46.98	42.71		
54	23.49	21.35	36.30	34.16	49.11	44.84		
55	25.62	23.49	40.57	36.30	51.25	46.98		
56	27.76	23.49	42.71	38.44	53.38	46.98		
57	29.89	25.62	44.84	40.57	55.50	51.25		
58	32.03	27.76	49.11	44.84	59.77	55.50		
59	34.16	29.89	51.25	46.98	61.91	57.64		
60	36.30	34.16	55.50	49.11	68.31	61.91		
61	40.57	36.30	59.77	53.38	72.58	66.18		
62	44.84	40.57	61.91	57.64	76.85	70.45		
63	46.98	42.71	68.31	61.91	81.13	74.72		
64	51.25	46.98	74.72	66.18	87.53	78.99		
65	53.38	49.11	78.99	70.45	93.94	83.26		
66	55.50	51.25	83.26	74.72	93.94	85.40		
67	57.64	53.38	85.40	76.85	98.21	89.67		
68	61.91	57.64	89.67	81.13	104.61	93.94		
69	66.18	61.91	96.07	85.40	108.88	98.21		
70	72.58	66.18	100.34	91.80	115.29	102.48		
71	76.85	70.45	104.61	96.07	119.56	108.88		
72	83.26	74.72	111.02	102.48	128.10	115.29		
73	87.53	81.13	117.43	106.75	132.37	121.70		
74	93.94	85.40	125.97	113.15	138.78	125.97		
75	98.21	89.67	132.37	119.56	145.18	132.37		
76	104.61	93.94	138.78	125.97	151.59	138.78		
77	108.88	100.34	145.18	130.24	155.86	143.05		
78	115.29	102.48	147.32	134.51	158.00	145.18		
79	117.43	106.75	149.45	136.64	160.13	145.18		
80	121.70	111.02	151.59	138.78	160.13	145.18		
81	132.37	121.70	164.39	149.45	172.93	155.86		
82	147.32	134.51	177.20	162.25	185.74	166.52		
83	160.13	147.32	192.14	175.06	200.69	181.47		
84	177.20	164.39	211.36	192.14	217.77	196.41		
85	194.28	177.20	230.58	209.23	236.99	213.50		
86	211.36	194.28	251.93	228.44	258.34	232.72		
87	230.58	211.36	273.27	249.80	281.81	254.07		
88	251.93	230.58	298.89	271.13	305.30	277.54		
89	273.27	251.93	326.65	296.76	333.06	301.03		
90	298.89	275.40	354.41	322.38	362.95	328.79		
91	326.65	298.89	386.42	352.28	397.10	358.68		
92	354.41	326.65	422.72	384.29	433.40	390.69		
93	386.42	356.55	459.02	418.45	471.84	426.99		
94	422.72	386.42	501.71	454.75	512.39	465.43		
95	422.72	386.42	501.71	454.75	512.39	465.43		
96	422.72	386.42	501.71	454.75	512.39	465.43		
97	422.72	386.42	501.71	454.75	512.39	465.43		
98	422.72	386.42	501.71	454.75	512.39	465.43		
99	422.72	386.42	501.71	454.75	512.39	465.43		
100	422.72	386.42	501.71	454.75	512.39	465.43		

Appendix A
Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 358

Form: 62171 when sold with 7030

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 3 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	14.95	12.81	19.22	19.22	29.89	25.62		
19	14.95	12.81	19.22	19.22	29.89	25.62		
20	14.95	12.81	19.22	19.22	29.89	25.62		
21	14.95	12.81	19.22	19.22	29.89	25.62		
22	14.95	12.81	19.22	19.22	29.89	25.62		
23	14.95	12.81	19.22	19.22	29.89	25.62		
24	14.95	12.81	19.22	19.22	29.89	25.62		
25	14.95	14.95	21.35	19.22	29.89	29.89		
26	14.95	14.95	21.35	19.22	29.89	29.89		
27	14.95	14.95	21.35	19.22	29.89	29.89		
28	14.95	14.95	21.35	19.22	29.89	29.89		
29	14.95	14.95	21.35	19.22	29.89	29.89		
30	14.95	14.95	23.49	21.35	34.16	29.89		
31	14.95	14.95	23.49	21.35	34.16	29.89		
32	14.95	14.95	23.49	21.35	34.16	29.89		
33	14.95	14.95	23.49	21.35	34.16	29.89		
34	14.95	14.95	23.49	21.35	34.16	29.89		
35	17.08	14.95	25.62	23.49	36.30	34.16		
36	17.08	14.95	25.62	23.49	36.30	34.16		
37	17.08	14.95	25.62	23.49	36.30	34.16		
38	17.08	14.95	25.62	23.49	36.30	34.16		
39	17.08	14.95	25.62	23.49	36.30	34.16		
40	19.22	17.08	27.76	25.62	38.44	36.30		
41	19.22	17.08	27.76	25.62	38.44	36.30		
42	19.22	17.08	27.76	25.62	38.44	36.30		
43	19.22	17.08	27.76	25.62	38.44	36.30		
44	19.22	17.08	27.76	25.62	38.44	36.30		
45	19.22	17.08	27.76	25.62	38.44	36.30		
46	19.22	17.08	27.76	25.62	38.44	36.30		
47	21.35	17.08	29.89	25.62	40.57	36.30		
48	21.35	17.08	29.89	25.62	40.57	36.30		
49	21.35	17.08	29.89	27.76	40.57	38.44		
50	21.35	19.22	29.89	27.76	40.57	38.44		
51	21.35	19.22	29.89	27.76	42.71	38.44		
52	21.35	19.22	29.89	29.89	42.71	40.57		
53	23.49	19.22	32.03	29.89	42.71	40.57		
54	23.49	21.35	34.16	32.03	44.84	42.71		
55	25.62	21.35	36.30	34.16	46.98	42.71		
56	25.62	23.49	38.44	36.30	49.11	44.84		
57	29.89	25.62	42.71	38.44	51.25	49.11		
58	29.89	25.62	44.84	40.57	55.50	49.11		
59	34.16	29.89	49.11	42.71	59.77	53.38		
60	36.30	29.89	51.25	46.98	64.04	57.64		
61	38.44	34.16	55.50	49.11	68.31	61.91		
62	42.71	36.30	59.77	53.38	72.58	66.18		
63	44.84	38.44	64.04	57.64	76.85	70.45		
64	49.11	42.71	68.31	61.91	81.13	72.58		
65	51.25	44.84	72.58	66.18	85.40	78.99		
66	53.38	44.84	74.72	68.31	87.53	81.13		
67	57.64	49.11	78.99	72.58	91.80	83.26		
68	59.77	51.25	83.26	76.85	96.07	87.53		
69	64.04	55.50	89.67	81.13	100.34	91.80		
70	70.45	59.77	93.94	85.40	106.75	98.21		
71	74.72	64.04	100.34	91.80	113.15	102.48		
72	81.13	68.31	106.75	96.07	119.56	108.88		
73	85.40	74.72	113.15	102.48	125.97	115.29		
74	91.80	78.99	117.43	108.88	132.37	119.56		
75	98.21	83.26	123.83	113.15	138.78	125.97		
76	102.48	87.53	130.24	117.43	143.05	130.24		
77	108.88	91.80	134.51	123.83	147.32	136.64		
78	113.15	96.07	138.78	128.10	151.59	138.78		
79	115.29	98.21	140.91	130.24	153.73	140.91		
80	117.43	102.48	145.18	132.37	153.73	140.91		
81	130.24	111.02	155.86	143.05	166.52	151.59		
82	143.05	121.70	170.79	155.86	179.33	164.39		
83	158.00	134.51	185.74	170.79	194.28	177.20		
84	172.93	149.45	202.82	187.87	211.36	192.14		
85	190.01	162.25	222.04	204.96	230.58	211.36		
86	207.09	177.20	241.26	222.04	249.80	230.58		
87	224.17	194.28	262.61	243.39	273.27	249.80		
88	245.53	211.36	286.08	264.74	298.89	273.27		
89	266.88	230.58	311.70	288.22	324.52	296.76		
90	290.35	249.80	339.46	313.84	354.41	324.52		
91	318.11	273.27	371.49	343.73	386.42	354.41		
92	345.87	298.89	405.64	373.63	420.59	384.29		
93	375.75	324.52	441.94	407.78	459.02	420.59		
94	409.91	354.41	480.38	444.08	499.58	456.89		
95	409.91	354.41	480.38	444.08	499.58	456.89		
96	409.91	354.41	480.38	444.08	499.58	456.89		
97	409.91	354.41	480.38	444.08	499.58	456.89		
98	409.91	354.41	480.38	444.08	499.58	456.89		
99	409.91	354.41	480.38	444.08	499.58	456.89		
100	409.91	354.41	480.38	444.08	499.58	456.89		

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 356

Form: 62171 when sold with 7031

Annual Premiums per \$10 Daily Benefit

Lifetime Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	30.31	27.98	44.30	39.64	58.29	53.63
19	30.31	27.98	44.30	39.64	58.29	53.63
20	30.31	27.98	44.30	39.64	58.29	53.63
21	30.31	27.98	44.30	39.64	58.29	53.63
22	30.31	27.98	44.30	39.64	58.29	53.63
23	30.31	27.98	44.30	39.64	58.29	53.63
24	30.31	27.98	44.30	39.64	58.29	53.63
25	32.65	30.31	46.64	41.97	62.94	55.96
26	32.65	30.31	46.64	41.97	62.94	55.96
27	32.65	30.31	46.64	41.97	62.94	55.96
28	32.65	30.31	46.64	41.97	62.94	55.96
29	32.65	30.31	46.64	41.97	62.94	55.96
30	34.98	30.31	48.97	44.30	67.60	62.94
31	34.98	30.31	48.97	44.30	67.60	62.94
32	34.98	30.31	48.97	44.30	67.60	62.94
33	34.98	30.31	48.97	44.30	67.60	62.94
34	34.98	30.31	48.97	44.30	67.60	62.94
35	37.31	34.98	53.63	48.97	74.60	65.27
36	37.31	34.98	53.63	48.97	74.60	65.27
37	37.31	34.98	53.63	48.97	74.60	65.27
38	37.31	34.98	53.63	48.97	74.60	65.27
39	37.31	34.98	53.63	48.97	74.60	65.27
40	39.64	34.98	58.29	51.30	81.60	69.94
41	39.64	34.98	58.29	51.30	81.60	69.94
42	39.64	34.98	58.29	51.30	81.60	69.94
43	39.64	34.98	58.29	51.30	81.60	69.94
44	39.64	34.98	58.29	51.30	81.60	69.94
45	39.64	34.98	58.29	51.30	81.60	69.94
46	41.97	37.31	60.61	53.63	81.60	74.60
47	41.97	37.31	60.61	53.63	83.93	76.93
48	41.97	39.64	60.61	53.63	86.26	76.93
49	41.97	39.64	62.94	55.96	86.26	79.26
50	41.97	39.64	62.94	55.96	86.26	79.26
51	44.30	39.64	65.27	58.29	88.59	79.26
52	46.64	41.97	67.60	58.29	90.92	81.60
53	46.64	41.97	69.94	62.94	93.25	86.26
54	48.97	44.30	76.93	67.60	97.92	88.59
55	51.30	46.64	81.60	69.94	102.58	93.25
56	55.96	48.97	86.26	79.26	107.24	97.92
57	58.29	53.63	90.92	83.93	114.24	102.58
58	60.61	55.96	97.92	90.92	118.90	109.58
59	67.60	60.61	104.91	95.59	130.56	114.24
60	69.94	62.94	111.91	102.58	137.56	123.57
61	79.26	67.60	118.90	109.58	144.55	130.56
62	83.93	76.93	130.56	116.57	153.88	139.89
63	90.92	81.60	135.23	123.57	165.54	149.22
64	95.59	86.26	142.22	130.56	177.18	158.54
65	102.58	93.25	146.89	135.23	188.84	172.54
66	107.24	97.92	151.55	137.56	193.50	177.18
67	111.91	102.58	158.54	144.55	202.83	184.18
68	123.57	109.58	167.87	153.88	209.83	191.17
69	130.56	116.57	184.18	165.54	221.49	200.50
70	139.89	125.90	200.50	181.84	233.14	207.49
71	149.22	135.23	214.49	195.84	242.47	216.82
72	158.54	144.55	233.14	207.49	256.46	230.81
73	172.54	151.55	244.80	221.49	265.79	240.14
74	181.84	160.88	256.46	233.14	279.78	251.80
75	191.17	172.54	270.45	242.47	291.44	261.13
76	200.50	179.51	279.78	251.80	303.08	275.12
77	207.49	186.51	289.11	258.79	310.08	282.11
78	214.49	193.50	296.09	265.79	314.74	286.78
79	216.82	195.84	300.75	272.78	321.73	291.44
80	221.49	198.17	305.41	277.45	321.73	291.44
81	240.14	214.49	331.06	298.42	345.05	312.41
82	261.13	235.48	356.71	326.40	373.03	338.06
83	286.78	258.79	391.69	354.38	401.02	363.71
84	314.74	284.44	428.98	389.36	435.98	396.35
85	345.05	310.08	468.62	424.32	475.62	433.64
86	375.37	338.06	508.26	461.63	519.92	470.95
87	408.01	370.70	554.88	503.60	566.54	515.26
88	445.30	401.02	606.18	550.22	615.51	559.54
89	487.27	438.31	662.12	599.18	671.45	608.51
90	531.56	477.95	720.42	652.80	732.08	666.79
91	578.20	522.25	783.36	713.42	797.35	725.08
92	629.50	568.87	853.31	776.36	869.64	790.36
93	687.77	620.17	932.58	846.32	946.57	862.64
94	748.40	676.12	1,016.50	923.25	1,032.83	937.24
95	748.40	676.12	1,016.50	923.25	1,032.83	937.24
96	748.40	676.12	1,016.50	923.25	1,032.83	937.24
97	748.40	676.12	1,016.50	923.25	1,032.83	937.24
98	748.40	676.12	1,016.50	923.25	1,032.83	937.24
99	748.40	676.12	1,016.50	923.25	1,032.83	937.24
100	748.40	676.12	1,016.50	923.25	1,032.83	937.24

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 356

Form: 62171 when sold with 7031

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18	23.49	19.22	34.16	29.89	46.98	42.71
19	23.49	19.22	34.16	29.89	46.98	42.71
20	23.49	19.22	34.16	29.89	46.98	42.71
21	23.49	19.22	34.16	29.89	46.98	42.71
22	23.49	19.22	34.16	29.89	46.98	42.71
23	23.49	19.22	34.16	29.89	46.98	42.71
24	23.49	19.22	34.16	29.89	46.98	42.71
25	25.62	23.49	36.30	32.03	51.25	44.84
26	25.62	23.49	36.30	32.03	51.25	44.84
27	25.62	23.49	36.30	32.03	51.25	44.84
28	25.62	23.49	36.30	32.03	51.25	44.84
29	25.62	23.49	36.30	32.03	51.25	44.84
30	27.76	25.62	38.44	36.30	53.38	49.11
31	27.76	25.62	38.44	36.30	53.38	49.11
32	27.76	25.62	38.44	36.30	53.38	49.11
33	27.76	25.62	38.44	36.30	53.38	49.11
34	27.76	25.62	38.44	36.30	53.38	49.11
35	29.89	27.76	42.71	38.44	57.64	53.38
36	29.89	27.76	42.71	38.44	57.64	53.38
37	29.89	27.76	42.71	38.44	57.64	53.38
38	29.89	27.76	42.71	38.44	57.64	53.38
39	29.89	27.76	42.71	38.44	57.64	53.38
40	32.03	27.76	44.84	40.57	61.91	57.64
41	32.03	27.76	44.84	40.57	61.91	57.64
42	32.03	27.76	44.84	40.57	61.91	57.64
43	32.03	27.76	44.84	40.57	61.91	57.64
44	32.03	27.76	44.84	40.57	61.91	57.64
45	32.03	27.76	44.84	40.57	61.91	57.64
46	32.03	29.89	46.98	40.57	64.04	57.64
47	32.03	29.89	46.98	42.71	64.04	57.64
48	32.03	29.89	49.11	42.71	68.31	59.77
49	34.16	29.89	49.11	44.84	68.31	59.77
50	34.16	29.89	49.11	44.84	68.31	59.77
51	34.16	32.03	51.25	44.84	70.45	61.91
52	36.30	32.03	51.25	46.98	72.58	64.04
53	36.30	32.03	55.50	49.11	74.72	64.04
54	38.44	34.16	57.64	51.25	76.85	70.45
55	40.57	36.30	61.91	55.50	78.99	72.58
56	42.71	38.44	64.04	57.64	83.26	74.72
57	44.84	40.57	70.45	61.91	87.53	78.99
58	49.11	44.84	76.85	68.31	93.94	85.40
59	51.25	46.98	81.13	74.72	98.21	89.67
60	55.50	49.11	87.53	78.99	104.61	96.07
61	59.77	53.38	93.94	85.40	115.29	100.34
62	64.04	57.64	100.34	89.67	121.70	108.88
63	70.45	61.91	104.61	96.07	130.24	117.43
64	74.72	68.31	113.15	100.34	136.64	123.83
65	81.13	72.58	119.56	104.61	145.18	130.24
66	83.26	74.72	121.70	106.75	149.45	134.51
67	87.53	78.99	125.97	115.29	153.73	138.78
68	93.94	85.40	134.51	121.70	164.39	145.18
69	100.34	89.67	145.18	130.24	170.79	151.59
70	106.75	96.07	158.00	140.91	179.33	162.25
71	117.43	102.48	168.66	149.45	187.87	168.66
72	125.97	113.15	179.33	162.25	198.55	177.20
73	132.37	119.56	187.87	168.66	209.23	185.74
74	140.91	125.97	198.55	177.20	219.90	194.28
75	149.45	132.37	209.23	185.74	228.44	204.96
76	158.00	138.78	217.77	192.14	234.85	211.36
77	164.39	145.18	224.17	202.82	243.39	219.90
78	168.66	149.45	230.58	207.09	249.80	224.17
79	172.93	153.73	234.85	211.36	251.93	226.31
80	175.06	158.00	236.99	215.63	254.07	228.44
81	190.01	170.79	258.34	232.72	271.13	243.39
82	209.23	187.87	279.68	254.07	294.62	264.74
83	228.44	207.09	307.43	275.40	318.11	286.08
84	254.07	228.44	337.33	303.16	345.87	311.70
85	277.54	249.80	367.22	328.79	375.75	339.46
86	303.16	271.13	399.24	360.82	409.91	369.36
87	328.79	296.76	435.54	392.83	448.35	403.51
88	358.68	320.25	476.11	429.13	488.90	439.81
89	390.69	350.14	518.80	465.43	531.61	480.38
90	426.99	382.15	565.77	508.12	578.58	523.07
91	463.29	416.32	614.87	552.96	631.95	570.04
92	505.98	454.75	670.39	602.06	687.47	621.27
93	550.83	495.31	730.16	659.71	751.51	676.79
94	602.06	540.15	796.35	717.35	817.69	736.56
95	602.06	540.15	796.35	717.35	817.69	736.56
96	602.06	540.15	796.35	717.35	817.69	736.56
97	602.06	540.15	796.35	717.35	817.69	736.56
98	602.06	540.15	796.35	717.35	817.69	736.56
99	602.06	540.15	796.35	717.35	817.69	736.56
100	602.06	540.15	796.35	717.35	817.69	736.56

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 356

Form: 62171 when sold with 7031

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18	17.08	17.08	29.89	25.62	40.57	36.30
19	17.08	17.08	29.89	25.62	40.57	36.30
20	17.08	17.08	29.89	25.62	40.57	36.30
21	17.08	17.08	29.89	25.62	40.57	36.30
22	17.08	17.08	29.89	25.62	40.57	36.30
23	17.08	17.08	29.89	25.62	40.57	36.30
24	17.08	17.08	29.89	25.62	40.57	36.30
25	19.22	17.08	32.03	27.76	42.71	38.44
26	19.22	17.08	32.03	27.76	42.71	38.44
27	19.22	17.08	32.03	27.76	42.71	38.44
28	19.22	17.08	32.03	27.76	42.71	38.44
29	19.22	17.08	32.03	27.76	42.71	38.44
30	23.49	17.08	32.03	29.89	44.84	42.71
31	23.49	17.08	32.03	29.89	44.84	42.71
32	23.49	17.08	32.03	29.89	44.84	42.71
33	23.49	17.08	32.03	29.89	44.84	42.71
34	23.49	17.08	32.03	29.89	44.84	42.71
35	25.62	19.22	36.30	32.03	49.11	44.84
36	25.62	19.22	36.30	32.03	49.11	44.84
37	25.62	19.22	36.30	32.03	49.11	44.84
38	25.62	19.22	36.30	32.03	49.11	44.84
39	25.62	19.22	36.30	32.03	49.11	44.84
40	25.62	23.49	38.44	36.30	53.38	49.11
41	25.62	23.49	38.44	36.30	53.38	49.11
42	25.62	23.49	38.44	36.30	53.38	49.11
43	25.62	23.49	38.44	36.30	53.38	49.11
44	25.62	23.49	38.44	36.30	53.38	49.11
45	25.62	23.49	38.44	36.30	53.38	49.11
46	25.62	23.49	38.44	36.30	53.38	49.11
47	27.76	23.49	38.44	36.30	55.50	51.25
48	27.76	25.62	40.57	36.30	55.50	51.25
49	27.76	25.62	40.57	36.30	55.50	51.25
50	27.76	25.62	40.57	38.44	55.50	51.25
51	27.76	25.62	42.71	38.44	57.64	51.25
52	29.89	25.62	44.84	40.57	57.64	53.38
53	32.03	27.76	44.84	40.57	59.77	53.38
54	32.03	27.76	46.98	42.71	61.91	57.64
55	34.16	29.89	51.25	44.84	64.04	57.64
56	36.30	32.03	53.38	49.11	70.45	59.77
57	38.44	34.16	57.64	51.25	72.58	64.04
58	40.57	36.30	59.77	53.38	76.85	68.31
59	44.84	38.44	64.04	57.64	83.26	72.58
60	44.84	40.57	72.58	61.91	87.53	78.99
61	49.11	44.84	76.85	68.31	93.94	83.26
62	53.38	49.11	83.26	74.72	100.34	87.53
63	57.64	51.25	89.67	78.99	104.61	91.80
64	59.77	53.38	93.94	85.40	113.15	98.21
65	64.04	57.64	100.34	89.67	119.56	102.48
66	68.31	59.77	102.48	91.80	121.70	104.61
67	72.58	61.91	106.75	96.07	125.97	108.88
68	76.85	68.31	115.29	102.48	132.37	117.43
69	83.26	74.72	121.70	106.75	138.78	123.83
70	87.53	78.99	130.24	117.43	147.32	130.24
71	93.94	85.40	138.78	123.83	153.73	138.78
72	102.48	89.67	147.32	130.24	164.39	145.18
73	108.88	96.07	153.73	136.64	172.93	151.59
74	117.43	102.48	162.25	143.05	181.47	162.25
75	123.83	108.88	170.79	149.45	187.87	168.66
76	130.24	117.43	177.20	158.00	196.41	172.93
77	136.64	121.70	183.60	164.39	204.96	179.33
78	140.91	125.97	190.01	168.66	207.09	183.60
79	145.18	130.24	192.14	172.93	211.36	185.74
80	147.32	132.37	196.41	175.06	213.50	187.87
81	164.39	143.05	215.63	190.01	228.44	202.82
82	179.33	160.13	232.72	209.23	247.66	219.90
83	196.41	175.06	256.20	228.44	269.00	236.99
84	219.90	194.28	279.68	249.80	292.49	260.47
85	239.12	211.36	305.30	271.13	318.11	281.81
86	260.47	230.58	330.92	296.76	348.00	307.43
87	283.95	251.93	362.95	322.38	377.88	337.33
88	309.57	273.27	394.97	352.28	412.05	365.09
89	337.33	298.89	431.27	384.29	450.48	399.24
90	367.22	324.52	467.57	418.45	491.04	435.54
91	401.37	354.41	510.26	454.75	533.74	476.11
92	437.67	388.56	557.23	497.44	582.86	516.66
93	476.11	420.59	608.46	542.28	634.09	563.64
94	518.80	459.02	661.85	589.24	691.74	614.87
95	518.80	459.02	661.85	589.24	691.74	614.87
96	518.80	459.02	661.85	589.24	691.74	614.87
97	518.80	459.02	661.85	589.24	691.74	614.87
98	518.80	459.02	661.85	589.24	691.74	614.87
99	518.80	459.02	661.85	589.24	691.74	614.87
100	518.80	459.02	661.85	589.24	691.74	614.87

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 356

Form: 62171 when sold with 7031

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	17.08	14.95	25.62	23.49	36.30	32.03
19	17.08	14.95	25.62	23.49	36.30	32.03
20	17.08	14.95	25.62	23.49	36.30	32.03
21	17.08	14.95	25.62	23.49	36.30	32.03
22	17.08	14.95	25.62	23.49	36.30	32.03
23	17.08	14.95	25.62	23.49	36.30	32.03
24	17.08	14.95	25.62	23.49	36.30	32.03
25	17.08	14.95	27.76	25.62	38.44	34.16
26	17.08	14.95	27.76	25.62	38.44	34.16
27	17.08	14.95	27.76	25.62	38.44	34.16
28	17.08	14.95	27.76	25.62	38.44	34.16
29	17.08	14.95	27.76	25.62	38.44	34.16
30	17.08	17.08	29.89	25.62	40.57	36.30
31	17.08	17.08	29.89	25.62	40.57	36.30
32	17.08	17.08	29.89	25.62	40.57	36.30
33	17.08	17.08	29.89	25.62	40.57	36.30
34	17.08	17.08	29.89	25.62	40.57	36.30
35	19.22	17.08	32.03	27.76	44.84	38.44
36	19.22	17.08	32.03	27.76	44.84	38.44
37	19.22	17.08	32.03	27.76	44.84	38.44
38	19.22	17.08	32.03	27.76	44.84	38.44
39	19.22	17.08	32.03	27.76	44.84	38.44
40	23.49	19.22	34.16	29.89	46.98	42.71
41	23.49	19.22	34.16	29.89	46.98	42.71
42	23.49	19.22	34.16	29.89	46.98	42.71
43	23.49	19.22	34.16	29.89	46.98	42.71
44	23.49	19.22	34.16	29.89	46.98	42.71
45	23.49	19.22	34.16	29.89	46.98	42.71
46	25.62	19.22	34.16	32.03	46.98	42.71
47	25.62	19.22	36.30	32.03	49.11	42.71
48	25.62	19.22	36.30	32.03	49.11	44.84
49	25.62	19.22	36.30	32.03	49.11	44.84
50	27.76	23.49	36.30	32.03	49.11	44.84
51	27.76	23.49	36.30	32.03	51.25	44.84
52	27.76	23.49	38.44	34.16	51.25	46.98
53	29.89	23.49	40.57	36.30	53.38	46.98
54	29.89	25.62	42.71	38.44	55.50	49.11
55	32.03	25.62	44.84	40.57	57.64	51.25
56	32.03	27.76	46.98	42.71	59.77	53.38
57	36.30	29.89	51.25	44.84	61.91	55.50
58	38.44	32.03	53.38	49.11	68.31	57.64
59	40.57	34.16	57.64	51.25	72.58	61.91
60	44.84	36.30	61.91	53.38	76.85	68.31
61	46.98	40.57	68.31	57.64	83.26	72.58
62	51.25	42.71	72.58	61.91	87.53	76.85
63	55.50	44.84	76.85	68.31	91.80	81.13
64	57.64	49.11	83.26	72.58	98.21	85.40
65	61.91	51.25	87.53	78.99	102.48	91.80
66	64.04	53.38	91.80	81.13	104.61	91.80
67	70.45	55.50	96.07	85.40	108.88	96.07
68	72.58	59.77	100.34	89.67	117.43	100.34
69	78.99	64.04	106.75	93.94	121.70	106.75
70	83.26	70.45	113.15	100.34	128.10	115.29
71	89.67	74.72	121.70	104.61	134.51	121.70
72	96.07	81.13	128.10	113.15	143.05	128.10
73	102.48	85.40	134.51	119.56	149.45	132.37
74	108.88	89.67	140.91	125.97	158.00	138.78
75	117.43	96.07	147.32	130.24	164.39	145.18
76	123.83	100.34	153.73	136.64	170.79	149.45
77	128.10	104.61	162.25	140.91	175.06	153.73
78	134.51	108.88	166.52	145.18	179.33	160.13
79	136.64	115.29	168.66	149.45	181.47	162.25
80	140.91	117.43	170.79	151.59	183.60	162.25
81	153.73	128.10	185.74	166.52	196.41	175.06
82	168.66	140.91	202.82	179.33	213.50	187.87
83	185.74	153.73	219.90	194.28	230.58	204.96
84	207.09	170.79	241.26	215.63	251.93	222.04
85	226.31	185.74	262.61	232.72	273.27	241.26
86	243.39	204.96	286.08	256.20	298.89	262.61
87	266.88	222.04	311.70	277.54	324.52	286.08
88	292.49	241.26	341.60	303.16	354.41	311.70
89	318.11	262.61	371.49	328.79	386.42	341.60
90	345.87	286.08	405.64	360.82	420.59	371.49
91	375.75	313.84	441.94	392.83	459.02	403.51
92	409.91	341.60	482.50	429.13	499.58	441.94
93	448.35	371.49	525.20	465.43	544.42	480.38
94	488.90	405.64	572.18	508.12	593.52	525.20
95	488.90	405.64	572.18	508.12	593.52	525.20
96	488.90	405.64	572.18	508.12	593.52	525.20
97	488.90	405.64	572.18	508.12	593.52	525.20
98	488.90	405.64	572.18	508.12	593.52	525.20
99	488.90	405.64	572.18	508.12	593.52	525.20
100	488.90	405.64	572.18	508.12	593.52	525.20

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 356

Form: 62171 when sold with 7031

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	12.81	10.68	17.08	17.08	27.76	25.62
19	12.81	10.68	17.08	17.08	27.76	25.62
20	12.81	10.68	17.08	17.08	27.76	25.62
21	12.81	10.68	17.08	17.08	27.76	25.62
22	12.81	10.68	17.08	17.08	27.76	25.62
23	12.81	10.68	17.08	17.08	27.76	25.62
24	12.81	10.68	17.08	17.08	27.76	25.62
25	14.95	12.81	19.22	17.08	29.89	25.62
26	14.95	12.81	19.22	17.08	29.89	25.62
27	14.95	12.81	19.22	17.08	29.89	25.62
28	14.95	12.81	19.22	17.08	29.89	25.62
29	14.95	12.81	19.22	17.08	29.89	25.62
30	14.95	12.81	23.49	17.08	32.03	27.76
31	14.95	12.81	23.49	17.08	32.03	27.76
32	14.95	12.81	23.49	17.08	32.03	27.76
33	14.95	12.81	23.49	17.08	32.03	27.76
34	14.95	12.81	23.49	17.08	32.03	27.76
35	17.08	14.95	25.62	19.22	34.16	29.89
36	17.08	14.95	25.62	19.22	34.16	29.89
37	17.08	14.95	25.62	19.22	34.16	29.89
38	17.08	14.95	25.62	19.22	34.16	29.89
39	17.08	14.95	25.62	19.22	34.16	29.89
40	17.08	14.95	25.62	23.49	36.30	32.03
41	17.08	14.95	25.62	23.49	36.30	32.03
42	17.08	14.95	25.62	23.49	36.30	32.03
43	17.08	14.95	25.62	23.49	36.30	32.03
44	17.08	14.95	25.62	23.49	36.30	32.03
45	17.08	14.95	25.62	23.49	36.30	32.03
46	17.08	17.08	27.76	23.49	38.44	32.03
47	17.08	17.08	27.76	25.62	38.44	32.03
48	17.08	17.08	27.76	25.62	38.44	34.16
49	19.22	17.08	27.76	25.62	38.44	34.16
50	19.22	17.08	29.89	25.62	38.44	34.16
51	19.22	17.08	29.89	25.62	38.44	34.16
52	19.22	17.08	29.89	27.76	40.57	36.30
53	23.49	17.08	32.03	27.76	42.71	36.30
54	23.49	17.08	34.16	29.89	44.84	38.44
55	25.62	19.22	36.30	32.03	44.84	40.57
56	25.62	19.22	38.44	32.03	46.98	40.57
57	27.76	23.49	40.57	36.30	49.11	42.71
58	29.89	25.62	42.71	38.44	53.38	46.98
59	32.03	27.76	44.84	40.57	55.50	49.11
60	34.16	29.89	49.11	42.71	59.77	51.25
61	36.30	32.03	51.25	44.84	64.04	57.64
62	40.57	36.30	55.50	49.11	70.45	59.77
63	42.71	38.44	59.77	51.25	72.58	64.04
64	44.84	38.44	64.04	55.50	76.85	68.31
65	46.98	42.71	70.45	59.77	83.26	72.58
66	49.11	44.84	72.58	61.91	83.26	72.58
67	51.25	44.84	76.85	64.04	87.53	76.85
68	55.50	49.11	78.99	70.45	91.80	81.13
69	57.64	51.25	83.26	74.72	96.07	83.26
70	64.04	55.50	87.53	78.99	100.34	87.53
71	68.31	59.77	91.80	81.13	104.61	93.94
72	74.72	64.04	98.21	85.40	113.15	96.07
73	78.99	70.45	102.48	91.80	117.43	102.48
74	83.26	72.58	108.88	96.07	121.70	106.75
75	87.53	76.85	117.43	100.34	128.10	113.15
76	89.67	78.99	121.70	104.61	132.37	117.43
77	96.07	83.26	125.97	108.88	134.51	119.56
78	98.21	87.53	128.10	113.15	136.64	121.70
79	102.48	89.67	130.24	115.29	138.78	121.70
80	104.61	91.80	132.37	117.43	138.78	121.70
81	117.43	102.48	140.91	125.97	149.45	130.24
82	128.10	113.15	153.73	134.51	162.25	140.91
83	138.78	123.83	168.66	147.32	175.06	151.59
84	153.73	136.64	183.60	162.25	187.87	166.52
85	168.66	149.45	202.82	175.06	207.09	179.33
86	183.60	164.39	219.90	190.01	224.17	194.28
87	202.82	177.20	236.99	209.23	243.39	213.50
88	219.90	192.14	260.47	226.31	266.88	232.72
89	236.99	211.36	281.81	249.80	288.22	254.07
90	260.47	230.58	309.57	271.13	315.98	275.40
91	281.81	251.93	337.33	294.62	345.87	301.03
92	309.57	273.27	367.22	320.25	375.75	326.65
93	337.33	298.89	399.24	350.14	409.91	356.55
94	367.22	324.52	435.54	382.15	446.21	390.69
95	367.22	324.52	435.54	382.15	446.21	390.69
96	367.22	324.52	435.54	382.15	446.21	390.69
97	367.22	324.52	435.54	382.15	446.21	390.69
98	367.22	324.52	435.54	382.15	446.21	390.69
99	367.22	324.52	435.54	382.15	446.21	390.69
100	367.22	324.52	435.54	382.15	446.21	390.69

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 357

Form: 62171 when sold with 7032

Annual Premiums per \$10 Daily Benefit

Lifetime Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	13.99	11.66	27.98	20.99	34.98	25.65
19	13.99	11.66	27.98	20.99	34.98	25.65
20	13.99	11.66	27.98	20.99	34.98	25.65
21	13.99	11.66	27.98	20.99	34.98	25.65
22	13.99	11.66	27.98	20.99	34.98	25.65
23	13.99	11.66	27.98	20.99	34.98	25.65
24	13.99	11.66	27.98	20.99	34.98	25.65
25	16.32	13.99	32.65	25.65	39.64	30.31
26	16.32	13.99	32.65	25.65	39.64	30.31
27	16.32	13.99	32.65	25.65	39.64	30.31
28	16.32	13.99	32.65	25.65	39.64	30.31
29	16.32	13.99	32.65	25.65	39.64	30.31
30	18.65	13.99	37.31	27.98	46.64	34.98
31	18.65	13.99	37.31	27.98	46.64	34.98
32	18.65	13.99	37.31	27.98	46.64	34.98
33	18.65	13.99	37.31	27.98	46.64	34.98
34	18.65	13.99	37.31	27.98	46.64	34.98
35	23.32	16.32	41.97	32.65	53.63	39.64
36	23.32	16.32	41.97	32.65	53.63	39.64
37	23.32	16.32	41.97	32.65	53.63	39.64
38	23.32	16.32	41.97	32.65	53.63	39.64
39	23.32	16.32	41.97	32.65	53.63	39.64
40	25.65	18.65	48.97	37.31	60.61	46.64
41	25.65	18.65	48.97	37.31	60.61	46.64
42	25.65	18.65	48.97	37.31	60.61	46.64
43	25.65	18.65	48.97	37.31	60.61	46.64
44	25.65	18.65	48.97	37.31	60.61	46.64
45	25.65	18.65	48.97	37.31	60.61	46.64
46	27.98	20.99	51.30	39.64	65.27	48.97
47	27.98	20.99	51.30	39.64	65.27	48.97
48	30.31	20.99	53.63	39.64	67.60	51.30
49	30.31	23.32	53.63	39.64	67.60	51.30
50	30.31	23.32	53.63	39.64	69.94	51.30
51	32.65	23.32	55.96	41.97	72.27	53.63
52	34.98	25.65	60.61	44.30	74.60	55.96
53	34.98	25.65	60.61	46.64	76.93	58.29
54	37.31	27.98	65.27	46.64	81.60	60.61
55	41.97	30.31	69.94	53.63	90.92	67.60
56	44.30	34.98	76.93	58.29	97.92	76.93
57	46.64	37.31	81.60	62.94	104.91	81.60
58	53.63	41.97	90.92	67.60	114.24	88.59
59	60.61	44.30	97.92	74.60	125.90	95.59
60	65.27	51.30	107.24	83.93	137.56	107.24
61	72.27	58.29	121.24	97.92	151.55	123.57
62	81.60	62.94	132.89	102.58	165.54	137.56
63	90.92	72.27	146.89	118.90	186.51	151.55
64	100.25	79.26	163.21	128.23	207.49	163.21
65	111.91	90.92	179.51	144.55	223.82	184.18
66	116.57	93.25	184.18	146.89	230.81	186.51
67	123.57	97.92	193.50	153.88	242.47	193.50
68	130.56	107.24	202.83	165.54	254.13	207.49
69	142.22	111.91	219.15	172.54	270.45	214.49
70	151.55	121.24	230.81	181.84	284.44	226.15
71	158.54	125.90	237.81	188.84	293.75	233.14
72	167.87	132.89	249.47	198.17	303.08	242.47
73	177.18	142.22	261.13	209.83	312.41	251.80
74	186.51	149.22	272.78	219.15	321.73	258.79
75	198.17	156.21	286.78	228.48	331.06	263.46
76	209.83	165.54	298.42	237.81	342.72	272.78
77	221.49	177.18	314.74	251.80	354.38	282.11
78	230.81	184.18	324.07	258.79	359.04	286.78
79	237.81	191.17	328.73	263.46	359.04	289.11
80	242.47	195.84	331.06	265.79	359.04	289.11
81	265.79	212.16	359.04	286.78	380.03	305.41
82	289.11	230.81	384.69	307.74	405.68	324.07
83	314.74	251.80	417.32	333.39	433.64	347.38
84	342.72	272.78	445.30	354.38	463.96	368.37
85	359.04	286.78	468.62	373.03	487.27	387.03
86	377.70	300.75	491.94	391.69	510.59	408.01
87	396.35	314.74	515.26	410.33	536.22	426.65
88	414.99	331.06	540.89	431.31	561.87	447.63
89	435.98	347.38	568.87	452.30	589.86	470.95
90	459.29	363.71	596.85	475.62	620.17	494.27
91	480.28	382.36	627.17	498.93	650.47	519.92
92	505.93	403.35	657.46	524.58	683.11	545.55
93	531.56	421.98	690.11	550.22	718.09	573.53
94	557.21	442.97	725.08	578.20	753.06	601.52
95	557.21	442.97	725.08	578.20	753.06	601.52
96	557.21	442.97	725.08	578.20	753.06	601.52
97	557.21	442.97	725.08	578.20	753.06	601.52
98	557.21	442.97	725.08	578.20	753.06	601.52
99	557.21	442.97	725.08	578.20	753.06	601.52
100	557.21	442.97	725.08	578.20	753.06	601.52

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 357

Form: 62171 when sold with 7032

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	12.81	8.54	21.35	17.08	27.76	19.22
19	12.81	8.54	21.35	17.08	27.76	19.22
20	12.81	8.54	21.35	17.08	27.76	19.22
21	12.81	8.54	21.35	17.08	27.76	19.22
22	12.81	8.54	21.35	17.08	27.76	19.22
23	12.81	8.54	21.35	17.08	27.76	19.22
24	12.81	8.54	21.35	17.08	27.76	19.22
25	12.81	10.68	23.49	19.22	32.03	23.49
26	12.81	10.68	23.49	19.22	32.03	23.49
27	12.81	10.68	23.49	19.22	32.03	23.49
28	12.81	10.68	23.49	19.22	32.03	23.49
29	12.81	10.68	23.49	19.22	32.03	23.49
30	14.95	12.81	27.76	21.35	36.30	27.76
31	14.95	12.81	27.76	21.35	36.30	27.76
32	14.95	12.81	27.76	21.35	36.30	27.76
33	14.95	12.81	27.76	21.35	36.30	27.76
34	14.95	12.81	27.76	21.35	36.30	27.76
35	17.08	12.81	32.03	23.49	42.71	29.89
36	17.08	12.81	32.03	23.49	42.71	29.89
37	17.08	12.81	32.03	23.49	42.71	29.89
38	17.08	12.81	32.03	23.49	42.71	29.89
39	17.08	12.81	32.03	23.49	42.71	29.89
40	21.35	14.95	38.44	27.76	46.98	36.30
41	21.35	14.95	38.44	27.76	46.98	36.30
42	21.35	14.95	38.44	27.76	46.98	36.30
43	21.35	14.95	38.44	27.76	46.98	36.30
44	21.35	14.95	38.44	27.76	46.98	36.30
45	21.35	14.95	38.44	27.76	46.98	36.30
46	23.49	17.08	38.44	29.89	49.11	36.30
47	23.49	17.08	40.57	29.89	51.25	36.30
48	23.49	17.08	40.57	29.89	51.25	38.44
49	23.49	17.08	40.57	32.03	51.25	38.44
50	23.49	17.08	42.71	32.03	53.38	38.44
51	25.62	19.22	42.71	34.16	55.50	42.71
52	27.76	19.22	44.84	34.16	57.64	42.71
53	27.76	19.22	46.98	36.30	59.77	44.84
54	29.89	21.35	49.11	36.30	61.91	46.98
55	32.03	23.49	53.38	40.57	68.31	51.25
56	34.16	25.62	57.64	42.71	74.72	55.50
57	36.30	27.76	61.91	46.98	78.99	59.77
58	40.57	32.03	68.31	51.25	85.40	66.18
59	44.84	34.16	74.72	55.50	93.94	70.45
60	51.25	38.44	81.13	64.04	102.48	78.99
61	55.50	44.84	89.67	72.58	113.15	91.80
62	61.91	46.98	100.34	76.85	123.83	100.34
63	68.31	55.50	111.02	87.53	138.78	111.02
64	76.85	59.77	121.70	93.94	153.73	119.56
65	85.40	68.31	132.37	106.75	166.52	134.51
66	87.53	70.45	136.64	108.88	172.93	136.64
67	93.94	74.72	143.05	113.15	181.47	143.05
68	100.34	81.13	151.59	121.70	190.01	151.59
69	106.75	85.40	162.25	128.10	200.69	158.00
70	115.29	89.67	170.79	134.51	211.36	166.52
71	119.56	93.94	177.20	138.78	217.77	170.79
72	128.10	100.34	185.74	147.32	224.17	177.20
73	134.51	106.75	194.28	153.73	232.72	185.74
74	140.91	113.15	202.82	162.25	239.12	190.01
75	149.45	117.43	213.50	166.52	247.66	194.28
76	158.00	123.83	222.04	175.06	256.20	200.69
77	166.52	132.37	232.72	183.60	262.61	207.09
78	175.06	138.78	241.26	190.01	266.88	211.36
79	179.33	143.05	243.39	194.28	266.88	213.50
80	183.60	147.32	245.53	196.41	266.88	213.50
81	200.69	158.00	266.88	211.36	283.95	224.17
82	217.77	172.93	286.08	226.31	303.16	239.12
83	239.12	187.87	309.57	245.53	324.52	256.20
84	258.34	204.96	330.92	260.47	345.87	273.27
85	271.13	213.50	348.00	273.27	365.09	286.08
86	286.08	224.17	365.09	288.22	382.15	301.03
87	298.89	236.99	382.15	301.03	401.37	315.98
88	313.84	247.66	401.37	318.11	422.72	333.06
89	330.92	260.47	422.72	333.06	441.94	350.14
90	345.87	273.27	444.08	350.14	465.43	367.22
91	362.95	286.08	465.43	367.22	488.90	384.29
92	382.15	301.03	488.90	384.29	512.39	403.51
93	401.37	315.98	512.39	403.51	538.01	424.86
94	420.59	333.06	538.01	424.86	565.77	446.21
95	420.59	333.06	538.01	424.86	565.77	446.21
96	420.59	333.06	538.01	424.86	565.77	446.21
97	420.59	333.06	538.01	424.86	565.77	446.21
98	420.59	333.06	538.01	424.86	565.77	446.21
99	420.59	333.06	538.01	424.86	565.77	446.21
100	420.59	333.06	538.01	424.86	565.77	446.21

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 357

Form: 62171 when sold with 7032

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	10.68	8.54	17.08	12.81	21.35	14.95
19	10.68	8.54	17.08	12.81	21.35	14.95
20	10.68	8.54	17.08	12.81	21.35	14.95
21	10.68	8.54	17.08	12.81	21.35	14.95
22	10.68	8.54	17.08	12.81	21.35	14.95
23	10.68	8.54	17.08	12.81	21.35	14.95
24	10.68	8.54	17.08	12.81	21.35	14.95
25	10.68	8.54	19.22	14.95	23.49	17.08
26	10.68	8.54	19.22	14.95	23.49	17.08
27	10.68	8.54	19.22	14.95	23.49	17.08
28	10.68	8.54	19.22	14.95	23.49	17.08
29	10.68	8.54	19.22	14.95	23.49	17.08
30	12.81	10.68	23.49	17.08	27.76	21.35
31	12.81	10.68	23.49	17.08	27.76	21.35
32	12.81	10.68	23.49	17.08	27.76	21.35
33	12.81	10.68	23.49	17.08	27.76	21.35
34	12.81	10.68	23.49	17.08	27.76	21.35
35	14.95	10.68	27.76	19.22	32.03	23.49
36	14.95	10.68	27.76	19.22	32.03	23.49
37	14.95	10.68	27.76	19.22	32.03	23.49
38	14.95	10.68	27.76	19.22	32.03	23.49
39	14.95	10.68	27.76	19.22	32.03	23.49
40	17.08	12.81	29.89	23.49	38.44	27.76
41	17.08	12.81	29.89	23.49	38.44	27.76
42	17.08	12.81	29.89	23.49	38.44	27.76
43	17.08	12.81	29.89	23.49	38.44	27.76
44	17.08	12.81	29.89	23.49	38.44	27.76
45	17.08	12.81	29.89	23.49	38.44	27.76
46	17.08	12.81	32.03	23.49	38.44	29.89
47	19.22	12.81	32.03	23.49	40.57	29.89
48	19.22	12.81	32.03	23.49	40.57	29.89
49	19.22	14.95	32.03	25.62	42.71	29.89
50	19.22	14.95	34.16	25.62	42.71	29.89
51	21.35	14.95	36.30	27.76	46.98	34.16
52	21.35	14.95	36.30	27.76	46.98	34.16
53	23.49	17.08	36.30	27.76	46.98	36.30
54	23.49	17.08	38.44	27.76	49.11	36.30
55	25.62	19.22	42.71	29.89	55.50	38.44
56	27.76	21.35	44.84	34.16	57.64	42.71
57	29.89	23.49	46.98	36.30	61.91	46.98
58	32.03	23.49	53.38	38.44	66.18	49.11
59	36.30	25.62	57.64	42.71	72.58	53.38
60	40.57	29.89	61.91	49.11	78.99	59.77
61	42.71	36.30	70.45	55.50	87.53	68.31
62	49.11	36.30	76.85	59.77	93.94	76.85
63	55.50	42.71	85.40	66.18	106.75	85.40
64	59.77	46.98	93.94	72.58	119.56	91.80
65	66.18	53.38	102.48	81.13	128.10	102.48
66	68.31	53.38	104.61	83.26	132.37	102.48
67	74.72	57.64	111.02	85.40	138.78	106.75
68	78.99	61.91	117.43	91.80	145.18	115.29
69	85.40	66.18	123.83	96.07	153.73	119.56
70	89.67	70.45	130.24	100.34	162.25	125.97
71	93.94	72.58	134.51	104.61	166.52	128.10
72	100.34	76.85	140.91	111.02	172.93	132.37
73	106.75	83.26	149.45	117.43	177.20	138.78
74	111.02	87.53	155.86	121.70	183.60	143.05
75	117.43	91.80	164.39	125.97	190.01	145.18
76	125.97	96.07	170.79	132.37	196.41	149.45
77	132.37	102.48	179.33	138.78	200.69	155.86
78	138.78	106.75	183.60	143.05	204.96	158.00
79	140.91	111.02	187.87	147.32	204.96	160.13
80	145.18	113.15	187.87	147.32	204.96	160.13
81	158.00	123.83	204.96	158.00	219.90	170.79
82	172.93	134.51	217.77	170.79	234.85	183.60
83	187.87	147.32	236.99	185.74	254.07	196.41
84	204.96	158.00	254.07	196.41	269.00	209.23
85	213.50	166.52	266.88	207.09	283.95	219.90
86	224.17	175.06	279.68	217.77	298.89	230.58
87	236.99	183.60	292.49	228.44	311.70	241.26
88	247.66	192.14	307.43	239.12	328.79	254.07
89	260.47	202.82	324.52	249.80	343.73	266.88
90	273.27	213.50	339.46	262.61	362.95	279.68
91	286.08	224.17	356.55	275.40	380.02	294.62
92	301.03	234.85	373.63	290.35	399.24	307.43
93	315.98	245.53	392.83	305.30	418.45	324.52
94	333.06	258.34	412.05	320.25	439.81	339.46
95	333.06	258.34	412.05	320.25	439.81	339.46
96	333.06	258.34	412.05	320.25	439.81	339.46
97	333.06	258.34	412.05	320.25	439.81	339.46
98	333.06	258.34	412.05	320.25	439.81	339.46
99	333.06	258.34	412.05	320.25	439.81	339.46
100	333.06	258.34	412.05	320.25	439.81	339.46

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 357

Form: 62171 when sold with 7032

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	8.54	6.41	14.95	10.68	19.22	12.81
19	8.54	6.41	14.95	10.68	19.22	12.81
20	8.54	6.41	14.95	10.68	19.22	12.81
21	8.54	6.41	14.95	10.68	19.22	12.81
22	8.54	6.41	14.95	10.68	19.22	12.81
23	8.54	6.41	14.95	10.68	19.22	12.81
24	8.54	6.41	14.95	10.68	19.22	12.81
25	10.68	8.54	17.08	12.81	21.35	14.95
26	10.68	8.54	17.08	12.81	21.35	14.95
27	10.68	8.54	17.08	12.81	21.35	14.95
28	10.68	8.54	17.08	12.81	21.35	14.95
29	10.68	8.54	17.08	12.81	21.35	14.95
30	10.68	8.54	19.22	14.95	23.49	17.08
31	10.68	8.54	19.22	14.95	23.49	17.08
32	10.68	8.54	19.22	14.95	23.49	17.08
33	10.68	8.54	19.22	14.95	23.49	17.08
34	10.68	8.54	19.22	14.95	23.49	17.08
35	12.81	10.68	23.49	17.08	27.76	21.35
36	12.81	10.68	23.49	17.08	27.76	21.35
37	12.81	10.68	23.49	17.08	27.76	21.35
38	12.81	10.68	23.49	17.08	27.76	21.35
39	12.81	10.68	23.49	17.08	27.76	21.35
40	14.95	10.68	27.76	19.22	32.03	23.49
41	14.95	10.68	27.76	19.22	32.03	23.49
42	14.95	10.68	27.76	19.22	32.03	23.49
43	14.95	10.68	27.76	19.22	32.03	23.49
44	14.95	10.68	27.76	19.22	32.03	23.49
45	14.95	10.68	27.76	19.22	32.03	23.49
46	17.08	12.81	27.76	19.22	36.30	25.62
47	17.08	12.81	27.76	21.35	36.30	27.76
48	17.08	12.81	29.89	21.35	36.30	27.76
49	17.08	12.81	29.89	23.49	36.30	27.76
50	17.08	12.81	29.89	23.49	38.44	27.76
51	19.22	14.95	32.03	23.49	38.44	29.89
52	19.22	14.95	32.03	23.49	40.57	32.03
53	21.35	14.95	34.16	23.49	42.71	32.03
54	21.35	14.95	36.30	25.62	42.71	32.03
55	23.49	17.08	36.30	27.76	46.98	36.30
56	23.49	17.08	40.57	29.89	51.25	38.44
57	27.76	19.22	42.71	32.03	55.50	42.71
58	29.89	21.35	46.98	36.30	59.77	44.84
59	32.03	23.49	51.25	38.44	66.18	49.11
60	36.30	27.76	55.50	42.71	70.45	55.50
61	38.44	32.03	61.91	49.11	78.99	59.77
62	42.71	34.16	68.31	51.25	85.40	66.18
63	49.11	38.44	76.85	61.91	98.21	74.72
64	55.50	42.71	85.40	64.04	106.75	81.13
65	59.77	46.98	91.80	72.58	115.29	91.80
66	61.91	49.11	93.94	72.58	117.43	91.80
67	66.18	51.25	98.21	76.85	125.97	96.07
68	70.45	55.50	104.61	83.26	130.24	104.61
69	76.85	59.77	111.02	85.40	138.78	106.75
70	81.13	61.91	117.43	89.67	145.18	113.15
71	85.40	64.04	121.70	93.94	149.45	115.29
72	89.67	70.45	128.10	98.21	155.86	119.56
73	96.07	74.72	134.51	104.61	162.25	125.97
74	100.34	78.99	138.78	108.88	164.39	128.10
75	106.75	81.13	147.32	113.15	168.66	130.24
76	111.02	85.40	151.59	117.43	175.06	134.51
77	119.56	91.80	160.13	125.97	181.47	140.91
78	125.97	98.21	166.52	130.24	185.74	143.05
79	128.10	100.34	168.66	132.37	185.74	145.18
80	130.24	100.34	168.66	132.37	185.74	145.18
81	138.78	108.88	179.33	138.78	196.41	153.73
82	149.45	115.29	190.01	149.45	211.36	164.39
83	160.13	123.83	202.82	158.00	222.04	172.93
84	168.66	130.24	213.50	164.39	232.72	181.47
85	177.20	136.64	224.17	172.93	243.39	190.01
86	185.74	145.18	234.85	181.47	256.20	200.69
87	196.41	151.59	245.53	192.14	269.00	209.23
88	204.96	158.00	258.34	200.69	281.81	219.90
89	215.63	166.52	271.13	211.36	296.76	230.58
90	226.31	175.06	283.95	222.04	311.70	243.39
91	236.99	183.60	298.89	232.72	326.65	256.20
92	249.80	192.14	313.84	243.39	343.73	266.88
93	262.61	202.82	328.79	256.20	360.82	281.81
94	275.40	213.50	345.87	269.00	377.88	294.62
95	275.40	213.50	345.87	269.00	377.88	294.62
96	275.40	213.50	345.87	269.00	377.88	294.62
97	275.40	213.50	345.87	269.00	377.88	294.62
98	275.40	213.50	345.87	269.00	377.88	294.62
99	275.40	213.50	345.87	269.00	377.88	294.62
100	275.40	213.50	345.87	269.00	377.88	294.62

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 357

Form: 62171 when sold with 7032

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	8.54	6.41	12.81	10.68	17.08	12.81
19	8.54	6.41	12.81	10.68	17.08	12.81
20	8.54	6.41	12.81	10.68	17.08	12.81
21	8.54	6.41	12.81	10.68	17.08	12.81
22	8.54	6.41	12.81	10.68	17.08	12.81
23	8.54	6.41	12.81	10.68	17.08	12.81
24	8.54	6.41	12.81	10.68	17.08	12.81
25	8.54	6.41	14.95	10.68	19.22	12.81
26	8.54	6.41	14.95	10.68	19.22	12.81
27	8.54	6.41	14.95	10.68	19.22	12.81
28	8.54	6.41	14.95	10.68	19.22	12.81
29	8.54	6.41	14.95	10.68	19.22	12.81
30	10.68	8.54	17.08	12.81	21.35	14.95
31	10.68	8.54	17.08	12.81	21.35	14.95
32	10.68	8.54	17.08	12.81	21.35	14.95
33	10.68	8.54	17.08	12.81	21.35	14.95
34	10.68	8.54	17.08	12.81	21.35	14.95
35	12.81	8.54	19.22	14.95	23.49	17.08
36	12.81	8.54	19.22	14.95	23.49	17.08
37	12.81	8.54	19.22	14.95	23.49	17.08
38	12.81	8.54	19.22	14.95	23.49	17.08
39	12.81	8.54	19.22	14.95	23.49	17.08
40	12.81	10.68	23.49	17.08	27.76	21.35
41	12.81	10.68	23.49	17.08	27.76	21.35
42	12.81	10.68	23.49	17.08	27.76	21.35
43	12.81	10.68	23.49	17.08	27.76	21.35
44	12.81	10.68	23.49	17.08	27.76	21.35
45	12.81	10.68	23.49	17.08	27.76	21.35
46	12.81	10.68	23.49	19.22	29.89	23.49
47	14.95	10.68	23.49	19.22	29.89	23.49
48	14.95	10.68	23.49	19.22	29.89	23.49
49	14.95	10.68	23.49	19.22	32.03	23.49
50	14.95	10.68	25.62	19.22	32.03	25.62
51	14.95	10.68	27.76	19.22	32.03	27.76
52	17.08	12.81	27.76	21.35	36.30	27.76
53	17.08	12.81	27.76	21.35	36.30	27.76
54	17.08	12.81	29.89	23.49	36.30	27.76
55	19.22	14.95	32.03	23.49	40.57	32.03
56	21.35	14.95	34.16	25.62	44.84	32.03
57	23.49	17.08	36.30	27.76	46.98	36.30
58	25.62	19.22	38.44	29.89	51.25	38.44
59	27.76	21.35	42.71	34.16	55.50	42.71
60	32.03	23.49	49.11	36.30	61.91	46.98
61	34.16	25.62	53.38	40.57	66.18	51.25
62	36.30	29.89	59.77	46.98	74.72	57.64
63	42.71	32.03	66.18	49.11	83.26	61.91
64	49.11	36.30	74.72	55.50	93.94	68.31
65	51.25	38.44	78.99	59.77	100.34	74.72
66	55.50	40.57	85.40	61.91	106.75	76.85
67	59.77	42.71	87.53	64.04	111.02	78.99
68	61.91	46.98	91.80	68.31	115.29	83.26
69	66.18	49.11	96.07	70.45	119.56	87.53
70	68.31	51.25	98.21	74.72	121.70	91.80
71	72.58	53.38	102.48	74.72	125.97	93.94
72	74.72	55.50	106.75	78.99	128.10	96.07
73	78.99	57.64	108.88	81.13	130.24	98.21
74	81.13	61.91	113.15	85.40	134.51	100.34
75	85.40	61.91	117.43	87.53	136.64	100.34
76	89.67	66.18	121.70	89.67	140.91	102.48
77	93.94	70.45	128.10	93.94	143.05	106.75
78	98.21	72.58	130.24	98.21	145.18	108.88
79	100.34	74.72	134.51	100.34	145.18	111.02
80	104.61	76.85	134.51	100.34	147.32	111.02
81	113.15	83.26	145.18	108.88	158.00	119.56
82	123.83	91.80	155.86	117.43	170.79	130.24
83	134.51	100.34	168.66	125.97	183.60	138.78
84	147.32	108.88	181.47	136.64	196.41	149.45
85	153.73	115.29	192.14	143.05	207.09	158.00
86	162.25	121.70	200.69	149.45	217.77	164.39
87	170.79	125.97	211.36	158.00	228.44	172.93
88	179.33	132.37	222.04	164.39	239.12	181.47
89	187.87	140.91	232.72	172.93	251.93	190.01
90	196.41	147.32	243.39	181.47	264.74	200.69
91	207.09	153.73	256.20	192.14	277.54	209.23
92	217.77	162.25	269.00	200.69	290.35	219.90
93	228.44	170.79	281.81	211.36	305.30	230.58
94	239.12	179.33	296.76	222.04	320.25	243.39
95	239.12	179.33	296.76	222.04	320.25	243.39
96	239.12	179.33	296.76	222.04	320.25	243.39
97	239.12	179.33	296.76	222.04	320.25	243.39
98	239.12	179.33	296.76	222.04	320.25	243.39
99	239.12	179.33	296.76	222.04	320.25	243.39
100	239.12	179.33	296.76	222.04	320.25	243.39

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Restoration of Benefits Rates - Table 255

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 6 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	3.42	3.24	5.04	4.69	7.09	6.75		
19	3.42	3.24	5.04	4.69	7.09	6.75		
20	3.42	3.24	5.04	4.69	7.09	6.75		
21	3.42	3.24	5.04	4.69	7.09	6.75		
22	3.42	3.24	5.04	4.69	7.09	6.75		
23	3.42	3.24	5.04	4.69	7.09	6.75		
24	3.42	3.24	5.04	4.69	7.09	6.75		
25	3.67	3.50	5.46	5.04	7.69	7.17		
26	3.67	3.50	5.46	5.04	7.69	7.17		
27	3.67	3.50	5.46	5.04	7.69	7.17		
28	3.67	3.50	5.46	5.04	7.69	7.17		
29	3.67	3.50	5.46	5.04	7.69	7.17		
30	4.01	3.77	5.98	5.46	8.28	7.78		
31	4.01	3.77	5.98	5.46	8.28	7.78		
32	4.01	3.77	5.98	5.46	8.28	7.78		
33	4.01	3.77	5.98	5.46	8.28	7.78		
34	4.01	3.77	5.98	5.46	8.28	7.78		
35	4.27	4.09	6.41	5.98	8.96	8.36		
36	4.27	4.09	6.41	5.98	8.96	8.36		
37	4.27	4.09	6.41	5.98	8.96	8.36		
38	4.27	4.09	6.41	5.98	8.96	8.36		
39	4.27	4.09	6.41	5.98	8.96	8.36		
40	4.69	4.35	6.91	6.41	9.65	9.05		
41	4.69	4.35	6.91	6.41	9.65	9.05		
42	4.69	4.35	6.91	6.41	9.65	9.05		
43	4.69	4.35	6.91	6.41	9.65	9.05		
44	4.69	4.35	6.91	6.41	9.65	9.05		
45	4.69	4.35	6.91	6.41	9.65	9.05		
46	4.78	4.43	7.09	6.49	9.83	9.23		
47	4.87	4.61	7.17	6.67	9.99	9.31		
48	4.96	4.61	7.35	6.83	10.15	9.57		
49	5.04	4.69	7.51	6.91	10.25	9.57		
50	5.04	4.69	7.60	7.01	10.33	9.65		
51	5.12	4.78	7.78	7.17	10.50	9.83		
52	5.30	4.87	7.94	7.43	10.84	10.15		
53	5.46	5.04	8.36	7.78	11.18	10.42		
54	5.72	5.38	8.88	8.28	11.62	10.84		
55	6.15	5.72	9.49	8.88	12.05	11.28		
56	6.49	6.06	9.99	9.31	12.63	11.78		
57	6.91	6.41	10.68	9.99	13.41	12.47		
58	7.43	6.91	11.52	10.68	14.18	13.24		
59	7.94	7.43	12.39	11.62	15.11	14.00		
60	8.54	7.86	13.24	12.39	16.14	15.03		
61	9.23	8.46	14.18	13.24	17.25	15.97		
62	9.91	9.14	15.21	14.18	18.35	17.16		
63	10.59	9.83	16.06	15.11	19.64	18.27		
64	11.44	10.59	17.08	15.88	20.93	19.48		
65	12.21	11.36	18.01	16.82	22.20	20.67		
66	13.24	12.29	19.22	17.93	23.73	22.12		
67	14.43	13.32	20.83	19.48	25.54	23.73		
68	16.14	14.95	23.23	21.61	27.84	25.97		
69	17.85	16.56	25.87	24.08	30.40	28.18		
70	19.80	18.45	28.95	26.99	33.22	30.82		
71	22.20	20.67	32.45	30.14	36.38	33.72		
72	25.02	23.23	36.12	33.64	40.05	37.07		
73	27.92	25.79	39.89	36.98	43.90	40.73		
74	31.17	28.87	43.98	40.73	48.33	44.84		
75	34.67	32.03	48.43	45.00	53.04	49.27		
76	38.52	35.53	53.20	49.36	57.98	53.97		
77	42.61	39.46	58.24	54.15	63.36	59.01		
78	46.54	43.05	63.46	59.01	68.31	63.80		
79	50.56	46.88	68.66	63.96	73.53	68.57		
80	54.65	50.73	74.30	69.34	78.99	73.61		
81	59.53	55.34	80.44	75.14	84.81	79.17		
82	65.07	60.55	87.53	81.89	91.54	85.48		
83	71.48	66.52	95.57	89.32	99.06	92.49		
84	79.17	73.61	104.78	98.04	107.69	100.69		
85	86.34	80.28	114.18	106.83	117.34	109.73		
86	94.12	87.53	124.52	116.48	127.84	119.64		
87	102.56	95.47	135.70	126.99	139.36	130.40		
88	111.79	104.01	147.91	138.44	151.93	142.10		
89	121.86	113.32	161.24	150.91	165.59	154.92		
90	132.88	123.57	175.84	164.39	180.44	168.84		
91	144.74	134.67	191.64	179.17	196.76	184.03		
92	157.82	146.88	208.88	195.31	214.44	200.69		
93	172.00	160.13	227.68	212.89	233.74	218.79		
94	187.53	174.48	248.17	232.11	254.75	238.52		
95	187.53	174.48	248.17	232.11	254.75	238.52		
96	187.53	174.48	248.17	232.11	254.75	238.52		
97	187.53	174.48	248.17	232.11	254.75	238.52		
98	187.53	174.48	248.17	232.11	254.75	238.52		
99	187.53	174.48	248.17	232.11	254.75	238.52		
100	187.53	174.48	248.17	232.11	254.75	238.52		

Appendix A
 Genworth Life Insurance Company
 Current-Year Premiums
 Restoration of Benefits Rates - Table 255

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 4 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	2.82	2.64	4.27	4.01	6.06	5.64		
19	2.82	2.64	4.27	4.01	6.06	5.64		
20	2.82	2.64	4.27	4.01	6.06	5.64		
21	2.82	2.64	4.27	4.01	6.06	5.64		
22	2.82	2.64	4.27	4.01	6.06	5.64		
23	2.82	2.64	4.27	4.01	6.06	5.64		
24	2.82	2.64	4.27	4.01	6.06	5.64		
25	2.98	2.82	4.61	4.27	6.49	6.15		
26	2.98	2.82	4.61	4.27	6.49	6.15		
27	2.98	2.82	4.61	4.27	6.49	6.15		
28	2.98	2.82	4.61	4.27	6.49	6.15		
29	2.98	2.82	4.61	4.27	6.49	6.15		
30	3.33	2.98	4.96	4.69	7.01	6.67		
31	3.33	2.98	4.96	4.69	7.01	6.67		
32	3.33	2.98	4.96	4.69	7.01	6.67		
33	3.33	2.98	4.96	4.69	7.01	6.67		
34	3.33	2.98	4.96	4.69	7.01	6.67		
35	3.59	3.24	5.38	5.04	7.60	7.09		
36	3.59	3.24	5.38	5.04	7.60	7.09		
37	3.59	3.24	5.38	5.04	7.60	7.09		
38	3.59	3.24	5.38	5.04	7.60	7.09		
39	3.59	3.24	5.38	5.04	7.60	7.09		
40	3.93	3.50	5.72	5.46	8.20	7.69		
41	3.93	3.50	5.72	5.46	8.20	7.69		
42	3.93	3.50	5.72	5.46	8.20	7.69		
43	3.93	3.50	5.72	5.46	8.20	7.69		
44	3.93	3.50	5.72	5.46	8.20	7.69		
45	3.93	3.50	5.72	5.46	8.20	7.69		
46	3.93	3.50	5.80	5.56	8.28	7.78		
47	4.01	3.59	5.98	5.64	8.46	7.94		
48	4.09	3.67	6.06	5.72	8.54	8.12		
49	4.09	3.67	6.15	5.72	8.54	8.12		
50	4.19	3.77	6.23	5.80	8.62	8.20		
51	4.19	3.77	6.32	5.98	8.88	8.28		
52	4.35	4.01	6.67	6.23	8.96	8.36		
53	4.61	4.19	6.91	6.41	9.23	8.62		
54	4.78	4.35	7.17	6.75	9.65	8.96		
55	5.04	4.69	7.69	7.09	9.91	9.14		
56	5.30	4.87	8.20	7.60	10.42	9.57		
57	5.64	5.30	8.80	8.12	11.02	10.15		
58	6.15	5.64	9.31	8.62	11.62	10.59		
59	6.67	6.06	9.99	9.23	12.47	11.36		
60	7.01	6.41	10.94	9.99	13.32	12.21		
61	7.60	7.01	11.70	10.68	14.18	13.07		
62	8.28	7.60	12.55	11.62	15.29	13.92		
63	8.80	8.02	13.50	12.39	16.22	14.69		
64	9.39	8.62	14.34	13.32	17.08	15.63		
65	9.99	9.14	15.37	14.18	18.01	16.48		
66	10.84	9.91	16.40	15.21	19.22	17.51		
67	11.78	10.84	17.77	16.48	20.67	18.88		
68	13.15	12.05	19.64	18.11	22.62	20.59		
69	14.60	13.41	21.61	19.98	24.76	22.72		
70	16.22	14.95	24.08	22.12	27.24	24.94		
71	18.27	16.82	26.65	24.52	29.89	27.58		
72	20.49	18.79	29.63	27.07	32.96	30.48		
73	22.97	21.17	32.71	29.89	36.38	33.48		
74	25.62	23.65	35.86	32.88	39.97	36.81		
75	28.69	26.47	39.54	36.30	43.90	40.39		
76	32.03	29.47	43.55	39.97	48.17	44.16		
77	35.44	32.62	47.91	44.06	52.70	48.33		
78	39.02	35.86	52.18	48.08	56.97	52.26		
79	42.61	39.28	56.63	52.18	61.40	56.37		
80	46.45	42.71	61.48	56.71	66.18	60.80		
81	50.73	46.72	66.96	61.83	71.21	65.59		
82	55.76	51.33	72.84	67.38	77.03	70.97		
83	61.40	56.53	79.59	73.61	83.60	77.03		
84	68.23	62.77	87.19	80.70	91.04	83.86		
85	74.38	68.41	95.05	87.95	99.23	91.46		
86	81.13	74.64	103.59	95.91	108.12	99.66		
87	88.39	81.39	112.89	104.53	117.85	108.72		
88	96.33	88.74	123.06	114.00	128.53	118.45		
89	104.96	96.76	134.17	124.25	140.15	129.03		
90	114.44	105.38	146.21	135.44	152.70	140.65		
91	124.76	114.87	159.35	147.56	166.44	153.38		
92	136.04	125.20	173.61	160.80	181.47	167.12		
93	148.25	136.46	189.24	175.24	197.78	182.23		
94	161.58	148.67	206.33	190.95	215.63	198.55		
95	161.58	148.67	206.33	190.95	215.63	198.55		
96	161.58	148.67	206.33	190.95	215.63	198.55		
97	161.58	148.67	206.33	190.95	215.63	198.55		
98	161.58	148.67	206.33	190.95	215.63	198.55		
99	161.58	148.67	206.33	190.95	215.63	198.55		
100	161.58	148.67	206.33	190.95	215.63	198.55		

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Restoration of Benefits Rates - Table 255

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 3 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option				Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days	100 Days	
18	3.19	2.89	4.60	4.27	6.62		6.08	
19	3.19	2.89	4.60	4.27	6.62		6.08	
20	3.19	2.89	4.60	4.27	6.62		6.08	
21	3.19	2.89	4.60	4.27	6.62		6.08	
22	3.19	2.89	4.60	4.27	6.62		6.08	
23	3.19	2.89	4.60	4.27	6.62		6.08	
24	3.19	2.89	4.60	4.27	6.62		6.08	
25	3.42	3.19	5.02	4.60	7.04		6.62	
26	3.42	3.19	5.02	4.60	7.04		6.62	
27	3.42	3.19	5.02	4.60	7.04		6.62	
28	3.42	3.19	5.02	4.60	7.04		6.62	
29	3.42	3.19	5.02	4.60	7.04		6.62	
30	3.63	3.42	5.33	5.02	7.69		7.04	
31	3.63	3.42	5.33	5.02	7.69		7.04	
32	3.63	3.42	5.33	5.02	7.69		7.04	
33	3.63	3.42	5.33	5.02	7.69		7.04	
34	3.63	3.42	5.33	5.02	7.69		7.04	
35	3.85	3.63	5.87	5.33	8.33		7.69	
36	3.85	3.63	5.87	5.33	8.33		7.69	
37	3.85	3.63	5.87	5.33	8.33		7.69	
38	3.85	3.63	5.87	5.33	8.33		7.69	
39	3.85	3.63	5.87	5.33	8.33		7.69	
40	4.27	3.85	6.29	5.87	8.87		8.33	
41	4.27	3.85	6.29	5.87	8.87		8.33	
42	4.27	3.85	6.29	5.87	8.87		8.33	
43	4.27	3.85	6.29	5.87	8.87		8.33	
44	4.27	3.85	6.29	5.87	8.87		8.33	
45	4.27	3.85	6.29	5.87	8.87		8.33	
46	4.69	4.06	6.41	5.98	8.96		8.43	
47	4.91	4.16	6.62	6.08	9.29		8.54	
48	4.91	4.16	6.62	6.08	9.39		8.64	
49	4.91	4.16	6.73	6.19	9.50		8.75	
50	5.02	4.27	6.83	6.29	9.50		8.75	
51	5.12	4.38	6.94	6.41	9.60		8.87	
52	5.23	4.38	7.16	6.73	9.83		9.18	
53	5.33	4.48	7.58	6.94	10.14		9.39	
54	5.56	4.69	8.00	7.47	10.46		9.60	
55	5.87	5.02	8.54	7.79	11.00		9.93	
56	6.19	5.33	8.96	8.33	11.43		10.46	
57	6.73	5.77	9.60	8.87	12.06		11.10	
58	7.16	6.08	10.35	9.50	12.81		11.52	
59	7.79	6.62	11.10	10.14	13.66		12.39	
60	8.43	7.16	11.85	10.77	14.62		13.24	
61	8.96	7.79	12.81	11.52	15.70		14.20	
62	9.71	8.33	13.77	12.49	16.54		15.04	
63	10.46	9.08	14.62	13.45	17.72		16.12	
64	11.21	9.60	15.79	14.41	18.68		16.97	
65	11.95	10.25	16.76	15.37	19.85		18.14	
66	12.91	11.00	18.14	16.66	21.03		19.22	
67	14.08	12.06	19.64	18.04	22.62		20.60	
68	15.58	13.35	21.56	19.76	24.66		22.53	
69	17.39	14.83	23.70	21.66	27.01		24.76	
70	19.32	16.66	26.05	23.91	29.68		27.11	
71	21.66	18.58	28.93	26.47	32.67		29.89	
72	24.34	20.93	32.03	29.24	35.97		32.99	
73	27.11	23.28	35.44	32.34	39.49		36.30	
74	30.32	25.93	39.07	35.76	43.44		39.92	
75	33.84	28.93	43.13	39.40	47.82		43.77	
76	37.57	32.03	47.40	43.34	52.09		47.82	
77	41.74	35.76	52.19	47.71	57.12		52.31	
78	46.01	39.28	56.79	52.09	61.70		56.58	
79	50.17	43.02	61.60	56.58	66.29		60.85	
80	54.77	47.07	66.72	61.27	71.31		65.33	
81	60.10	51.56	72.37	66.62	76.76		70.35	
82	65.87	56.69	78.68	72.37	82.84		75.89	
83	72.70	62.45	85.82	78.99	89.78		82.30	
84	80.49	69.18	94.05	86.68	97.57		89.45	
85	87.74	75.37	102.48	94.47	106.42		97.46	
86	95.53	82.20	111.65	103.02	116.04		106.32	
87	104.08	89.57	121.70	112.31	126.50		115.93	
88	113.48	97.57	132.68	122.45	137.91		126.39	
89	123.62	106.42	144.65	133.43	150.30		137.70	
90	134.72	116.04	157.67	145.49	163.86		150.09	
91	146.78	126.50	171.87	158.63	178.70		163.65	
92	160.02	137.91	187.34	172.83	194.82		178.37	
93	174.33	150.30	204.21	188.41	212.32		194.39	
94	190.12	163.86	222.58	205.38	231.43		211.90	
95	190.12	163.86	222.58	205.38	231.43		211.90	
96	190.12	163.86	222.58	205.38	231.43		211.90	
97	190.12	163.86	222.58	205.38	231.43		211.90	
98	190.12	163.86	222.58	205.38	231.43		211.90	
99	190.12	163.86	222.58	205.38	231.43		211.90	
100	190.12	163.86	222.58	205.38	231.43		211.90	

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Restoration of Benefits Rates - Table 255

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 2 Year Benefit Period					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	4.09	3.77	5.64	5.30	8.20	7.35
19	4.09	3.77	5.64	5.30	8.20	7.35
20	4.09	3.77	5.64	5.30	8.20	7.35
21	4.09	3.77	5.64	5.30	8.20	7.35
22	4.09	3.77	5.64	5.30	8.20	7.35
23	4.09	3.77	5.64	5.30	8.20	7.35
24	4.09	3.77	5.64	5.30	8.20	7.35
25	4.43	3.93	5.98	5.64	8.70	8.02
26	4.43	3.93	5.98	5.64	8.70	8.02
27	4.43	3.93	5.98	5.64	8.70	8.02
28	4.43	3.93	5.98	5.64	8.70	8.02
29	4.43	3.93	5.98	5.64	8.70	8.02
30	4.96	4.27	6.67	5.98	9.57	8.54
31	4.96	4.27	6.67	5.98	9.57	8.54
32	4.96	4.27	6.67	5.98	9.57	8.54
33	4.96	4.27	6.67	5.98	9.57	8.54
34	4.96	4.27	6.67	5.98	9.57	8.54
35	5.30	4.61	7.17	6.49	10.25	9.23
36	5.30	4.61	7.17	6.49	10.25	9.23
37	5.30	4.61	7.17	6.49	10.25	9.23
38	5.30	4.61	7.17	6.49	10.25	9.23
39	5.30	4.61	7.17	6.49	10.25	9.23
40	5.64	5.12	7.86	7.01	11.10	9.91
41	5.64	5.12	7.86	7.01	11.10	9.91
42	5.64	5.12	7.86	7.01	11.10	9.91
43	5.64	5.12	7.86	7.01	11.10	9.91
44	5.64	5.12	7.86	7.01	11.10	9.91
45	5.64	5.12	7.86	7.01	11.10	9.91
46	5.64	5.30	8.02	7.17	11.28	10.07
47	5.80	5.30	8.20	7.35	11.44	10.25
48	5.80	5.30	8.36	7.51	11.62	10.59
49	5.98	5.46	8.36	7.51	11.62	10.59
50	5.98	5.46	8.54	7.86	11.95	10.76
51	5.98	5.46	8.70	8.02	11.95	10.76
52	6.15	5.64	8.88	8.20	12.29	11.10
53	6.49	5.80	9.57	8.70	12.63	11.44
54	6.67	5.98	10.07	9.23	13.32	11.95
55	7.17	6.49	10.76	9.73	13.66	12.47
56	7.35	6.67	11.28	10.25	14.18	12.81
57	8.02	7.01	12.29	11.10	15.21	13.66
58	8.54	7.51	12.97	11.95	16.22	14.69
59	9.39	8.36	13.84	12.47	17.08	15.37
60	10.07	9.23	15.03	13.50	18.27	16.56
61	10.94	9.91	15.88	14.34	19.64	17.93
62	12.13	10.94	17.08	15.37	20.83	18.96
63	12.81	11.78	18.45	16.56	22.20	20.33
64	13.66	12.47	19.98	17.93	23.41	21.35
65	14.52	13.32	21.35	19.14	25.10	22.72
66	15.71	14.52	23.06	20.83	26.47	24.08
67	17.08	15.55	24.76	22.38	28.69	26.13
68	18.96	17.25	27.16	24.42	31.26	28.35
69	21.01	19.14	29.89	26.99	34.16	30.92
70	23.57	21.52	32.45	29.55	37.23	33.48
71	26.13	24.08	35.70	32.27	40.82	37.07
72	29.37	26.81	39.46	35.86	44.92	40.47
73	32.62	29.89	43.72	39.79	49.19	44.58
74	36.20	32.96	48.67	44.06	53.97	49.19
75	40.31	36.38	53.97	48.85	58.92	53.81
76	44.58	40.31	59.43	53.97	64.73	59.10
77	49.70	44.92	65.25	59.27	70.20	64.22
78	54.65	49.54	70.71	64.22	75.66	69.18
79	59.95	54.49	76.35	69.34	81.13	73.79
80	65.75	60.11	82.15	74.82	86.94	78.91
81	72.08	66.10	88.64	80.62	93.25	84.55
82	79.25	72.93	96.15	87.45	100.42	90.87
83	87.27	80.10	104.53	95.31	108.28	97.87
84	96.33	88.48	114.61	104.35	117.51	106.59
85	105.04	96.50	125.02	113.58	128.26	115.97
86	114.61	105.22	136.30	123.83	139.71	126.39
87	125.02	114.77	148.59	134.93	152.36	137.67
88	136.30	125.20	162.09	147.06	166.02	150.14
89	148.59	136.46	176.61	160.38	180.88	163.62
90	162.09	148.77	192.32	174.90	197.10	178.31
91	176.61	162.25	209.73	190.61	215.03	194.36
92	192.32	176.77	228.71	207.86	234.33	211.97
93	209.73	192.67	249.19	226.47	255.34	231.09
94	228.71	209.91	271.57	246.80	278.22	251.75
95	228.71	209.91	271.57	246.80	278.22	251.75
96	228.71	209.91	271.57	246.80	278.22	251.75
97	228.71	209.91	271.57	246.80	278.22	251.75
98	228.71	209.91	271.57	246.80	278.22	251.75
99	228.71	209.91	271.57	246.80	278.22	251.75
100	228.71	209.91	271.57	246.80	278.22	251.75

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Restoration of Benefits Rates - Table 258

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 12 Year Benefit Period					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	3.73	3.52	5.44	5.12	7.69	7.25
19	3.73	3.52	5.44	5.12	7.69	7.25
20	3.73	3.52	5.44	5.12	7.69	7.25
21	3.73	3.52	5.44	5.12	7.69	7.25
22	3.73	3.52	5.44	5.12	7.69	7.25
23	3.73	3.52	5.44	5.12	7.69	7.25
24	3.73	3.52	5.44	5.12	7.69	7.25
25	3.94	3.73	5.87	5.44	8.33	7.79
26	3.94	3.73	5.87	5.44	8.33	7.79
27	3.94	3.73	5.87	5.44	8.33	7.79
28	3.94	3.73	5.87	5.44	8.33	7.79
29	3.94	3.73	5.87	5.44	8.33	7.79
30	4.38	4.06	6.41	5.87	8.96	8.43
31	4.38	4.06	6.41	5.87	8.96	8.43
32	4.38	4.06	6.41	5.87	8.96	8.43
33	4.38	4.06	6.41	5.87	8.96	8.43
34	4.38	4.06	6.41	5.87	8.96	8.43
35	4.60	4.38	6.94	6.41	9.71	9.08
36	4.60	4.38	6.94	6.41	9.71	9.08
37	4.60	4.38	6.94	6.41	9.71	9.08
38	4.60	4.38	6.94	6.41	9.71	9.08
39	4.60	4.38	6.94	6.41	9.71	9.08
40	5.12	4.69	7.47	6.94	10.46	9.83
41	5.12	4.69	7.47	6.94	10.46	9.83
42	5.12	4.69	7.47	6.94	10.46	9.83
43	5.12	4.69	7.47	6.94	10.46	9.83
44	5.12	4.69	7.47	6.94	10.46	9.83
45	5.12	4.69	7.47	6.94	10.46	9.83
46	5.12	4.81	7.69	7.04	10.56	9.93
47	5.23	5.02	7.79	7.16	10.77	10.04
48	5.33	5.02	7.91	7.37	11.00	10.35
49	5.44	5.12	8.12	7.47	11.10	10.35
50	5.44	5.12	8.22	7.58	11.21	10.46
51	5.56	5.12	8.43	7.79	11.31	10.56
52	5.77	5.23	8.54	8.00	11.74	11.00
53	5.87	5.44	9.08	8.43	12.06	11.21
54	6.19	5.77	9.60	8.96	12.60	11.74
55	6.62	6.19	10.25	9.60	13.02	12.18
56	7.04	6.50	10.77	10.04	13.66	12.70
57	7.47	6.94	11.52	10.77	14.52	13.45
58	8.00	7.47	12.49	11.52	15.27	14.31
59	8.54	8.00	13.35	12.60	16.33	15.16
60	9.18	8.43	14.31	13.35	17.39	16.22
61	9.93	9.18	15.27	14.31	18.68	17.29
62	10.68	9.83	16.45	15.27	19.85	18.58
63	11.43	10.56	17.29	16.33	21.24	19.76
64	12.39	11.43	18.47	17.18	22.62	21.03
65	13.24	12.27	19.43	18.14	24.03	22.31
66	14.31	13.24	20.72	19.32	25.62	23.91
67	15.58	14.41	22.53	21.03	27.55	25.62
68	17.39	16.12	25.09	23.37	30.11	28.07
69	19.32	17.93	27.97	26.05	32.88	30.42
70	21.35	19.97	31.28	29.14	35.86	33.30
71	24.03	22.31	35.01	32.55	39.28	36.40
72	27.01	25.09	38.96	36.30	43.23	40.03
73	30.20	27.86	43.02	39.92	47.40	43.98
74	33.63	31.17	47.50	43.98	52.19	48.46
75	37.47	34.59	52.31	48.57	57.33	53.27
76	41.63	38.32	57.42	53.27	62.66	58.29
77	46.01	42.59	62.87	58.50	68.43	63.73
78	50.29	46.44	68.53	63.73	73.76	68.85
79	54.56	50.60	74.20	69.06	79.41	74.08
80	59.04	54.77	80.28	74.93	85.30	79.53
81	64.25	59.77	86.90	81.13	91.59	85.51
82	70.24	65.44	94.57	88.49	98.84	92.34
83	77.18	71.83	103.23	96.50	106.96	99.92
84	85.51	79.53	113.15	105.90	116.35	108.77
85	93.30	86.68	123.29	115.99	126.72	118.48
86	101.63	94.57	134.51	125.75	138.03	129.16
87	110.81	103.11	146.57	137.16	150.51	140.80
88	120.73	112.31	159.69	149.55	164.08	153.50
89	131.62	122.45	174.10	163.00	178.81	167.27
90	143.47	133.43	189.91	177.52	194.92	182.33
91	156.28	145.49	206.99	193.53	212.54	198.76
92	170.48	158.63	225.56	210.94	231.64	216.69
93	185.74	172.93	245.84	229.94	252.45	236.33
94	202.49	188.41	268.05	250.65	275.10	257.59
95	202.49	188.41	268.05	250.65	275.10	257.59
96	202.49	188.41	268.05	250.65	275.10	257.59
97	202.49	188.41	268.05	250.65	275.10	257.59
98	202.49	188.41	268.05	250.65	275.10	257.59
99	202.49	188.41	268.05	250.65	275.10	257.59
100	202.49	188.41	268.05	250.65	275.10	257.59

Appendix A
Genworth Life Insurance Company
Current-Year Premiums
Restoration of Benefits Rates - Table 258

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 8 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	3.72	3.46	5.64	5.25	7.94	7.43		
19	3.72	3.46	5.64	5.25	7.94	7.43		
20	3.72	3.46	5.64	5.25	7.94	7.43		
21	3.72	3.46	5.64	5.25	7.94	7.43		
22	3.72	3.46	5.64	5.25	7.94	7.43		
23	3.72	3.46	5.64	5.25	7.94	7.43		
24	3.72	3.46	5.64	5.25	7.94	7.43		
25	3.98	3.72	6.01	5.64	8.46	8.07		
26	3.98	3.72	6.01	5.64	8.46	8.07		
27	3.98	3.72	6.01	5.64	8.46	8.07		
28	3.98	3.72	6.01	5.64	8.46	8.07		
29	3.98	3.72	6.01	5.64	8.46	8.07		
30	4.35	3.98	6.54	6.15	9.23	8.70		
31	4.35	3.98	6.54	6.15	9.23	8.70		
32	4.35	3.98	6.54	6.15	9.23	8.70		
33	4.35	3.98	6.54	6.15	9.23	8.70		
34	4.35	3.98	6.54	6.15	9.23	8.70		
35	4.74	4.22	7.04	6.54	9.99	9.23		
36	4.74	4.22	7.04	6.54	9.99	9.23		
37	4.74	4.22	7.04	6.54	9.99	9.23		
38	4.74	4.22	7.04	6.54	9.99	9.23		
39	4.74	4.22	7.04	6.54	9.99	9.23		
40	5.12	4.61	7.43	7.17	10.76	9.99		
41	5.12	4.61	7.43	7.17	10.76	9.99		
42	5.12	4.61	7.43	7.17	10.76	9.99		
43	5.12	4.61	7.43	7.17	10.76	9.99		
44	5.12	4.61	7.43	7.17	10.76	9.99		
45	5.12	4.61	7.43	7.17	10.76	9.99		
46	5.12	4.61	7.56	7.30	10.89	10.12		
47	5.25	4.74	7.81	7.43	11.02	10.38		
48	5.38	4.74	7.94	7.43	11.15	10.63		
49	5.38	4.74	8.07	7.43	11.15	10.63		
50	5.51	4.87	8.20	7.56	11.28	10.76		
51	5.51	4.87	8.33	7.81	11.65	10.89		
52	5.64	5.25	8.70	8.20	11.78	10.89		
53	6.01	5.51	9.10	8.33	12.05	11.28		
54	6.28	5.64	9.36	8.83	12.68	11.78		
55	6.54	6.15	9.99	9.23	12.94	11.92		
56	6.91	6.41	10.76	9.99	13.58	12.55		
57	7.43	6.91	11.52	10.63	14.34	13.32		
58	8.07	7.43	12.18	11.28	15.24	13.84		
59	8.70	7.94	13.07	12.05	16.27	14.87		
60	9.23	8.33	14.34	13.07	17.42	16.01		
61	9.99	9.23	15.24	13.97	18.58	17.03		
62	10.89	9.99	16.40	15.24	19.98	18.19		
63	11.52	10.50	17.69	16.14	21.27	19.22		
64	12.29	11.28	18.70	17.42	22.28	20.49		
65	13.07	11.92	20.11	18.58	23.57	21.52		
66	14.21	12.94	21.39	19.85	25.10	22.93		
67	15.37	14.21	23.18	21.52	27.03	24.73		
68	17.16	15.76	25.75	23.70	29.58	26.89		
69	19.09	17.56	28.31	26.13	32.40	29.71		
70	21.27	19.59	31.51	28.95	35.62	32.67		
71	23.96	22.04	34.85	32.03	39.07	36.12		
72	26.76	24.60	38.81	35.35	43.16	39.84		
73	30.11	27.68	42.79	39.07	47.53	43.81		
74	33.56	31.00	46.88	43.05	52.26	48.17		
75	37.54	34.59	51.75	47.53	57.39	52.78		
76	41.89	38.55	57.00	52.26	63.03	57.77		
77	46.37	42.66	62.64	57.64	68.92	63.28		
78	51.12	46.88	68.28	62.90	74.56	68.41		
79	55.73	51.36	74.03	68.28	80.31	73.79		
80	60.72	55.84	80.44	74.16	86.60	79.54		
81	66.36	61.11	87.61	80.83	93.12	85.82		
82	72.89	67.12	95.31	88.13	100.82	92.88		
83	80.31	73.92	104.14	96.33	109.39	100.82		
84	89.29	82.10	114.00	105.56	119.14	109.65		
85	97.36	89.41	124.39	115.03	129.76	119.64		
86	106.06	97.60	135.53	125.41	141.42	130.40		
87	115.66	106.46	147.69	136.68	154.10	142.18		
88	126.05	116.06	161.03	149.11	168.07	154.87		
89	137.33	126.55	175.50	162.56	183.31	168.84		
90	149.62	137.83	191.25	177.16	199.71	183.95		
91	163.20	150.25	208.41	193.04	217.77	200.60		
92	177.93	163.72	227.12	210.34	237.36	218.66		
93	193.94	178.44	247.48	229.16	258.76	238.39		
94	211.36	194.46	269.90	249.80	282.07	259.66		
95	211.36	194.46	269.90	249.80	282.07	259.66		
96	211.36	194.46	269.90	249.80	282.07	259.66		
97	211.36	194.46	269.90	249.80	282.07	259.66		
98	211.36	194.46	269.90	249.80	282.07	259.66		
99	211.36	194.46	269.90	249.80	282.07	259.66		
100	211.36	194.46	269.90	249.80	282.07	259.66		

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Restoration of Benefits Rates - Table 258

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 6 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	4.19	3.73	5.98	5.53	8.67	7.92		
19	4.19	3.73	5.98	5.53	8.67	7.92		
20	4.19	3.73	5.98	5.53	8.67	7.92		
21	4.19	3.73	5.98	5.53	8.67	7.92		
22	4.19	3.73	5.98	5.53	8.67	7.92		
23	4.19	3.73	5.98	5.53	8.67	7.92		
24	4.19	3.73	5.98	5.53	8.67	7.92		
25	4.48	4.19	6.57	5.98	9.11	8.67		
26	4.48	4.19	6.57	5.98	9.11	8.67		
27	4.48	4.19	6.57	5.98	9.11	8.67		
28	4.48	4.19	6.57	5.98	9.11	8.67		
29	4.48	4.19	6.57	5.98	9.11	8.67		
30	4.78	4.48	6.88	6.57	10.01	9.11		
31	4.78	4.48	6.88	6.57	10.01	9.11		
32	4.78	4.48	6.88	6.57	10.01	9.11		
33	4.78	4.48	6.88	6.57	10.01	9.11		
34	4.78	4.48	6.88	6.57	10.01	9.11		
35	4.94	4.78	7.63	6.88	10.76	10.01		
36	4.94	4.78	7.63	6.88	10.76	10.01		
37	4.94	4.78	7.63	6.88	10.76	10.01		
38	4.94	4.78	7.63	6.88	10.76	10.01		
39	4.94	4.78	7.63	6.88	10.76	10.01		
40	5.53	4.94	8.22	7.63	11.51	10.76		
41	5.53	4.94	8.22	7.63	11.51	10.76		
42	5.53	4.94	8.22	7.63	11.51	10.76		
43	5.53	4.94	8.22	7.63	11.51	10.76		
44	5.53	4.94	8.22	7.63	11.51	10.76		
45	5.53	4.94	8.22	7.63	11.51	10.76		
46	5.67	5.23	8.36	7.78	11.65	10.90		
47	5.84	5.38	8.67	7.92	12.11	11.05		
48	5.98	5.38	8.67	7.92	12.26	11.21		
49	5.98	5.38	8.67	8.07	12.40	11.36		
50	6.13	5.53	8.82	8.22	12.40	11.36		
51	6.13	5.53	8.96	8.36	12.55	11.51		
52	6.28	5.67	9.26	8.67	12.70	11.95		
53	6.88	5.84	9.86	8.96	13.15	12.26		
54	7.17	6.13	10.46	9.71	13.59	12.55		
55	7.17	6.57	11.05	10.15	14.34	12.84		
56	7.63	6.88	11.65	10.76	14.80	13.59		
57	8.22	7.47	12.55	11.51	15.70	14.49		
58	9.26	7.92	13.45	12.40	16.59	14.95		
59	9.71	8.67	14.49	13.15	17.78	16.14		
60	10.15	9.26	15.39	14.05	18.97	17.18		
61	11.05	10.15	16.59	14.95	20.33	18.39		
62	12.55	10.76	17.93	16.28	21.52	19.58		
63	12.84	11.80	18.97	17.49	23.02	20.93		
64	13.59	12.55	20.47	18.68	24.21	22.12		
65	14.49	13.30	21.83	20.03	25.85	23.62		
66	15.70	14.34	23.62	21.66	27.35	24.96		
67	17.03	15.70	25.56	23.46	29.44	26.75		
68	18.97	17.34	27.95	25.71	31.98	29.29		
69	21.22	19.28	30.79	28.10	35.13	32.13		
70	23.62	21.66	33.77	31.08	38.55	35.27		
71	26.60	24.06	37.51	34.38	42.45	38.86		
72	29.75	27.20	41.55	37.96	46.78	42.89		
73	33.33	30.19	46.03	41.99	51.26	47.22		
74	37.21	33.77	50.81	46.47	56.50	51.87		
75	41.55	37.51	56.04	51.12	62.17	56.79		
76	46.47	41.55	61.57	56.35	67.69	62.17		
77	51.41	46.47	67.86	62.02	74.13	68.00		
78	56.64	51.12	73.82	67.69	80.10	73.53		
79	61.73	55.89	79.95	73.53	86.08	79.05		
80	67.25	61.12	86.68	79.66	92.67	84.89		
81	73.53	66.96	94.00	86.54	99.67	91.46		
82	80.85	73.68	102.22	94.00	107.60	98.63		
83	89.06	81.16	111.49	102.67	116.58	106.86		
84	98.94	89.81	122.25	112.68	126.73	116.27		
85	107.91	97.88	133.15	122.69	138.24	126.59		
86	117.62	106.86	145.12	133.90	150.79	138.09		
87	128.23	116.41	158.11	145.87	164.39	150.64		
88	139.74	126.73	172.47	159.01	179.19	164.24		
89	152.14	138.24	187.86	173.37	195.32	178.89		
90	165.89	150.79	204.89	189.05	212.81	195.03		
91	180.83	164.39	223.28	206.08	232.10	212.67		
92	197.28	179.19	243.46	224.47	253.17	231.79		
93	214.90	195.32	265.27	244.79	275.88	252.57		
94	234.33	212.81	289.18	266.77	300.69	275.29		
95	234.33	212.81	289.18	266.77	300.69	275.29		
96	234.33	212.81	289.18	266.77	300.69	275.29		
97	234.33	212.81	289.18	266.77	300.69	275.29		
98	234.33	212.81	289.18	266.77	300.69	275.29		
99	234.33	212.81	289.18	266.77	300.69	275.29		
100	234.33	212.81	289.18	266.77	300.69	275.29		

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Restoration of Benefits Rates - Table 258

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 4 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	4.09	3.77	5.46	5.30	8.02			7.17
19	4.09	3.77	5.46	5.30	8.02			7.17
20	4.09	3.77	5.46	5.30	8.02			7.17
21	4.09	3.77	5.46	5.30	8.02			7.17
22	4.09	3.77	5.46	5.30	8.02			7.17
23	4.09	3.77	5.46	5.30	8.02			7.17
24	4.09	3.77	5.46	5.30	8.02			7.17
25	4.43	3.93	5.80	5.46	8.54			7.86
26	4.43	3.93	5.80	5.46	8.54			7.86
27	4.43	3.93	5.80	5.46	8.54			7.86
28	4.43	3.93	5.80	5.46	8.54			7.86
29	4.43	3.93	5.80	5.46	8.54			7.86
30	4.96	4.27	6.49	5.80	9.39			8.36
31	4.96	4.27	6.49	5.80	9.39			8.36
32	4.96	4.27	6.49	5.80	9.39			8.36
33	4.96	4.27	6.49	5.80	9.39			8.36
34	4.96	4.27	6.49	5.80	9.39			8.36
35	5.30	4.61	7.01	6.32	10.07			9.05
36	5.30	4.61	7.01	6.32	10.07			9.05
37	5.30	4.61	7.01	6.32	10.07			9.05
38	5.30	4.61	7.01	6.32	10.07			9.05
39	5.30	4.61	7.01	6.32	10.07			9.05
40	5.46	5.12	7.69	6.83	10.94			9.73
41	5.46	5.12	7.69	6.83	10.94			9.73
42	5.46	5.12	7.69	6.83	10.94			9.73
43	5.46	5.12	7.69	6.83	10.94			9.73
44	5.46	5.12	7.69	6.83	10.94			9.73
45	5.46	5.12	7.69	6.83	10.94			9.73
46	5.46	5.30	7.86	7.01	11.10			9.91
47	5.64	5.30	8.02	7.17	11.28			10.07
48	5.64	5.30	8.20	7.35	11.44			10.42
49	5.80	5.30	8.20	7.35	11.44			10.42
50	5.80	5.30	8.36	7.69	11.78			10.59
51	5.80	5.30	8.54	7.86	11.78			10.59
52	5.98	5.46	8.70	8.02	12.13			10.94
53	6.32	5.64	9.39	8.54	12.47			11.28
54	6.49	5.80	9.91	9.05	13.15			11.78
55	7.01	6.32	10.59	9.57	13.50			12.29
56	7.17	6.49	11.10	10.07	14.00			12.63
57	7.86	6.83	12.13	10.94	15.03			13.50
58	8.36	7.35	12.81	11.78	15.88			14.52
59	9.23	8.20	13.66	12.29	16.74			15.21
60	9.91	9.05	14.87	13.32	17.93			16.22
61	10.76	9.73	15.71	14.18	19.30			17.59
62	11.95	10.76	16.74	15.21	20.49			18.61
63	12.63	11.62	18.11	16.22	21.86			19.98
64	13.50	12.29	19.64	17.59	23.06			21.01
65	14.34	13.15	21.01	18.79	24.76			22.38
66	15.55	14.34	22.72	20.49	26.13			23.73
67	16.74	15.37	24.42	22.04	28.18			25.79
68	18.61	16.90	26.65	24.08	30.74			27.84
69	20.67	18.79	29.37	26.47	33.64			30.40
70	23.23	21.17	31.93	29.03	36.72			32.96
71	25.79	23.73	35.19	31.77	40.13			36.54
72	28.87	26.31	38.78	35.35	44.24			39.79
73	32.11	29.37	43.05	39.12	48.33			43.90
74	35.70	32.45	47.82	43.39	53.12			48.33
75	39.63	35.86	53.12	47.99	57.90			52.94
76	43.90	39.63	58.42	53.12	63.70			58.08
77	48.85	44.24	64.22	58.24	69.00			63.20
78	53.81	48.67	69.52	63.20	74.47			68.15
79	58.92	53.63	75.14	68.31	79.76			72.58
80	64.73	59.10	80.78	73.61	85.57			77.72
81	70.89	65.07	87.27	79.25	91.72			83.18
82	78.06	71.74	94.62	86.08	98.89			89.32
83	85.92	78.75	102.82	93.77	106.59			96.33
84	94.80	87.11	112.73	102.66	115.63			104.87
85	103.33	94.96	122.97	111.70	126.23			114.10
86	112.73	103.50	134.08	121.78	137.49			124.34
87	122.97	112.89	146.21	132.71	149.96			135.44
88	134.08	123.15	159.53	144.66	163.28			147.74
89	146.21	134.25	173.71	157.82	177.96			161.06
90	159.53	146.37	189.24	172.16	194.02			175.40
91	173.71	159.69	206.33	187.53	211.62			191.30
92	189.24	173.87	225.12	204.61	230.58			208.54
93	206.33	189.59	245.27	222.89	251.25			227.34
94	225.12	206.49	267.30	242.87	273.79			247.66
95	225.12	206.49	267.30	242.87	273.79			247.66
96	225.12	206.49	267.30	242.87	273.79			247.66
97	225.12	206.49	267.30	242.87	273.79			247.66
98	225.12	206.49	267.30	242.87	273.79			247.66
99	225.12	206.49	267.30	242.87	273.79			247.66
100	225.12	206.49	267.30	242.87	273.79			247.66

Appendix A
Genworth Life Insurance Company
Current-Year Premiums
Restoration of Benefits Rates - Table 258

Form: 62172

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 3 Year Benefit Period					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	4.22	3.65	5.95	5.57	8.64	7.87
19	4.22	3.65	5.95	5.57	8.64	7.87
20	4.22	3.65	5.95	5.57	8.64	7.87
21	4.22	3.65	5.95	5.57	8.64	7.87
22	4.22	3.65	5.95	5.57	8.64	7.87
23	4.22	3.65	5.95	5.57	8.64	7.87
24	4.22	3.65	5.95	5.57	8.64	7.87
25	4.42	4.22	6.34	5.95	9.23	8.64
26	4.42	4.22	6.34	5.95	9.23	8.64
27	4.42	4.22	6.34	5.95	9.23	8.64
28	4.42	4.22	6.34	5.95	9.23	8.64
29	4.42	4.22	6.34	5.95	9.23	8.64
30	4.61	4.42	6.91	6.34	9.99	9.23
31	4.61	4.42	6.91	6.34	9.99	9.23
32	4.61	4.42	6.91	6.34	9.99	9.23
33	4.61	4.42	6.91	6.34	9.99	9.23
34	4.61	4.42	6.91	6.34	9.99	9.23
35	4.99	4.61	7.69	6.91	10.76	9.99
36	4.99	4.61	7.69	6.91	10.76	9.99
37	4.99	4.61	7.69	6.91	10.76	9.99
38	4.99	4.61	7.69	6.91	10.76	9.99
39	4.99	4.61	7.69	6.91	10.76	9.99
40	5.57	4.99	8.07	7.50	11.52	10.76
41	5.57	4.99	8.07	7.50	11.52	10.76
42	5.57	4.99	8.07	7.50	11.52	10.76
43	5.57	4.99	8.07	7.50	11.52	10.76
44	5.57	4.99	8.07	7.50	11.52	10.76
45	5.57	4.99	8.07	7.50	11.52	10.76
46	5.95	5.18	8.26	7.69	11.52	10.95
47	6.15	5.38	8.64	7.87	12.11	11.15
48	6.15	5.38	8.64	7.87	12.11	11.15
49	6.34	5.38	8.64	8.07	12.29	11.34
50	6.34	5.57	8.83	8.07	12.29	11.34
51	6.34	5.77	9.03	8.26	12.49	11.52
52	6.54	5.77	9.23	8.64	12.68	11.92
53	6.91	5.77	9.80	9.03	13.07	12.11
54	7.11	6.15	10.38	9.60	13.64	12.49
55	7.69	6.54	11.15	10.19	14.21	12.88
56	7.87	6.91	11.52	10.76	14.80	13.64
57	8.64	7.50	12.49	11.52	15.57	14.41
58	9.23	7.87	13.45	12.29	16.53	14.98
59	10.19	8.64	14.41	13.07	17.69	16.14
60	10.95	9.23	15.37	14.03	19.02	17.10
61	11.52	10.19	16.53	14.98	20.37	18.45
62	12.68	10.76	17.86	16.14	21.52	19.59
63	13.64	11.72	19.02	17.49	23.06	20.95
64	14.60	12.49	20.55	18.63	24.21	21.91
65	15.57	13.25	21.71	19.98	25.75	23.44
66	16.72	14.21	23.44	21.52	27.29	24.97
67	18.26	15.57	25.36	23.44	29.41	26.72
68	20.18	17.29	27.86	25.56	31.90	29.21
69	22.48	19.22	30.74	28.05	34.96	32.09
70	24.97	21.52	33.82	30.94	38.44	35.16
71	28.05	24.03	37.47	34.39	42.27	38.81
72	31.51	27.09	41.50	37.85	46.70	42.66
73	35.16	30.17	45.92	41.89	51.12	47.07
74	39.20	33.63	50.73	46.31	56.30	51.69
75	43.81	37.47	55.91	51.12	62.07	56.69
76	48.61	41.50	61.48	56.10	67.45	62.07
77	54.18	46.31	67.63	61.87	73.97	67.82
78	59.56	50.92	73.59	67.45	79.94	73.40
79	64.94	55.73	79.74	73.40	85.88	78.78
80	70.90	61.11	86.47	79.36	92.42	84.74
81	77.82	66.86	93.77	86.28	99.53	91.08
82	85.31	73.40	102.04	93.77	107.42	98.39
83	94.15	80.90	111.25	102.41	116.45	106.63
84	104.34	89.73	121.83	112.40	126.44	115.86
85	113.76	97.60	132.78	122.40	137.96	126.24
86	123.75	106.46	144.70	133.55	150.45	137.77
87	134.88	116.06	157.75	145.46	163.90	150.25
88	146.99	126.44	171.96	158.71	178.70	163.72
89	160.25	137.96	187.53	172.93	194.83	178.50
90	174.65	150.45	204.26	188.49	212.32	194.46
91	190.22	163.90	222.71	205.59	231.54	212.13
92	207.32	178.70	242.87	224.04	252.49	231.15
93	225.97	194.83	264.58	244.22	275.16	251.90
94	246.33	212.32	288.41	266.13	299.94	274.57
95	246.33	212.32	288.41	266.13	299.94	274.57
96	246.33	212.32	288.41	266.13	299.94	274.57
97	246.33	212.32	288.41	266.13	299.94	274.57
98	246.33	212.32	288.41	266.13	299.94	274.57
99	246.33	212.32	288.41	266.13	299.94	274.57
100	246.33	212.32	288.41	266.13	299.94	274.57

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Restoration of Benefits Rates - Table 257

Form: 62173

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	1.63	1.19	2.90	2.22	3.67	2.64
19	1.63	1.19	2.90	2.22	3.67	2.64
20	1.63	1.19	2.90	2.22	3.67	2.64
21	1.63	1.19	2.90	2.22	3.67	2.64
22	1.63	1.19	2.90	2.22	3.67	2.64
23	1.63	1.19	2.90	2.22	3.67	2.64
24	1.63	1.19	2.90	2.22	3.67	2.64
25	1.79	1.37	3.24	2.48	4.27	3.08
26	1.79	1.37	3.24	2.48	4.27	3.08
27	1.79	1.37	3.24	2.48	4.27	3.08
28	1.79	1.37	3.24	2.48	4.27	3.08
29	1.79	1.37	3.24	2.48	4.27	3.08
30	2.05	1.63	3.77	2.90	4.87	3.59
31	2.05	1.63	3.77	2.90	4.87	3.59
32	2.05	1.63	3.77	2.90	4.87	3.59
33	2.05	1.63	3.77	2.90	4.87	3.59
34	2.05	1.63	3.77	2.90	4.87	3.59
35	2.40	1.79	4.35	3.24	5.56	4.09
36	2.40	1.79	4.35	3.24	5.56	4.09
37	2.40	1.79	4.35	3.24	5.56	4.09
38	2.40	1.79	4.35	3.24	5.56	4.09
39	2.40	1.79	4.35	3.24	5.56	4.09
40	2.74	2.05	5.04	3.77	6.32	4.69
41	2.74	2.05	5.04	3.77	6.32	4.69
42	2.74	2.05	5.04	3.77	6.32	4.69
43	2.74	2.05	5.04	3.77	6.32	4.69
44	2.74	2.05	5.04	3.77	6.32	4.69
45	2.74	2.05	5.04	3.77	6.32	4.69
46	2.98	2.30	5.22	3.93	6.67	4.96
47	2.98	2.30	5.38	3.93	6.75	4.96
48	3.08	2.30	5.46	4.09	6.83	5.04
49	3.08	2.40	5.46	4.19	6.91	5.12
50	3.24	2.40	5.64	4.19	7.01	5.22
51	3.33	2.48	5.80	4.43	7.43	5.56
52	3.59	2.56	6.06	4.53	7.69	5.72
53	3.67	2.64	6.23	4.69	7.94	5.98
54	3.85	2.90	6.57	4.87	8.28	6.23
55	4.27	3.16	7.01	5.38	9.14	6.83
56	4.53	3.50	7.69	5.80	9.83	7.51
57	4.96	3.77	8.20	6.32	10.50	8.02
58	5.46	4.19	9.05	6.75	11.36	8.70
59	6.06	4.43	9.83	7.35	12.47	9.31
60	6.75	5.12	10.68	8.46	13.58	10.59
61	7.35	5.98	11.95	9.73	15.03	12.13
62	8.20	6.32	13.41	10.15	16.48	13.50
63	9.14	7.35	14.69	11.78	18.53	14.87
64	10.15	7.94	16.22	12.63	20.59	16.06
65	11.28	9.14	17.77	14.26	22.28	18.01
66	12.21	9.65	18.79	15.03	23.73	18.96
67	13.50	10.59	20.59	16.22	25.87	20.33
68	14.77	11.95	22.46	18.11	28.00	22.54
69	16.56	12.97	24.86	19.64	31.00	24.34
70	18.35	14.34	27.34	21.52	33.90	26.65
71	19.98	15.71	29.55	23.15	36.30	28.52
72	22.12	17.34	32.19	25.44	39.02	30.82
73	24.52	19.38	35.27	28.10	42.18	33.64
74	26.99	21.52	38.52	30.74	45.43	36.30
75	29.89	23.57	42.61	33.48	49.36	38.86
76	33.40	26.13	46.80	36.64	53.71	42.10
77	37.23	29.55	51.83	40.99	58.32	46.19
78	41.34	32.45	56.53	44.58	62.93	49.70
79	44.84	35.78	61.06	48.67	66.70	53.12
80	49.01	39.02	65.67	52.26	71.05	56.45
81	53.46	42.36	71.21	56.28	75.93	59.95
82	58.16	46.19	76.09	60.29	80.96	63.96
83	63.70	50.30	82.49	65.25	86.76	68.49
84	68.92	54.39	88.13	69.52	92.49	72.93
85	72.42	57.13	92.57	73.02	97.18	76.51
86	76.01	59.95	97.18	76.69	101.97	80.36
87	79.85	62.93	102.05	80.54	107.09	84.37
88	83.78	66.10	107.17	84.55	112.47	88.64
89	87.95	69.42	112.55	88.74	118.11	93.09
90	92.40	72.84	118.19	93.17	123.99	97.70
91	97.02	76.51	124.09	97.87	130.24	102.56
92	101.87	80.36	130.24	102.74	136.72	107.69
93	106.91	84.37	136.81	107.86	143.55	113.07
94	112.31	88.56	143.64	113.24	150.73	118.79
95	112.31	88.56	143.64	113.24	150.73	118.79
96	112.31	88.56	143.64	113.24	150.73	118.79
97	112.31	88.56	143.64	113.24	150.73	118.79
98	112.31	88.56	143.64	113.24	150.73	118.79
99	112.31	88.56	143.64	113.24	150.73	118.79
100	112.31	88.56	143.64	113.24	150.73	118.79

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Restoration of Benefits Rates - Table 257

Form: 62173

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	1.29	1.03	2.30	1.71	2.90	2.05
19	1.29	1.03	2.30	1.71	2.90	2.05
20	1.29	1.03	2.30	1.71	2.90	2.05
21	1.29	1.03	2.30	1.71	2.90	2.05
22	1.29	1.03	2.30	1.71	2.90	2.05
23	1.29	1.03	2.30	1.71	2.90	2.05
24	1.29	1.03	2.30	1.71	2.90	2.05
25	1.45	1.11	2.64	1.97	3.24	2.40
26	1.45	1.11	2.64	1.97	3.24	2.40
27	1.45	1.11	2.64	1.97	3.24	2.40
28	1.45	1.11	2.64	1.97	3.24	2.40
29	1.45	1.11	2.64	1.97	3.24	2.40
30	1.71	1.29	3.08	2.30	3.77	2.74
31	1.71	1.29	3.08	2.30	3.77	2.74
32	1.71	1.29	3.08	2.30	3.77	2.74
33	1.71	1.29	3.08	2.30	3.77	2.74
34	1.71	1.29	3.08	2.30	3.77	2.74
35	1.97	1.45	3.59	2.56	4.35	3.16
36	1.97	1.45	3.59	2.56	4.35	3.16
37	1.97	1.45	3.59	2.56	4.35	3.16
38	1.97	1.45	3.59	2.56	4.35	3.16
39	1.97	1.45	3.59	2.56	4.35	3.16
40	2.30	1.71	4.09	2.98	5.04	3.67
41	2.30	1.71	4.09	2.98	5.04	3.67
42	2.30	1.71	4.09	2.98	5.04	3.67
43	2.30	1.71	4.09	2.98	5.04	3.67
44	2.30	1.71	4.09	2.98	5.04	3.67
45	2.30	1.71	4.09	2.98	5.04	3.67
46	2.40	1.79	4.19	3.08	5.22	3.85
47	2.48	1.79	4.27	3.08	5.46	3.93
48	2.48	1.79	4.27	3.16	5.46	3.93
49	2.48	1.87	4.35	3.33	5.56	4.09
50	2.64	1.87	4.53	3.33	5.64	4.09
51	2.74	2.05	4.69	3.59	6.15	4.43
52	2.90	2.05	4.78	3.59	6.32	4.53
53	2.98	2.22	4.96	3.67	6.32	4.69
54	3.16	2.30	5.12	3.77	6.57	4.87
55	3.33	2.48	5.56	4.09	7.25	5.22
56	3.67	2.74	6.06	4.43	7.60	5.72
57	3.93	2.98	6.32	4.87	8.12	6.15
58	4.35	3.24	7.01	5.12	8.80	6.57
59	4.78	3.50	7.60	5.56	9.73	7.01
60	5.38	4.09	8.28	6.41	10.50	8.02
61	5.80	4.69	9.31	7.35	11.70	9.23
62	6.57	4.96	10.33	7.86	12.63	10.15
63	7.25	5.72	11.28	8.88	14.26	11.28
64	8.02	6.15	12.47	9.65	15.88	12.21
65	8.88	7.17	13.66	10.76	17.16	13.66
66	9.49	7.43	14.43	11.36	18.19	14.26
67	10.59	8.20	15.71	12.21	19.80	15.29
68	11.70	9.23	17.25	13.58	21.52	17.08
69	12.97	10.07	19.04	14.77	23.73	18.45
70	14.34	11.10	20.93	16.14	25.97	20.07
71	15.71	12.21	22.54	17.42	27.84	21.52
72	17.42	13.50	24.68	19.14	29.89	23.15
73	19.30	15.03	26.99	21.17	32.27	25.36
74	21.17	16.66	29.55	23.15	34.85	27.34
75	23.65	18.35	32.71	25.28	37.83	29.21
76	26.39	20.33	35.78	27.68	41.26	31.69
77	29.47	22.89	39.71	30.92	44.74	34.75
78	32.62	25.28	43.39	33.56	48.25	37.41
79	35.35	27.84	46.80	36.64	51.25	40.05
80	38.60	30.32	50.30	39.36	54.74	42.71
81	42.18	32.88	54.57	42.36	58.76	45.43
82	45.85	35.86	58.24	45.43	62.77	48.67
83	50.22	39.02	63.20	49.27	67.47	52.09
84	54.39	42.27	67.55	52.44	72.00	55.68
85	57.13	44.40	70.97	55.00	75.58	58.50
86	59.95	46.63	74.47	57.82	79.41	61.40
87	62.93	48.93	78.22	60.64	83.34	64.48
88	66.10	51.41	82.15	63.70	87.53	67.63
89	69.42	53.97	86.26	66.86	91.88	71.05
90	72.84	56.71	90.53	70.20	96.50	74.64
91	76.51	59.53	95.05	73.69	101.37	78.31
92	80.36	62.51	99.84	77.46	106.41	82.23
93	84.37	65.59	104.78	81.30	111.70	86.34
94	88.56	68.92	110.07	85.40	117.34	90.69
95	88.56	68.92	110.07	85.40	117.34	90.69
96	88.56	68.92	110.07	85.40	117.34	90.69
97	88.56	68.92	110.07	85.40	117.34	90.69
98	88.56	68.92	110.07	85.40	117.34	90.69
99	88.56	68.92	110.07	85.40	117.34	90.69
100	88.56	68.92	110.07	85.40	117.34	90.69

Appendix A

Genworth Life Insurance Company
 Current-Year Premiums
 Restoration of Benefits Rates - Table 257

Form: 62173

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	1.39	1.06	2.46	1.81	3.10	2.25
19	1.39	1.06	2.46	1.81	3.10	2.25
20	1.39	1.06	2.46	1.81	3.10	2.25
21	1.39	1.06	2.46	1.81	3.10	2.25
22	1.39	1.06	2.46	1.81	3.10	2.25
23	1.39	1.06	2.46	1.81	3.10	2.25
24	1.39	1.06	2.46	1.81	3.10	2.25
25	1.60	1.29	2.89	2.14	3.63	2.56
26	1.60	1.29	2.89	2.14	3.63	2.56
27	1.60	1.29	2.89	2.14	3.63	2.56
28	1.60	1.29	2.89	2.14	3.63	2.56
29	1.60	1.29	2.89	2.14	3.63	2.56
30	1.81	1.39	3.31	2.46	4.06	2.98
31	1.81	1.39	3.31	2.46	4.06	2.98
32	1.81	1.39	3.31	2.46	4.06	2.98
33	1.81	1.39	3.31	2.46	4.06	2.98
34	1.81	1.39	3.31	2.46	4.06	2.98
35	2.14	1.60	3.85	2.89	4.69	3.42
36	2.14	1.60	3.85	2.89	4.69	3.42
37	2.14	1.60	3.85	2.89	4.69	3.42
38	2.14	1.60	3.85	2.89	4.69	3.42
39	2.14	1.60	3.85	2.89	4.69	3.42
40	2.46	1.81	4.48	3.19	5.44	3.94
41	2.46	1.81	4.48	3.19	5.44	3.94
42	2.46	1.81	4.48	3.19	5.44	3.94
43	2.46	1.81	4.48	3.19	5.44	3.94
44	2.46	1.81	4.48	3.19	5.44	3.94
45	2.46	1.81	4.48	3.19	5.44	3.94
46	2.77	2.02	4.60	3.31	5.87	4.38
47	2.77	2.02	4.69	3.63	5.98	4.48
48	2.89	2.02	4.81	3.63	6.19	4.48
49	2.89	2.14	4.81	3.73	6.19	4.60
50	2.98	2.14	5.12	3.73	6.29	4.60
51	3.10	2.35	5.23	3.85	6.50	5.12
52	3.10	2.35	5.33	3.94	6.83	5.23
53	3.42	2.46	5.56	4.06	7.16	5.44
54	3.63	2.46	5.87	4.38	7.25	5.44
55	3.73	2.77	6.19	4.60	7.91	5.87
56	4.06	2.98	6.73	5.12	8.54	6.29
57	4.48	3.31	7.04	5.33	9.18	6.94
58	4.81	3.63	7.91	5.87	10.04	7.47
59	5.44	3.94	8.54	6.41	11.00	8.00
60	5.98	4.60	9.29	7.16	11.85	9.08
61	6.50	5.23	10.35	8.22	13.02	9.93
62	7.16	5.56	11.31	8.64	14.20	10.89
63	8.22	6.41	12.91	10.14	16.22	12.60
64	9.08	6.94	14.08	10.77	17.83	13.66
65	9.93	7.91	15.37	12.18	19.22	15.27
66	10.77	8.43	16.22	12.60	20.28	15.79
67	11.85	9.18	17.72	13.66	22.31	17.18
68	13.24	10.35	19.43	15.37	24.24	19.32
69	14.74	11.43	21.45	16.54	26.59	20.72
70	16.12	12.49	23.49	18.04	29.14	22.41
71	17.62	13.45	25.30	19.43	30.95	23.91
72	19.53	15.27	27.86	21.56	33.72	26.05
73	21.78	17.08	30.64	23.91	36.82	28.72
74	23.91	18.58	33.20	26.05	39.17	30.64
75	26.47	20.39	36.61	28.18	42.38	32.78
76	29.36	22.53	39.92	30.74	45.80	35.13
77	33.09	25.72	44.73	34.69	50.38	39.17
78	36.94	28.61	49.00	38.00	54.65	42.27
79	39.71	31.07	52.52	41.09	57.86	45.15
80	43.13	33.41	55.94	43.44	61.70	47.94
81	46.32	36.09	59.77	46.54	65.66	51.13
82	49.85	38.75	63.62	49.63	70.14	54.44
83	53.15	41.30	67.35	52.52	73.97	57.54
84	56.25	43.55	70.89	55.08	77.51	60.42
85	59.04	45.80	74.41	57.86	81.34	63.41
86	62.02	48.04	78.14	60.73	85.51	66.62
87	65.12	50.50	81.99	63.83	89.78	69.93
88	68.31	52.94	86.15	66.93	94.26	73.45
89	71.74	55.62	90.42	70.35	98.96	77.07
90	75.37	58.39	94.90	73.87	103.86	81.03
91	79.10	61.39	99.71	77.51	109.10	85.09
92	83.05	64.37	104.61	81.45	114.54	89.24
93	87.22	67.58	109.85	85.51	120.31	93.72
94	91.59	70.99	115.39	89.78	126.28	98.42
95	91.59	70.99	115.39	89.78	126.28	98.42
96	91.59	70.99	115.39	89.78	126.28	98.42
97	91.59	70.99	115.39	89.78	126.28	98.42
98	91.59	70.99	115.39	89.78	126.28	98.42
99	91.59	70.99	115.39	89.78	126.28	98.42
100	91.59	70.99	115.39	89.78	126.28	98.42

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Restoration of Benefits Rates - Table 257

Form: 62173

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	2.05	1.53	3.42	2.56	4.43	3.24
19	2.05	1.53	3.42	2.56	4.43	3.24
20	2.05	1.53	3.42	2.56	4.43	3.24
21	2.05	1.53	3.42	2.56	4.43	3.24
22	2.05	1.53	3.42	2.56	4.43	3.24
23	2.05	1.53	3.42	2.56	4.43	3.24
24	2.05	1.53	3.42	2.56	4.43	3.24
25	2.40	1.71	3.93	2.90	4.96	3.59
26	2.40	1.71	3.93	2.90	4.96	3.59
27	2.40	1.71	3.93	2.90	4.96	3.59
28	2.40	1.71	3.93	2.90	4.96	3.59
29	2.40	1.71	3.93	2.90	4.96	3.59
30	2.74	2.05	4.61	3.42	5.80	4.09
31	2.74	2.05	4.61	3.42	5.80	4.09
32	2.74	2.05	4.61	3.42	5.80	4.09
33	2.74	2.05	4.61	3.42	5.80	4.09
34	2.74	2.05	4.61	3.42	5.80	4.09
35	3.24	2.22	5.12	3.93	6.49	4.78
36	3.24	2.22	5.12	3.93	6.49	4.78
37	3.24	2.22	5.12	3.93	6.49	4.78
38	3.24	2.22	5.12	3.93	6.49	4.78
39	3.24	2.22	5.12	3.93	6.49	4.78
40	3.59	2.56	5.98	4.61	7.51	5.46
41	3.59	2.56	5.98	4.61	7.51	5.46
42	3.59	2.56	5.98	4.61	7.51	5.46
43	3.59	2.56	5.98	4.61	7.51	5.46
44	3.59	2.56	5.98	4.61	7.51	5.46
45	3.59	2.56	5.98	4.61	7.51	5.46
46	3.59	2.74	6.32	4.96	7.69	5.98
47	3.77	2.74	6.49	4.96	8.20	6.15
48	3.77	2.74	6.49	4.96	8.20	6.15
49	3.77	2.74	6.49	4.96	8.36	6.32
50	3.93	2.90	6.67	5.12	8.54	7.01
51	3.93	2.90	7.17	5.30	8.70	7.17
52	4.43	3.42	7.35	5.46	9.39	7.35
53	4.61	3.59	7.51	5.80	9.57	7.51
54	4.61	3.59	7.69	5.98	9.91	7.51
55	4.96	3.93	8.36	6.32	10.76	8.36
56	5.46	4.09	9.05	6.67	11.95	8.70
57	5.98	4.78	9.73	7.51	12.47	9.73
58	6.67	5.12	10.42	8.20	13.50	10.42
59	7.35	5.46	11.62	9.05	14.69	11.28
60	8.36	6.15	13.15	9.91	16.40	12.47
61	8.88	7.01	14.00	10.76	17.59	13.84
62	9.91	7.69	15.88	12.29	19.98	15.37
63	11.28	8.36	17.42	12.81	22.04	16.22
64	12.81	9.39	19.80	14.69	24.94	18.45
65	13.84	10.25	21.17	15.71	26.99	19.80
66	15.37	11.28	23.41	17.08	29.37	21.35
67	16.90	12.29	24.94	18.11	31.43	22.54
68	18.45	13.66	27.34	20.15	34.16	24.94
69	20.15	14.87	29.37	21.35	36.89	26.81
70	21.86	16.22	31.43	23.57	39.12	29.21
71	23.91	17.77	34.33	25.10	42.18	31.08
72	25.97	19.30	37.07	27.34	44.92	33.14
73	28.35	21.17	39.46	29.71	47.48	35.70
74	31.08	23.41	43.05	32.27	50.90	38.09
75	34.33	25.10	47.32	34.85	54.65	40.47
76	37.91	28.00	51.57	38.09	59.27	43.55
77	42.02	31.26	56.71	42.18	63.54	47.48
78	46.11	34.51	61.66	45.95	68.49	51.07
79	50.56	37.57	66.96	49.70	73.11	55.34
80	55.34	40.99	71.90	53.46	78.22	59.27
81	60.46	44.92	77.88	57.90	84.37	64.04
82	65.75	49.01	83.34	62.17	90.53	69.00
83	71.90	53.46	90.35	67.12	97.52	74.13
84	78.22	58.42	97.02	72.58	105.04	79.59
85	82.15	61.32	101.97	76.17	110.33	83.68
86	86.26	64.38	107.09	79.94	115.80	87.79
87	90.53	67.63	112.39	83.86	121.61	92.23
88	95.13	71.05	118.03	88.13	127.58	96.84
89	99.92	74.64	123.83	92.57	134.08	101.63
90	104.87	78.40	130.16	97.18	140.73	106.75
91	110.17	82.33	136.64	101.97	147.74	112.05
92	115.63	86.42	143.47	107.09	155.08	117.69
93	121.43	90.69	150.64	112.55	162.93	123.49
94	127.42	95.13	158.16	118.19	170.97	129.81
95	127.42	95.13	158.16	118.19	170.97	129.81
96	127.42	95.13	158.16	118.19	170.97	129.81
97	127.42	95.13	158.16	118.19	170.97	129.81
98	127.42	95.13	158.16	118.19	170.97	129.81
99	127.42	95.13	158.16	118.19	170.97	129.81
100	127.42	95.13	158.16	118.19	170.97	129.81

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual Lifetime Benefit Period				Compound Benefit Increase Option			
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18	109.58	102.58	165.54	149.22	223.82		209.83	
19	109.58	102.58	165.54	149.22	223.82		209.83	
20	109.58	102.58	165.54	149.22	223.82		209.83	
21	109.58	102.58	165.54	149.22	223.82		209.83	
22	109.58	102.58	165.54	149.22	223.82		209.83	
23	109.58	102.58	165.54	149.22	223.82		209.83	
24	109.58	102.58	165.54	149.22	223.82		209.83	
25	116.57	111.91	177.18	163.21	242.47		226.15	
26	116.57	111.91	177.18	163.21	242.47		226.15	
27	116.57	111.91	177.18	163.21	242.47		226.15	
28	116.57	111.91	177.18	163.21	242.47		226.15	
29	116.57	111.91	177.18	163.21	242.47		226.15	
30	128.23	118.90	191.17	174.87	261.13		244.80	
31	128.23	118.90	191.17	174.87	261.13		244.80	
32	128.23	118.90	191.17	174.87	261.13		244.80	
33	128.23	118.90	191.17	174.87	261.13		244.80	
34	128.23	118.90	191.17	174.87	261.13		244.80	
35	137.56	130.56	207.49	188.84	282.11		263.46	
36	137.56	130.56	207.49	188.84	282.11		263.46	
37	137.56	130.56	207.49	188.84	282.11		263.46	
38	137.56	130.56	207.49	188.84	282.11		263.46	
39	137.56	130.56	207.49	188.84	282.11		263.46	
40	149.22	139.89	223.82	205.16	305.41		284.44	
41	149.22	139.89	223.82	205.16	305.41		284.44	
42	149.22	139.89	223.82	205.16	305.41		284.44	
43	149.22	139.89	223.82	205.16	305.41		284.44	
44	149.22	139.89	223.82	205.16	305.41		284.44	
45	149.22	139.89	223.82	205.16	305.41		284.44	
46	153.88	144.55	228.48	207.49	310.08		289.11	
47	156.21	146.89	230.81	209.83	317.07		296.09	
48	156.21	149.22	235.48	214.49	321.73		300.75	
49	158.54	151.55	240.14	216.82	324.07		303.08	
50	163.21	151.55	242.47	221.49	326.40		305.41	
51	165.54	156.21	249.47	228.48	333.39		310.08	
52	172.54	163.21	258.79	235.48	342.72		321.73	
53	177.18	167.87	270.45	249.47	356.71		333.39	
54	186.51	174.87	286.78	265.79	368.37		345.05	
55	195.84	184.18	305.41	284.44	387.03		361.38	
56	209.83	195.84	326.40	305.41	410.33		382.36	
57	226.15	209.83	347.38	326.40	433.64		403.35	
58	235.48	221.49	373.03	354.38	459.29		431.31	
59	258.79	240.14	398.68	377.70	487.27		454.63	
60	272.78	251.80	424.32	403.35	515.26		482.61	
61	296.09	272.78	456.96	435.98	550.22		515.26	
62	317.07	296.09	487.27	461.63	587.52		550.22	
63	342.72	319.40	512.92	487.27	629.50		592.19	
64	366.04	340.39	538.56	510.59	671.45		634.16	
65	396.35	368.37	566.54	533.89	718.09		680.78	
66	428.98	401.02	601.52	564.21	771.70		729.75	
67	468.62	440.64	655.13	613.17	832.33		785.69	
68	519.92	487.27	727.41	685.44	902.26		850.98	
69	575.87	540.89	818.34	769.37	983.88		923.25	
70	643.47	601.52	925.58	869.64	1,070.14		997.85	
71	715.76	669.12	1,039.82	976.88	1,168.05		1,086.46	
72	799.68	748.40	1,161.06	1,088.79	1,284.63		1,193.70	
73	895.27	834.66	1,286.96	1,205.36	1,405.86		1,307.94	
74	995.52	925.58	1,419.85	1,331.26	1,543.42		1,440.84	
75	1,112.09	1,028.16	1,562.07	1,459.48	1,692.62		1,587.71	
76	1,230.99	1,142.40	1,715.94	1,604.03	1,853.50		1,743.92	
77	1,356.89	1,258.98	1,876.81	1,755.58	2,019.04		1,904.80	
78	1,473.47	1,370.88	2,037.69	1,907.13	2,175.23		2,051.66	
79	1,592.37	1,487.46	2,200.88	2,063.32	2,336.11		2,203.21	
80	1,720.60	1,608.69	2,375.75	2,233.53	2,501.65		2,359.43	
81	1,865.16	1,746.25	2,566.92	2,420.03	2,685.82		2,531.94	
82	2,030.70	1,904.80	2,788.41	2,632.19	2,893.32		2,727.80	
83	2,226.53	2,091.30	3,044.87	2,872.33	3,126.46		2,949.28	
84	2,459.68	2,305.79	3,340.95	3,149.78	3,396.92		3,205.74	
85	2,683.49	2,513.29	3,641.72	3,434.23	3,702.33		3,494.83	
86	2,925.96	2,739.46	3,970.45	3,741.97	4,035.72		3,807.24	
87	3,189.42	2,984.24	4,329.49	4,080.03	4,399.43		4,152.29	
88	3,476.18	3,254.69	4,718.85	4,448.40	4,795.78		4,525.33	
89	3,790.92	3,546.13	5,143.17	4,847.06	5,229.43		4,933.34	
90	4,131.33	3,867.87	5,604.79	5,283.06	5,700.38		5,376.31	
91	4,504.34	4,215.25	6,108.39	5,758.67	6,210.97		5,858.92	
92	4,910.02	4,595.28	6,658.61	6,276.24	6,770.51		6,385.82	
93	5,350.66	5,010.27	7,257.79	6,842.78	7,381.36		6,961.69	
94	5,833.27	5,460.24	7,910.59	7,458.29	8,045.81		7,588.85	
95	5,833.27	5,460.24	7,910.59	7,458.29	8,045.81		7,588.85	
96	5,833.27	5,460.24	7,910.59	7,458.29	8,045.81		7,588.85	
97	5,833.27	5,460.24	7,910.59	7,458.29	8,045.81		7,588.85	
98	5,833.27	5,460.24	7,910.59	7,458.29	8,045.81		7,588.85	
99	5,833.27	5,460.24	7,910.59	7,458.29	8,045.81		7,588.85	
100	5,833.27	5,460.24	7,910.59	7,458.29	8,045.81		7,588.85	

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 6 Year Benefit Period					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	85.40	81.13	125.97	117.43	177.20	168.66
19	85.40	81.13	125.97	117.43	177.20	168.66
20	85.40	81.13	125.97	117.43	177.20	168.66
21	85.40	81.13	125.97	117.43	177.20	168.66
22	85.40	81.13	125.97	117.43	177.20	168.66
23	85.40	81.13	125.97	117.43	177.20	168.66
24	85.40	81.13	125.97	117.43	177.20	168.66
25	91.80	87.53	136.64	125.97	192.14	179.33
26	91.80	87.53	136.64	125.97	192.14	179.33
27	91.80	87.53	136.64	125.97	192.14	179.33
28	91.80	87.53	136.64	125.97	192.14	179.33
29	91.80	87.53	136.64	125.97	192.14	179.33
30	100.34	93.94	149.45	136.64	207.09	194.28
31	100.34	93.94	149.45	136.64	207.09	194.28
32	100.34	93.94	149.45	136.64	207.09	194.28
33	100.34	93.94	149.45	136.64	207.09	194.28
34	100.34	93.94	149.45	136.64	207.09	194.28
35	106.75	102.48	160.13	149.45	224.17	209.23
36	106.75	102.48	160.13	149.45	224.17	209.23
37	106.75	102.48	160.13	149.45	224.17	209.23
38	106.75	102.48	160.13	149.45	224.17	209.23
39	106.75	102.48	160.13	149.45	224.17	209.23
40	117.43	108.88	172.93	160.13	241.26	226.31
41	117.43	108.88	172.93	160.13	241.26	226.31
42	117.43	108.88	172.93	160.13	241.26	226.31
43	117.43	108.88	172.93	160.13	241.26	226.31
44	117.43	108.88	172.93	160.13	241.26	226.31
45	117.43	108.88	172.93	160.13	241.26	226.31
46	119.56	111.02	177.20	162.25	245.53	230.58
47	121.70	115.29	179.33	166.52	249.80	232.72
48	123.83	115.29	183.60	170.79	254.07	239.12
49	125.97	117.43	187.87	172.93	256.20	239.12
50	125.97	117.43	190.01	175.06	258.34	241.26
51	128.10	119.56	194.28	179.33	262.61	245.53
52	132.37	121.70	198.55	185.74	271.13	254.07
53	136.64	125.97	209.23	194.28	279.68	260.47
54	143.05	134.51	222.04	207.09	290.35	271.13
55	153.73	143.05	236.99	222.04	301.03	281.81
56	162.25	151.59	249.80	232.72	315.98	294.62
57	172.93	160.13	266.88	249.80	335.19	311.70
58	185.74	172.93	288.22	266.88	354.41	330.92
59	198.55	185.74	309.57	290.35	377.88	350.14
60	213.50	196.41	330.92	309.57	403.51	375.75
61	230.58	211.36	354.41	330.92	431.27	399.24
62	247.66	228.44	380.02	354.41	459.02	429.13
63	264.74	245.53	401.37	377.88	491.04	456.89
64	286.08	264.74	426.99	397.10	523.07	486.77
65	305.30	283.95	450.48	420.59	555.10	516.66
66	330.92	307.43	480.38	448.35	593.52	552.96
67	360.82	333.06	520.93	486.77	638.36	593.52
68	403.51	373.63	580.72	540.15	695.99	649.03
69	446.21	414.18	646.90	602.06	760.05	704.53
70	495.31	461.16	723.75	674.66	830.50	770.73
71	555.10	516.66	811.28	753.65	909.49	843.31
72	625.55	580.72	903.10	841.18	1,001.31	926.57
73	698.13	644.76	997.04	924.44	1,097.38	1,018.38
74	779.27	721.62	1,099.52	1,018.38	1,208.40	1,120.87
75	866.80	800.62	1,210.54	1,125.12	1,325.83	1,231.87
76	962.87	888.15	1,330.10	1,234.01	1,449.64	1,349.30
77	1,065.35	986.36	1,456.05	1,353.57	1,584.15	1,475.26
78	1,163.56	1,076.03	1,586.28	1,475.26	1,707.98	1,594.82
79	1,263.90	1,172.10	1,716.52	1,599.10	1,838.22	1,714.39
80	1,366.38	1,268.17	1,857.43	1,733.60	1,974.86	1,840.35
81	1,488.08	1,383.46	2,011.14	1,878.77	2,120.03	1,979.11
82	1,626.85	1,513.70	2,188.36	2,047.44	2,288.70	2,137.11
83	1,786.97	1,663.14	2,389.04	2,233.18	2,476.57	2,312.17
84	1,979.11	1,840.35	2,619.61	2,450.95	2,692.21	2,517.13
85	2,158.46	2,006.87	2,854.46	2,670.85	2,933.46	2,743.44
86	2,352.74	2,188.36	3,112.79	2,912.11	3,196.06	2,991.10
87	2,564.10	2,386.91	3,392.47	3,174.70	3,484.27	3,260.10
88	2,794.68	2,600.40	3,697.77	3,460.80	3,798.11	3,552.60
89	3,046.60	2,833.10	4,030.83	3,772.50	4,139.71	3,872.85
90	3,322.02	3,089.31	4,395.91	4,109.83	4,511.20	4,220.84
91	3,618.78	3,366.85	4,790.88	4,479.17	4,918.98	4,600.87
92	3,945.43	3,672.16	5,222.15	4,882.68	5,360.92	5,017.19
93	4,299.84	4,003.08	5,691.85	5,322.49	5,843.42	5,469.81
94	4,688.40	4,361.75	6,204.24	5,802.87	6,368.62	5,962.98
95	4,688.40	4,361.75	6,204.24	5,802.87	6,368.62	5,962.98
96	4,688.40	4,361.75	6,204.24	5,802.87	6,368.62	5,962.98
97	4,688.40	4,361.75	6,204.24	5,802.87	6,368.62	5,962.98
98	4,688.40	4,361.75	6,204.24	5,802.87	6,368.62	5,962.98
99	4,688.40	4,361.75	6,204.24	5,802.87	6,368.62	5,962.98
100	4,688.40	4,361.75	6,204.24	5,802.87	6,368.62	5,962.98

Appendix A
 Genworth Life Insurance Company
 Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 4 Year Benefit Period					
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	70.45	66.18	106.75	100.34	151.59	140.91
19	70.45	66.18	106.75	100.34	151.59	140.91
20	70.45	66.18	106.75	100.34	151.59	140.91
21	70.45	66.18	106.75	100.34	151.59	140.91
22	70.45	66.18	106.75	100.34	151.59	140.91
23	70.45	66.18	106.75	100.34	151.59	140.91
24	70.45	66.18	106.75	100.34	151.59	140.91
25	74.72	70.45	115.29	106.75	162.25	153.73
26	74.72	70.45	115.29	106.75	162.25	153.73
27	74.72	70.45	115.29	106.75	162.25	153.73
28	74.72	70.45	115.29	106.75	162.25	153.73
29	74.72	70.45	115.29	106.75	162.25	153.73
30	83.26	74.72	123.83	117.43	175.06	166.52
31	83.26	74.72	123.83	117.43	175.06	166.52
32	83.26	74.72	123.83	117.43	175.06	166.52
33	83.26	74.72	123.83	117.43	175.06	166.52
34	83.26	74.72	123.83	117.43	175.06	166.52
35	89.67	81.13	134.51	125.97	190.01	177.20
36	89.67	81.13	134.51	125.97	190.01	177.20
37	89.67	81.13	134.51	125.97	190.01	177.20
38	89.67	81.13	134.51	125.97	190.01	177.20
39	89.67	81.13	134.51	125.97	190.01	177.20
40	98.21	87.53	143.05	136.64	204.96	192.14
41	98.21	87.53	143.05	136.64	204.96	192.14
42	98.21	87.53	143.05	136.64	204.96	192.14
43	98.21	87.53	143.05	136.64	204.96	192.14
44	98.21	87.53	143.05	136.64	204.96	192.14
45	98.21	87.53	143.05	136.64	204.96	192.14
46	98.21	87.53	145.18	138.78	207.09	194.28
47	100.34	89.67	149.45	140.91	211.36	198.55
48	102.48	91.80	151.59	143.05	213.50	202.82
49	102.48	91.80	153.73	143.05	213.50	202.82
50	104.61	93.94	155.86	145.18	215.63	204.96
51	104.61	93.94	158.00	149.45	222.04	207.09
52	108.88	100.34	166.52	155.86	224.17	209.23
53	115.29	104.61	172.93	160.13	230.58	215.63
54	119.56	108.88	179.33	168.66	241.26	224.17
55	125.97	117.43	192.14	177.20	247.66	228.44
56	132.37	121.70	204.96	190.01	260.47	239.12
57	140.91	132.37	219.90	202.82	275.40	254.07
58	153.73	140.91	232.72	215.63	290.35	264.74
59	166.52	151.59	249.80	230.58	311.70	283.95
60	175.06	160.13	273.27	249.80	333.06	305.30
61	190.01	175.06	292.49	266.88	354.41	326.65
62	207.09	190.01	313.84	290.35	382.15	348.00
63	219.90	200.69	337.33	309.57	405.64	367.22
64	234.85	215.63	358.68	333.06	426.99	390.69
65	249.80	228.44	384.29	354.41	450.48	412.05
66	271.13	247.66	409.91	380.02	480.38	437.67
67	294.62	271.13	444.08	412.05	516.66	471.84
68	328.79	301.03	491.04	452.62	565.77	514.53
69	365.09	335.19	540.15	499.58	619.14	567.91
70	405.64	373.63	602.06	552.96	681.06	623.41
71	456.89	420.59	666.12	612.73	747.24	689.60
72	512.39	469.70	740.83	676.79	824.10	762.19
73	574.31	529.47	817.69	747.24	909.49	836.91
74	640.49	591.38	896.70	821.96	999.17	920.17
75	717.35	661.85	988.50	907.37	1,097.38	1,009.85
76	800.62	736.56	1,088.84	999.17	1,204.13	1,103.79
77	886.02	815.55	1,197.72	1,101.65	1,317.28	1,208.40
78	975.69	896.70	1,304.47	1,201.99	1,424.03	1,306.61
79	1,065.35	982.09	1,415.49	1,304.47	1,535.05	1,409.09
80	1,161.42	1,067.49	1,537.19	1,417.63	1,654.61	1,520.11
81	1,268.17	1,167.83	1,673.81	1,545.73	1,780.56	1,639.67
82	1,394.14	1,283.12	1,821.13	1,684.49	1,925.75	1,774.16
83	1,535.05	1,413.36	1,989.79	1,840.35	2,090.13	1,925.75
84	1,705.84	1,569.20	2,179.82	2,017.55	2,275.89	2,096.54
85	1,859.57	1,710.11	2,376.23	2,199.02	2,480.84	2,286.56
86	2,028.23	1,865.98	2,589.73	2,397.58	2,702.88	2,491.52
87	2,209.69	2,034.63	2,822.44	2,613.22	2,946.26	2,717.83
88	2,408.24	2,218.23	3,076.49	2,850.19	3,213.14	2,961.20
89	2,623.88	2,418.92	3,354.05	3,106.39	3,503.49	3,225.95
90	2,860.86	2,634.55	3,655.08	3,386.06	3,817.33	3,516.30
91	3,119.20	2,871.54	3,983.87	3,689.23	4,161.06	3,834.41
92	3,401.01	3,129.88	4,340.40	4,020.15	4,536.83	4,178.15
93	3,706.31	3,411.69	4,731.11	4,380.97	4,944.60	4,556.03
94	4,039.37	3,716.99	5,158.10	4,773.80	5,390.82	4,963.82
95	4,039.37	3,716.99	5,158.10	4,773.80	5,390.82	4,963.82
96	4,039.37	3,716.99	5,158.10	4,773.80	5,390.82	4,963.82
97	4,039.37	3,716.99	5,158.10	4,773.80	5,390.82	4,963.82
98	4,039.37	3,716.99	5,158.10	4,773.80	5,390.82	4,963.82
99	4,039.37	3,716.99	5,158.10	4,773.80	5,390.82	4,963.82
100	4,039.37	3,716.99	5,158.10	4,773.80	5,390.82	4,963.82

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 3 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days		
18	64.04	57.64	91.80	85.40	132.37		121.70	
19	64.04	57.64	91.80	85.40	132.37		121.70	
20	64.04	57.64	91.80	85.40	132.37		121.70	
21	64.04	57.64	91.80	85.40	132.37		121.70	
22	64.04	57.64	91.80	85.40	132.37		121.70	
23	64.04	57.64	91.80	85.40	132.37		121.70	
24	64.04	57.64	91.80	85.40	132.37		121.70	
25	68.31	64.04	100.34	91.80	140.91		132.37	
26	68.31	64.04	100.34	91.80	140.91		132.37	
27	68.31	64.04	100.34	91.80	140.91		132.37	
28	68.31	64.04	100.34	91.80	140.91		132.37	
29	68.31	64.04	100.34	91.80	140.91		132.37	
30	72.58	68.31	106.75	100.34	153.73		140.91	
31	72.58	68.31	106.75	100.34	153.73		140.91	
32	72.58	68.31	106.75	100.34	153.73		140.91	
33	72.58	68.31	106.75	100.34	153.73		140.91	
34	72.58	68.31	106.75	100.34	153.73		140.91	
35	76.85	72.58	117.43	106.75	166.52		153.73	
36	76.85	72.58	117.43	106.75	166.52		153.73	
37	76.85	72.58	117.43	106.75	166.52		153.73	
38	76.85	72.58	117.43	106.75	166.52		153.73	
39	76.85	72.58	117.43	106.75	166.52		153.73	
40	85.40	76.85	125.97	117.43	177.20		166.52	
41	85.40	76.85	125.97	117.43	177.20		166.52	
42	85.40	76.85	125.97	117.43	177.20		166.52	
43	85.40	76.85	125.97	117.43	177.20		166.52	
44	85.40	76.85	125.97	117.43	177.20		166.52	
45	85.40	76.85	125.97	117.43	177.20		166.52	
46	93.94	81.13	128.10	119.56	179.33		168.66	
47	98.21	83.26	132.37	121.70	185.74		170.79	
48	98.21	83.26	132.37	121.70	187.87		172.93	
49	98.21	83.26	134.51	123.83	190.01		175.06	
50	100.34	85.40	136.64	125.97	190.01		175.06	
51	102.48	87.53	138.78	128.10	192.14		177.20	
52	104.61	87.53	143.05	134.51	196.41		183.60	
53	106.75	89.67	151.59	138.78	202.82		187.87	
54	111.02	93.94	160.13	149.45	209.23		192.14	
55	117.43	100.34	170.79	155.86	219.90		198.55	
56	123.83	106.75	179.33	166.52	228.44		209.23	
57	134.51	115.29	192.14	177.20	241.26		222.04	
58	143.05	121.70	207.09	190.01	256.20		230.58	
59	155.86	132.37	222.04	202.82	273.27		247.66	
60	168.66	143.05	236.99	215.63	292.49		264.74	
61	179.33	155.86	256.20	230.58	313.84		283.95	
62	194.28	166.52	275.40	249.80	330.92		301.03	
63	209.23	181.47	292.49	269.00	354.41		322.38	
64	224.17	192.14	315.98	288.22	373.63		339.46	
65	239.12	204.96	335.19	307.43	397.10		362.95	
66	258.34	219.90	362.95	333.06	420.59		384.29	
67	281.81	241.26	392.83	360.82	452.62		412.05	
68	311.70	266.88	431.27	394.97	493.17		450.48	
69	348.00	296.76	473.97	433.40	540.15		495.31	
70	386.42	333.06	520.93	478.24	593.52		542.28	
71	433.40	371.49	578.58	529.47	653.30		597.79	
72	486.77	418.45	640.49	584.99	719.48		659.71	
73	542.28	465.43	708.81	646.90	789.95		725.89	
74	606.33	518.80	781.41	715.21	868.94		798.49	
75	676.79	578.58	862.53	787.81	956.47		875.34	
76	751.51	640.49	947.93	866.80	1,041.86		956.47	
77	834.77	715.21	1,044.00	954.33	1,142.21		1,046.13	
78	920.17	785.68	1,135.80	1,041.86	1,234.01		1,131.53	
79	1,003.44	860.40	1,231.87	1,131.53	1,325.83		1,216.94	
80	1,095.25	941.52	1,334.37	1,225.48	1,426.17		1,306.61	
81	1,201.99	1,031.19	1,447.51	1,332.23	1,535.05		1,406.95	
82	1,317.28	1,133.66	1,573.47	1,447.51	1,656.73		1,517.97	
83	1,453.91	1,248.95	1,716.52	1,579.88	1,795.51		1,646.07	
84	1,609.77	1,383.46	1,880.91	1,733.60	1,951.37		1,789.10	
85	1,754.96	1,507.29	2,049.58	1,889.45	2,128.57		1,949.24	
86	1,910.80	1,643.94	2,233.18	2,060.25	2,320.71		2,126.43	
87	2,081.61	1,791.24	2,433.87	2,245.99	2,529.94		2,318.58	
88	2,269.48	1,951.37	2,653.77	2,448.81	2,758.38		2,527.80	
89	2,472.30	2,128.57	2,892.89	2,668.72	3,006.05		2,754.11	
90	2,694.34	2,320.71	3,153.35	2,909.97	3,277.18		3,001.78	
91	2,935.60	2,529.94	3,437.31	3,172.57	3,573.95		3,272.91	
92	3,200.33	2,758.38	3,746.88	3,456.53	3,896.34		3,567.55	
93	3,486.41	3,006.05	4,084.21	3,768.23	4,246.46		3,887.79	
94	3,802.38	3,277.18	4,451.42	4,107.70	4,628.63		4,237.92	
95	3,802.38	3,277.18	4,451.42	4,107.70	4,628.63		4,237.92	
96	3,802.38	3,277.18	4,451.42	4,107.70	4,628.63		4,237.92	
97	3,802.38	3,277.18	4,451.42	4,107.70	4,628.63		4,237.92	
98	3,802.38	3,277.18	4,451.42	4,107.70	4,628.63		4,237.92	
99	3,802.38	3,277.18	4,451.42	4,107.70	4,628.63		4,237.92	
100	3,802.38	3,277.18	4,451.42	4,107.70	4,628.63		4,237.92	

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Individual 2 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	51.25	46.98	70.45	66.18	102.48			91.80
19	51.25	46.98	70.45	66.18	102.48			91.80
20	51.25	46.98	70.45	66.18	102.48			91.80
21	51.25	46.98	70.45	66.18	102.48			91.80
22	51.25	46.98	70.45	66.18	102.48			91.80
23	51.25	46.98	70.45	66.18	102.48			91.80
24	51.25	46.98	70.45	66.18	102.48			91.80
25	55.50	49.11	74.72	70.45	108.88			100.34
26	55.50	49.11	74.72	70.45	108.88			100.34
27	55.50	49.11	74.72	70.45	108.88			100.34
28	55.50	49.11	74.72	70.45	108.88			100.34
29	55.50	49.11	74.72	70.45	108.88			100.34
30	61.91	53.38	83.26	74.72	119.56			106.75
31	61.91	53.38	83.26	74.72	119.56			106.75
32	61.91	53.38	83.26	74.72	119.56			106.75
33	61.91	53.38	83.26	74.72	119.56			106.75
34	61.91	53.38	83.26	74.72	119.56			106.75
35	66.18	57.64	89.67	81.13	128.10			115.29
36	66.18	57.64	89.67	81.13	128.10			115.29
37	66.18	57.64	89.67	81.13	128.10			115.29
38	66.18	57.64	89.67	81.13	128.10			115.29
39	66.18	57.64	89.67	81.13	128.10			115.29
40	70.45	64.04	98.21	87.53	138.78			123.83
41	70.45	64.04	98.21	87.53	138.78			123.83
42	70.45	64.04	98.21	87.53	138.78			123.83
43	70.45	64.04	98.21	87.53	138.78			123.83
44	70.45	64.04	98.21	87.53	138.78			123.83
45	70.45	64.04	98.21	87.53	138.78			123.83
46	70.45	66.18	100.34	89.67	140.91			125.97
47	72.58	66.18	102.48	91.80	143.05			128.10
48	72.58	66.18	104.61	93.94	145.18			132.37
49	74.72	68.31	104.61	93.94	145.18			132.37
50	74.72	68.31	106.75	98.21	149.45			134.51
51	74.72	68.31	108.88	100.34	149.45			134.51
52	76.85	70.45	111.02	102.48	153.73			138.78
53	81.13	72.58	119.56	108.88	158.00			143.05
54	83.26	74.72	125.97	115.29	166.52			149.45
55	89.67	81.13	134.51	121.70	170.79			155.86
56	91.80	83.26	140.91	128.10	177.20			160.13
57	100.34	87.53	153.73	138.78	190.01			170.79
58	106.75	93.94	162.25	149.45	202.82			183.60
59	117.43	104.61	172.93	155.86	213.50			192.14
60	125.97	115.29	187.87	168.66	228.44			207.09
61	136.64	123.83	198.55	179.33	245.53			224.17
62	151.59	136.64	213.50	192.14	260.47			236.99
63	160.13	147.32	230.58	207.09	277.54			254.07
64	170.79	155.86	249.80	224.17	292.49			266.88
65	181.47	166.52	266.88	239.12	313.84			283.95
66	196.41	181.47	288.22	260.47	330.92			301.03
67	213.50	194.28	309.57	279.68	358.68			326.65
68	236.99	215.63	339.46	305.30	390.69			354.41
69	262.61	239.12	373.63	337.33	426.99			386.42
70	294.62	269.00	405.64	369.36	465.43			418.45
71	326.65	301.03	446.21	403.51	510.26			463.29
72	367.22	335.19	493.17	448.35	561.50			505.98
73	407.78	373.63	546.56	497.44	614.87			557.23
74	452.62	412.05	608.46	550.83	674.66			614.87
75	503.85	454.75	674.66	610.60	736.56			672.52
76	557.23	503.85	742.97	674.66	809.15			738.70
77	621.27	561.50	815.55	740.83	877.48			802.74
78	683.20	619.14	883.88	802.74	945.79			864.67
79	749.38	681.06	954.33	866.80	1,014.12			922.30
80	821.96	751.51	1,026.92	935.11	1,086.70			986.36
81	900.97	826.23	1,108.06	1,007.71	1,165.69			1,056.81
82	990.63	911.63	1,201.99	1,093.11	1,255.36			1,135.80
83	1,090.98	1,001.31	1,306.61	1,191.32	1,353.57			1,223.35
84	1,204.13	1,105.92	1,432.57	1,304.47	1,468.86			1,332.23
85	1,313.01	1,206.27	1,562.80	1,419.76	1,603.37			1,449.64
86	1,432.57	1,315.15	1,703.71	1,547.86	1,746.41			1,579.88
87	1,562.80	1,434.71	1,857.43	1,686.63	1,904.39			1,720.79
88	1,703.71	1,564.93	2,026.09	1,838.22	2,075.20			1,876.64
89	1,857.43	1,705.84	2,207.56	2,004.74	2,260.94			2,045.31
90	2,026.09	1,859.57	2,403.97	2,186.22	2,463.76			2,228.91
91	2,207.56	2,028.23	2,621.74	2,382.64	2,687.94			2,429.60
92	2,403.97	2,209.69	2,858.73	2,598.27	2,929.19			2,649.50
93	2,621.74	2,408.24	3,114.93	2,830.97	3,191.78			2,888.62
94	2,858.73	2,623.88	3,394.61	3,085.04	3,477.87			3,146.96
95	2,858.73	2,623.88	3,394.61	3,085.04	3,477.87			3,146.96
96	2,858.73	2,623.88	3,394.61	3,085.04	3,477.87			3,146.96
97	2,858.73	2,623.88	3,394.61	3,085.04	3,477.87			3,146.96
98	2,858.73	2,623.88	3,394.61	3,085.04	3,477.87			3,146.96
99	2,858.73	2,623.88	3,394.61	3,085.04	3,477.87			3,146.96
100	2,858.73	2,623.88	3,394.61	3,085.04	3,477.87			3,146.96

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 12 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	74.72	70.45	108.88	102.48	153.73	145.18	153.73	145.18
19	74.72	70.45	108.88	102.48	153.73	145.18	153.73	145.18
20	74.72	70.45	108.88	102.48	153.73	145.18	153.73	145.18
21	74.72	70.45	108.88	102.48	153.73	145.18	153.73	145.18
22	74.72	70.45	108.88	102.48	153.73	145.18	153.73	145.18
23	74.72	70.45	108.88	102.48	153.73	145.18	153.73	145.18
24	74.72	70.45	108.88	102.48	153.73	145.18	153.73	145.18
25	78.99	74.72	117.43	108.88	166.52	155.86	166.52	155.86
26	78.99	74.72	117.43	108.88	166.52	155.86	166.52	155.86
27	78.99	74.72	117.43	108.88	166.52	155.86	166.52	155.86
28	78.99	74.72	117.43	108.88	166.52	155.86	166.52	155.86
29	78.99	74.72	117.43	108.88	166.52	155.86	166.52	155.86
30	87.53	81.13	128.10	117.43	179.33	168.66	179.33	168.66
31	87.53	81.13	128.10	117.43	179.33	168.66	179.33	168.66
32	87.53	81.13	128.10	117.43	179.33	168.66	179.33	168.66
33	87.53	81.13	128.10	117.43	179.33	168.66	179.33	168.66
34	87.53	81.13	128.10	117.43	179.33	168.66	179.33	168.66
35	91.80	87.53	138.78	128.10	194.28	181.47	194.28	181.47
36	91.80	87.53	138.78	128.10	194.28	181.47	194.28	181.47
37	91.80	87.53	138.78	128.10	194.28	181.47	194.28	181.47
38	91.80	87.53	138.78	128.10	194.28	181.47	194.28	181.47
39	91.80	87.53	138.78	128.10	194.28	181.47	194.28	181.47
40	102.48	93.94	149.45	138.78	209.23	196.41	209.23	196.41
41	102.48	93.94	149.45	138.78	209.23	196.41	209.23	196.41
42	102.48	93.94	149.45	138.78	209.23	196.41	209.23	196.41
43	102.48	93.94	149.45	138.78	209.23	196.41	209.23	196.41
44	102.48	93.94	149.45	138.78	209.23	196.41	209.23	196.41
45	102.48	93.94	149.45	138.78	209.23	196.41	209.23	196.41
46	102.48	96.07	153.73	140.91	211.36	198.55	211.36	198.55
47	104.61	100.34	155.86	143.05	215.63	200.69	215.63	200.69
48	106.75	100.34	158.00	147.32	219.90	207.09	219.90	207.09
49	108.88	102.48	162.25	149.45	222.04	207.09	222.04	207.09
50	108.88	102.48	164.39	151.59	224.17	209.23	224.17	209.23
51	111.02	102.48	168.66	155.86	226.31	211.36	226.31	211.36
52	115.29	104.61	170.79	160.13	234.85	219.90	234.85	219.90
53	117.43	108.88	181.47	168.66	241.26	224.17	241.26	224.17
54	123.83	115.29	192.14	179.33	251.93	234.85	251.93	234.85
55	132.37	123.83	204.96	192.14	260.47	243.39	260.47	243.39
56	140.91	130.24	215.63	200.69	273.27	254.07	273.27	254.07
57	149.45	138.78	230.58	215.63	290.35	269.00	290.35	269.00
58	160.13	149.45	249.80	230.58	305.30	286.08	305.30	286.08
59	170.79	160.13	266.88	251.93	326.65	303.16	326.65	303.16
60	183.60	168.66	286.08	266.88	348.00	324.52	348.00	324.52
61	198.55	183.60	305.30	286.08	373.63	345.87	373.63	345.87
62	213.50	196.41	328.79	305.30	397.10	371.49	397.10	371.49
63	228.44	211.36	345.87	326.65	424.86	394.97	424.86	394.97
64	247.66	228.44	369.36	343.73	452.62	420.59	452.62	420.59
65	264.74	245.53	388.56	362.95	480.38	446.21	480.38	446.21
66	286.08	264.74	414.18	386.42	512.39	478.24	512.39	478.24
67	311.70	288.22	450.48	420.59	550.83	512.39	550.83	512.39
68	348.00	322.38	501.71	467.57	602.06	561.50	602.06	561.50
69	386.42	358.68	559.37	520.93	657.57	608.46	657.57	608.46
70	426.99	399.24	625.55	582.86	717.35	666.12	717.35	666.12
71	480.38	446.21	700.26	651.17	785.68	728.02	785.68	728.02
72	540.15	501.71	779.27	725.89	864.67	800.62	864.67	800.62
73	604.19	557.23	860.40	798.49	947.93	879.61	947.93	879.61
74	672.52	623.41	950.06	879.61	1,044.00	969.28	1,044.00	969.28
75	749.38	691.74	1,046.13	971.41	1,146.48	1,065.35	1,146.48	1,065.35
76	832.64	766.46	1,148.61	1,065.35	1,253.23	1,165.69	1,253.23	1,165.69
77	920.17	851.85	1,257.50	1,169.97	1,368.52	1,274.58	1,368.52	1,274.58
78	1,005.58	928.71	1,370.65	1,274.58	1,475.26	1,377.06	1,475.26	1,377.06
79	1,090.98	1,011.99	1,483.81	1,381.33	1,588.42	1,481.67	1,588.42	1,481.67
80	1,180.64	1,095.25	1,605.50	1,498.75	1,705.84	1,590.55	1,705.84	1,590.55
81	1,285.25	1,195.59	1,737.87	1,622.58	1,831.81	1,710.11	1,831.81	1,710.11
82	1,404.82	1,308.74	1,891.58	1,769.89	1,976.98	1,846.76	1,976.98	1,846.76
83	1,543.59	1,436.84	2,064.53	1,930.02	2,139.24	1,998.33	2,139.24	1,998.33
84	1,710.11	1,590.55	2,263.08	2,117.89	2,327.12	2,175.54	2,327.12	2,175.54
85	1,865.98	1,733.60	2,465.90	2,307.90	2,534.21	2,369.82	2,534.21	2,369.82
86	2,032.50	1,891.58	2,690.07	2,514.99	2,760.52	2,583.32	2,760.52	2,583.32
87	2,216.10	2,062.39	2,931.33	2,743.44	3,010.32	2,816.04	3,010.32	2,816.04
88	2,414.65	2,245.99	3,193.92	2,991.10	3,281.45	3,070.09	3,281.45	3,070.09
89	2,632.42	2,448.81	3,482.14	3,260.10	3,576.09	3,345.51	3,576.09	3,345.51
90	2,869.40	2,668.72	3,798.11	3,550.47	3,898.45	3,646.54	3,898.45	3,646.54
91	3,125.61	2,909.97	4,139.71	3,870.71	4,250.73	3,975.33	4,250.73	3,975.33
92	3,409.55	3,172.57	4,511.20	4,218.70	4,632.90	4,333.99	4,632.90	4,333.99
93	3,714.85	3,458.66	4,916.85	4,598.74	5,049.22	4,726.84	5,049.22	4,726.84
94	4,050.04	3,768.23	5,360.92	5,012.92	5,501.82	5,151.70	5,501.82	5,151.70
95	4,050.04	3,768.23	5,360.92	5,012.92	5,501.82	5,151.70	5,501.82	5,151.70
96	4,050.04	3,768.23	5,360.92	5,012.92	5,501.82	5,151.70	5,501.82	5,151.70
97	4,050.04	3,768.23	5,360.92	5,012.92	5,501.82	5,151.70	5,501.82	5,151.70
98	4,050.04	3,768.23	5,360.92	5,012.92	5,501.82	5,151.70	5,501.82	5,151.70
99	4,050.04	3,768.23	5,360.92	5,012.92	5,501.82	5,151.70	5,501.82	5,151.70
100	4,050.04	3,768.23	5,360.92	5,012.92	5,501.82	5,151.70	5,501.82	5,151.70

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 8 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	61.91	57.64	93.94	87.53	132.37		123.83	
19	61.91	57.64	93.94	87.53	132.37		123.83	
20	61.91	57.64	93.94	87.53	132.37		123.83	
21	61.91	57.64	93.94	87.53	132.37		123.83	
22	61.91	57.64	93.94	87.53	132.37		123.83	
23	61.91	57.64	93.94	87.53	132.37		123.83	
24	61.91	57.64	93.94	87.53	132.37		123.83	
25	66.18	61.91	100.34	93.94	140.91		134.51	
26	66.18	61.91	100.34	93.94	140.91		134.51	
27	66.18	61.91	100.34	93.94	140.91		134.51	
28	66.18	61.91	100.34	93.94	140.91		134.51	
29	66.18	61.91	100.34	93.94	140.91		134.51	
30	72.58	66.18	108.88	102.48	153.73		145.18	
31	72.58	66.18	108.88	102.48	153.73		145.18	
32	72.58	66.18	108.88	102.48	153.73		145.18	
33	72.58	66.18	108.88	102.48	153.73		145.18	
34	72.58	66.18	108.88	102.48	153.73		145.18	
35	78.99	70.45	117.43	108.88	166.52		153.73	
36	78.99	70.45	117.43	108.88	166.52		153.73	
37	78.99	70.45	117.43	108.88	166.52		153.73	
38	78.99	70.45	117.43	108.88	166.52		153.73	
39	78.99	70.45	117.43	108.88	166.52		153.73	
40	85.40	76.85	123.83	119.56	179.33		166.52	
41	85.40	76.85	123.83	119.56	179.33		166.52	
42	85.40	76.85	123.83	119.56	179.33		166.52	
43	85.40	76.85	123.83	119.56	179.33		166.52	
44	85.40	76.85	123.83	119.56	179.33		166.52	
45	85.40	76.85	123.83	119.56	179.33		166.52	
46	85.40	76.85	125.97	121.70	181.47		168.66	
47	87.53	78.99	130.24	123.83	183.60		172.93	
48	89.67	78.99	132.37	123.83	185.74		177.20	
49	89.67	78.99	134.51	123.83	185.74		177.20	
50	91.80	81.13	136.64	125.97	187.87		179.33	
51	91.80	81.13	138.78	130.24	194.28		181.47	
52	93.94	87.53	145.18	136.64	196.41		181.47	
53	100.34	91.80	151.59	138.78	200.69		187.87	
54	104.61	93.94	155.86	147.32	211.36		196.41	
55	108.88	102.48	166.52	153.73	215.63		198.55	
56	115.29	106.75	179.33	166.52	226.31		209.23	
57	123.83	115.29	192.14	177.20	239.12		222.04	
58	134.51	123.83	202.82	187.87	254.07		230.58	
59	145.18	132.37	217.77	200.69	271.13		247.66	
60	153.73	138.78	239.12	217.77	290.35		266.88	
61	166.52	153.73	254.07	232.72	309.57		283.95	
62	181.47	166.52	273.27	254.07	333.06		303.16	
63	192.14	175.06	294.62	269.00	354.41		320.25	
64	204.96	187.87	311.70	290.35	371.49		341.60	
65	217.77	198.55	335.19	309.57	392.83		358.68	
66	236.99	215.63	356.55	330.92	418.45		382.15	
67	256.20	236.99	386.42	358.68	450.48		412.05	
68	286.08	262.61	429.13	394.97	493.17		448.35	
69	318.11	292.49	471.84	435.54	540.15		495.31	
70	354.41	326.65	525.20	482.50	593.52		544.42	
71	399.24	367.22	580.72	533.74	651.17		602.06	
72	446.21	409.91	646.90	589.24	719.48		663.98	
73	501.71	461.16	713.08	651.17	792.08		730.16	
74	559.37	516.66	781.41	717.35	871.07		802.74	
75	625.55	576.45	862.53	792.08	956.47		879.61	
76	698.13	642.63	950.06	871.07	1,050.40		962.87	
77	772.86	710.94	1,044.00	960.74	1,148.61		1,054.68	
78	851.85	781.41	1,137.94	1,048.27	1,242.55		1,140.07	
79	928.71	856.12	1,234.01	1,137.94	1,338.62		1,229.74	
80	1,011.99	930.84	1,340.76	1,236.14	1,443.23		1,325.83	
81	1,105.92	1,018.38	1,460.32	1,347.16	1,552.12		1,430.44	
82	1,214.81	1,118.73	1,588.42	1,468.86	1,680.22		1,547.86	
83	1,338.62	1,231.87	1,735.74	1,605.50	1,823.27		1,680.22	
84	1,488.08	1,368.52	1,900.12	1,759.23	1,985.52		1,827.54	
85	1,622.58	1,490.21	2,073.07	1,917.21	2,162.73		1,994.06	
86	1,767.75	1,626.85	2,258.81	2,090.13	2,357.01		2,173.41	
87	1,927.88	1,774.16	2,461.63	2,278.02	2,568.37		2,369.82	
88	2,100.81	1,934.29	2,683.66	2,485.11	2,801.09		2,581.19	
89	2,288.70	2,109.35	2,924.92	2,709.29	3,055.14		2,813.90	
90	2,493.66	2,297.22	3,187.51	2,952.66	3,328.43		3,065.82	
91	2,719.96	2,504.33	3,473.60	3,217.41	3,629.46		3,343.37	
92	2,965.48	2,728.49	3,785.32	3,505.62	3,956.11		3,644.40	
93	3,232.36	2,974.02	4,124.76	3,819.46	4,312.65		3,973.19	
94	3,522.71	3,240.90	4,498.39	4,163.20	4,701.21		4,327.58	
95	3,522.71	3,240.90	4,498.39	4,163.20	4,701.21		4,327.58	
96	3,522.71	3,240.90	4,498.39	4,163.20	4,701.21		4,327.58	
97	3,522.71	3,240.90	4,498.39	4,163.20	4,701.21		4,327.58	
98	3,522.71	3,240.90	4,498.39	4,163.20	4,701.21		4,327.58	
99	3,522.71	3,240.90	4,498.39	4,163.20	4,701.21		4,327.58	
100	3,522.71	3,240.90	4,498.39	4,163.20	4,701.21		4,327.58	

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 6 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	59.77	53.38	85.40	78.99	123.83		113.15	
19	59.77	53.38	85.40	78.99	123.83		113.15	
20	59.77	53.38	85.40	78.99	123.83		113.15	
21	59.77	53.38	85.40	78.99	123.83		113.15	
22	59.77	53.38	85.40	78.99	123.83		113.15	
23	59.77	53.38	85.40	78.99	123.83		113.15	
24	59.77	53.38	85.40	78.99	123.83		113.15	
25	64.04	59.77	93.94	85.40	130.24		123.83	
26	64.04	59.77	93.94	85.40	130.24		123.83	
27	64.04	59.77	93.94	85.40	130.24		123.83	
28	64.04	59.77	93.94	85.40	130.24		123.83	
29	64.04	59.77	93.94	85.40	130.24		123.83	
30	68.31	64.04	98.21	93.94	143.05		130.24	
31	68.31	64.04	98.21	93.94	143.05		130.24	
32	68.31	64.04	98.21	93.94	143.05		130.24	
33	68.31	64.04	98.21	93.94	143.05		130.24	
34	68.31	64.04	98.21	93.94	143.05		130.24	
35	70.45	68.31	108.88	98.21	153.73		143.05	
36	70.45	68.31	108.88	98.21	153.73		143.05	
37	70.45	68.31	108.88	98.21	153.73		143.05	
38	70.45	68.31	108.88	98.21	153.73		143.05	
39	70.45	68.31	108.88	98.21	153.73		143.05	
40	78.99	70.45	117.43	108.88	164.39		153.73	
41	78.99	70.45	117.43	108.88	164.39		153.73	
42	78.99	70.45	117.43	108.88	164.39		153.73	
43	78.99	70.45	117.43	108.88	164.39		153.73	
44	78.99	70.45	117.43	108.88	164.39		153.73	
45	78.99	70.45	117.43	108.88	164.39		153.73	
46	81.13	74.72	119.56	111.02	166.52		155.86	
47	83.26	76.85	123.83	113.15	172.93		158.00	
48	85.40	76.85	123.83	113.15	175.06		160.13	
49	85.40	76.85	123.83	115.29	177.20		162.25	
50	87.53	78.99	125.97	117.43	177.20		162.25	
51	87.53	78.99	128.10	119.56	179.33		164.39	
52	89.67	81.13	132.37	123.83	181.47		170.79	
53	98.21	83.26	140.91	128.10	187.87		175.06	
54	102.48	87.53	149.45	138.78	194.28		179.33	
55	102.48	93.94	158.00	145.18	204.96		183.60	
56	108.88	98.21	166.52	153.73	211.36		194.28	
57	117.43	106.75	179.33	164.39	224.17		207.09	
58	132.37	113.15	192.14	177.20	236.99		213.50	
59	138.78	123.83	207.09	187.87	254.07		230.58	
60	145.18	132.37	219.90	200.69	271.13		245.53	
61	158.00	145.18	236.99	213.50	290.35		262.61	
62	179.33	153.73	256.20	232.72	307.43		279.68	
63	183.60	168.66	271.13	249.80	328.79		298.89	
64	194.28	179.33	292.49	266.88	345.87		315.98	
65	207.09	190.01	311.70	286.08	369.36		337.33	
66	224.17	204.96	337.33	309.57	390.69		356.55	
67	243.39	224.17	365.09	335.19	420.59		382.15	
68	271.13	247.66	399.24	367.22	456.89		418.45	
69	303.16	275.40	439.81	401.37	501.71		459.02	
70	337.33	309.57	482.50	444.08	550.83		503.85	
71	380.02	343.73	535.88	491.04	606.33		555.10	
72	424.86	388.56	593.52	542.28	668.25		612.73	
73	476.11	431.27	657.57	599.92	732.29		674.66	
74	531.61	482.50	725.89	663.98	807.01		740.83	
75	593.52	535.88	800.62	730.16	888.15		811.28	
76	663.98	593.52	879.61	804.88	967.14		888.15	
77	734.43	663.98	969.28	886.02	1,058.95		971.41	
78	809.15	730.16	1,054.68	967.14	1,144.34		1,050.40	
79	881.75	798.49	1,142.21	1,050.40	1,229.74		1,129.39	
80	960.74	873.21	1,238.28	1,137.94	1,323.69		1,212.67	
81	1,050.40	956.47	1,342.89	1,236.14	1,424.03		1,306.61	
82	1,155.02	1,052.54	1,460.32	1,342.89	1,537.19		1,409.09	
83	1,272.44	1,159.29	1,592.69	1,466.72	1,665.27		1,526.51	
84	1,413.36	1,283.12	1,746.41	1,609.77	1,810.46		1,661.00	
85	1,541.46	1,398.41	1,902.26	1,752.82	1,974.86		1,808.32	
86	1,680.22	1,526.51	2,073.07	1,912.94	2,154.19		1,972.72	
87	1,831.81	1,663.14	2,258.81	2,083.73	2,348.47		2,152.06	
88	1,996.20	1,810.46	2,463.76	2,271.62	2,559.83		2,346.34	
89	2,173.41	1,974.86	2,683.66	2,476.57	2,790.41		2,555.56	
90	2,369.82	2,154.19	2,927.06	2,700.75	3,040.21		2,786.14	
91	2,583.32	2,348.47	3,189.65	2,944.12	3,315.62		3,038.08	
92	2,818.17	2,559.83	3,477.87	3,206.73	3,616.64		3,311.34	
93	3,070.09	2,790.41	3,789.59	3,497.08	3,941.16		3,608.10	
94	3,347.65	3,040.21	4,131.17	3,810.92	4,295.57		3,932.62	
95	3,347.65	3,040.21	4,131.17	3,810.92	4,295.57		3,932.62	
96	3,347.65	3,040.21	4,131.17	3,810.92	4,295.57		3,932.62	
97	3,347.65	3,040.21	4,131.17	3,810.92	4,295.57		3,932.62	
98	3,347.65	3,040.21	4,131.17	3,810.92	4,295.57		3,932.62	
99	3,347.65	3,040.21	4,131.17	3,810.92	4,295.57		3,932.62	
100	3,347.65	3,040.21	4,131.17	3,810.92	4,295.57		3,932.62	

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 4 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	51.25	46.98	68.31	66.18	100.34	89.67		
19	51.25	46.98	68.31	66.18	100.34	89.67		
20	51.25	46.98	68.31	66.18	100.34	89.67		
21	51.25	46.98	68.31	66.18	100.34	89.67		
22	51.25	46.98	68.31	66.18	100.34	89.67		
23	51.25	46.98	68.31	66.18	100.34	89.67		
24	51.25	46.98	68.31	66.18	100.34	89.67		
25	55.50	49.11	72.58	68.31	106.75	98.21		
26	55.50	49.11	72.58	68.31	106.75	98.21		
27	55.50	49.11	72.58	68.31	106.75	98.21		
28	55.50	49.11	72.58	68.31	106.75	98.21		
29	55.50	49.11	72.58	68.31	106.75	98.21		
30	61.91	53.38	81.13	72.58	117.43	104.61		
31	61.91	53.38	81.13	72.58	117.43	104.61		
32	61.91	53.38	81.13	72.58	117.43	104.61		
33	61.91	53.38	81.13	72.58	117.43	104.61		
34	61.91	53.38	81.13	72.58	117.43	104.61		
35	66.18	57.64	87.53	78.99	125.97	113.15		
36	66.18	57.64	87.53	78.99	125.97	113.15		
37	66.18	57.64	87.53	78.99	125.97	113.15		
38	66.18	57.64	87.53	78.99	125.97	113.15		
39	66.18	57.64	87.53	78.99	125.97	113.15		
40	68.31	64.04	96.07	85.40	136.64	121.70		
41	68.31	64.04	96.07	85.40	136.64	121.70		
42	68.31	64.04	96.07	85.40	136.64	121.70		
43	68.31	64.04	96.07	85.40	136.64	121.70		
44	68.31	64.04	96.07	85.40	136.64	121.70		
45	68.31	64.04	96.07	85.40	136.64	121.70		
46	68.31	66.18	98.21	87.53	138.78	123.83		
47	70.45	66.18	100.34	89.67	140.91	125.97		
48	70.45	66.18	102.48	91.80	143.05	130.24		
49	72.58	66.18	102.48	91.80	143.05	130.24		
50	72.58	66.18	104.61	96.07	147.32	132.37		
51	72.58	66.18	106.75	98.21	147.32	132.37		
52	74.72	68.31	108.88	100.34	151.59	136.64		
53	78.99	70.45	117.43	106.75	155.86	140.91		
54	81.13	72.58	123.83	113.15	164.39	147.32		
55	87.53	78.99	132.37	119.56	168.66	153.73		
56	89.67	81.13	138.78	125.97	175.06	158.00		
57	98.21	85.40	151.59	136.64	187.87	168.66		
58	104.61	91.80	160.13	147.32	198.55	181.47		
59	115.29	102.48	170.79	153.73	209.23	190.01		
60	123.83	113.15	185.74	166.52	224.17	202.82		
61	134.51	121.70	196.41	177.20	241.26	219.90		
62	149.45	134.51	209.23	190.01	256.20	232.72		
63	158.00	145.18	226.31	202.82	273.27	249.80		
64	168.66	153.73	245.53	219.90	288.22	262.61		
65	179.33	164.39	262.61	234.85	309.57	279.68		
66	194.28	179.33	283.95	256.20	326.65	296.76		
67	209.23	192.14	305.30	275.40	352.28	322.38		
68	232.72	211.36	333.06	301.03	384.29	348.00		
69	258.34	234.85	367.22	330.92	420.59	380.02		
70	290.35	264.74	399.24	362.95	459.02	412.05		
71	322.38	296.76	439.81	397.10	501.71	456.89		
72	360.82	328.79	484.63	441.94	552.96	497.44		
73	401.37	367.22	538.01	488.90	604.19	548.69		
74	446.21	405.64	597.79	542.28	663.98	604.19		
75	495.31	448.35	663.98	599.92	723.75	661.85		
76	548.69	495.31	730.16	663.98	796.35	725.89		
77	610.60	552.96	802.74	728.02	862.53	789.95		
78	672.52	608.46	868.94	789.95	930.84	851.85		
79	736.56	670.39	939.39	853.99	997.04	907.37		
80	809.15	738.70	1,009.85	920.17	1,069.62	971.41		
81	886.02	813.42	1,090.98	990.63	1,146.48	1,039.73		
82	975.69	896.70	1,182.78	1,076.03	1,236.14	1,116.60		
83	1,073.89	984.23	1,285.25	1,172.10	1,332.23	1,204.13		
84	1,184.91	1,088.84	1,409.09	1,283.12	1,445.37	1,310.88		
85	1,291.66	1,187.05	1,537.19	1,396.27	1,577.74	1,426.17		
86	1,409.09	1,293.80	1,675.95	1,522.24	1,718.66	1,554.25		
87	1,537.19	1,411.22	1,827.54	1,658.87	1,874.50	1,693.03		
88	1,675.95	1,539.32	1,994.06	1,808.32	2,041.04	1,846.76		
89	1,827.54	1,678.08	2,171.27	1,972.72	2,224.64	2,013.28		
90	1,994.06	1,829.67	2,365.55	2,152.06	2,425.33	2,192.61		
91	2,171.27	1,996.20	2,579.05	2,344.20	2,645.23	2,391.18		
92	2,365.55	2,173.41	2,813.90	2,557.70	2,882.21	2,606.81		
93	2,579.05	2,369.82	3,065.82	2,786.14	3,140.55	2,841.64		
94	2,813.90	2,581.19	3,341.24	3,035.94	3,422.36	3,095.71		
95	2,813.90	2,581.19	3,341.24	3,035.94	3,422.36	3,095.71		
96	2,813.90	2,581.19	3,341.24	3,035.94	3,422.36	3,095.71		
97	2,813.90	2,581.19	3,341.24	3,035.94	3,422.36	3,095.71		
98	2,813.90	2,581.19	3,341.24	3,035.94	3,422.36	3,095.71		
99	2,813.90	2,581.19	3,341.24	3,035.94	3,422.36	3,095.71		
100	2,813.90	2,581.19	3,341.24	3,035.94	3,422.36	3,095.71		

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 7030L

Annual Premiums per \$10 Daily Benefit

Issue Age	Joint 3 Year Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	46.98	40.57	66.18	61.91	96.07	87.53		
19	46.98	40.57	66.18	61.91	96.07	87.53		
20	46.98	40.57	66.18	61.91	96.07	87.53		
21	46.98	40.57	66.18	61.91	96.07	87.53		
22	46.98	40.57	66.18	61.91	96.07	87.53		
23	46.98	40.57	66.18	61.91	96.07	87.53		
24	46.98	40.57	66.18	61.91	96.07	87.53		
25	49.11	46.98	70.45	66.18	102.48	96.07		
26	49.11	46.98	70.45	66.18	102.48	96.07		
27	49.11	46.98	70.45	66.18	102.48	96.07		
28	49.11	46.98	70.45	66.18	102.48	96.07		
29	49.11	46.98	70.45	66.18	102.48	96.07		
30	51.25	49.11	76.85	70.45	111.02	102.48		
31	51.25	49.11	76.85	70.45	111.02	102.48		
32	51.25	49.11	76.85	70.45	111.02	102.48		
33	51.25	49.11	76.85	70.45	111.02	102.48		
34	51.25	49.11	76.85	70.45	111.02	102.48		
35	55.50	51.25	85.40	76.85	119.56	111.02		
36	55.50	51.25	85.40	76.85	119.56	111.02		
37	55.50	51.25	85.40	76.85	119.56	111.02		
38	55.50	51.25	85.40	76.85	119.56	111.02		
39	55.50	51.25	85.40	76.85	119.56	111.02		
40	61.91	55.50	89.67	83.26	128.10	119.56		
41	61.91	55.50	89.67	83.26	128.10	119.56		
42	61.91	55.50	89.67	83.26	128.10	119.56		
43	61.91	55.50	89.67	83.26	128.10	119.56		
44	61.91	55.50	89.67	83.26	128.10	119.56		
45	61.91	55.50	89.67	83.26	128.10	119.56		
46	66.18	57.64	91.80	85.40	128.10	121.70		
47	68.31	59.77	96.07	87.53	134.51	123.83		
48	68.31	59.77	96.07	87.53	134.51	123.83		
49	70.45	59.77	96.07	89.67	136.64	125.97		
50	70.45	61.91	98.21	89.67	136.64	125.97		
51	70.45	64.04	100.34	91.80	138.78	128.10		
52	72.58	64.04	102.48	96.07	140.91	132.37		
53	76.85	64.04	108.88	100.34	145.18	134.51		
54	78.99	68.31	115.29	106.75	151.59	138.78		
55	85.40	72.58	123.83	113.15	158.00	143.05		
56	87.53	76.85	128.10	119.56	164.39	151.59		
57	96.07	83.26	138.78	128.10	172.93	160.13		
58	102.48	87.53	149.45	136.64	183.60	166.52		
59	113.15	96.07	160.13	145.18	196.41	179.33		
60	121.70	102.48	170.79	155.86	211.36	190.01		
61	128.10	113.15	183.60	166.52	226.31	204.96		
62	140.91	119.56	198.55	179.33	239.12	217.77		
63	151.59	130.24	211.36	194.28	256.20	232.72		
64	162.25	138.78	228.44	207.09	269.00	243.39		
65	172.93	147.32	241.26	222.04	286.08	260.47		
66	185.74	158.00	260.47	239.12	303.16	277.54		
67	202.82	172.93	281.81	260.47	326.65	296.76		
68	224.17	192.14	309.57	283.95	354.41	324.52		
69	249.80	213.50	341.60	311.70	388.56	356.55		
70	277.54	239.12	375.75	343.73	426.99	390.69		
71	311.70	266.88	416.32	382.15	469.70	431.27		
72	350.14	301.03	461.16	420.59	518.80	473.97		
73	390.69	335.19	510.26	465.43	567.91	523.07		
74	435.54	373.63	563.64	514.53	625.55	574.31		
75	486.77	416.32	621.27	567.91	689.60	629.82		
76	540.15	461.16	683.20	623.41	749.38	689.60		
77	602.06	514.53	751.51	687.47	821.96	753.65		
78	661.85	565.77	817.69	749.38	888.15	815.55		
79	721.62	619.14	886.02	815.55	954.33	875.34		
80	787.81	678.93	960.74	881.75	1,026.92	941.52		
81	864.67	742.97	1,041.86	958.60	1,105.92	1,011.99		
82	947.93	815.55	1,133.66	1,041.86	1,193.45	1,093.11		
83	1,046.13	898.83	1,236.14	1,137.94	1,293.80	1,184.91		
84	1,159.29	997.04	1,353.57	1,248.95	1,404.82	1,287.39		
85	1,263.90	1,084.57	1,475.26	1,359.97	1,532.92	1,402.68		
86	1,374.92	1,182.78	1,607.64	1,483.81	1,671.68	1,530.78		
87	1,498.75	1,289.53	1,752.82	1,616.18	1,821.13	1,669.54		
88	1,633.26	1,404.82	1,910.80	1,763.48	1,985.52	1,819.00		
89	1,780.56	1,532.92	2,083.73	1,921.48	2,164.87	1,983.38		
90	1,940.69	1,671.68	2,269.48	2,094.40	2,359.15	2,160.60		
91	2,113.62	1,821.13	2,474.44	2,284.43	2,572.65	2,357.01		
92	2,303.63	1,985.52	2,698.61	2,489.38	2,805.36	2,568.37		
93	2,510.72	2,164.87	2,939.85	2,713.56	3,057.28	2,798.95		
94	2,737.03	2,359.15	3,204.60	2,956.93	3,332.70	3,050.87		
95	2,737.03	2,359.15	3,204.60	2,956.93	3,332.70	3,050.87		
96	2,737.03	2,359.15	3,204.60	2,956.93	3,332.70	3,050.87		
97	2,737.03	2,359.15	3,204.60	2,956.93	3,332.70	3,050.87		
98	2,737.03	2,359.15	3,204.60	2,956.93	3,332.70	3,050.87		
99	2,737.03	2,359.15	3,204.60	2,956.93	3,332.70	3,050.87		
100	2,737.03	2,359.15	3,204.60	2,956.93	3,332.70	3,050.87		

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 7031L

Annual Premiums per \$10 Daily Benefit

Issue Age	Lifetime Benefit Period							
	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option			
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18	90.92	81.60	137.56	121.24	186.51	167.87	186.51	167.87
19	90.92	81.60	137.56	121.24	186.51	167.87	186.51	167.87
20	90.92	81.60	137.56	121.24	186.51	167.87	186.51	167.87
21	90.92	81.60	137.56	121.24	186.51	167.87	186.51	167.87
22	90.92	81.60	137.56	121.24	186.51	167.87	186.51	167.87
23	90.92	81.60	137.56	121.24	186.51	167.87	186.51	167.87
24	90.92	81.60	137.56	121.24	186.51	167.87	186.51	167.87
25	97.92	90.92	146.89	130.56	202.83	181.84	202.83	181.84
26	97.92	90.92	146.89	130.56	202.83	181.84	202.83	181.84
27	97.92	90.92	146.89	130.56	202.83	181.84	202.83	181.84
28	97.92	90.92	146.89	130.56	202.83	181.84	202.83	181.84
29	97.92	90.92	146.89	130.56	202.83	181.84	202.83	181.84
30	107.24	95.59	158.54	139.89	219.15	198.17	219.15	198.17
31	107.24	95.59	158.54	139.89	219.15	198.17	219.15	198.17
32	107.24	95.59	158.54	139.89	219.15	198.17	219.15	198.17
33	107.24	95.59	158.54	139.89	219.15	198.17	219.15	198.17
34	107.24	95.59	158.54	139.89	219.15	198.17	219.15	198.17
35	114.24	104.91	172.54	151.55	235.48	212.16	235.48	212.16
36	114.24	104.91	172.54	151.55	235.48	212.16	235.48	212.16
37	114.24	104.91	172.54	151.55	235.48	212.16	235.48	212.16
38	114.24	104.91	172.54	151.55	235.48	212.16	235.48	212.16
39	114.24	104.91	172.54	151.55	235.48	212.16	235.48	212.16
40	123.57	111.91	186.51	165.54	254.13	228.48	254.13	228.48
41	123.57	111.91	186.51	165.54	254.13	228.48	254.13	228.48
42	123.57	111.91	186.51	165.54	254.13	228.48	254.13	228.48
43	123.57	111.91	186.51	165.54	254.13	228.48	254.13	228.48
44	123.57	111.91	186.51	165.54	254.13	228.48	254.13	228.48
45	123.57	111.91	186.51	165.54	254.13	228.48	254.13	228.48
46	128.23	116.57	191.17	167.87	258.79	233.14	258.79	233.14
47	130.56	118.90	193.50	167.87	265.79	237.81	265.79	237.81
48	130.56	121.24	195.84	172.54	268.12	242.47	268.12	242.47
49	132.89	121.24	200.50	174.87	270.45	244.80	270.45	244.80
50	135.23	121.24	202.83	177.18	272.78	244.80	272.78	244.80
51	137.56	125.90	207.49	184.18	277.45	249.47	277.45	249.47
52	144.55	130.56	216.82	188.84	286.78	258.79	286.78	258.79
53	146.89	135.23	226.15	200.50	298.42	268.12	298.42	268.12
54	156.21	139.89	240.14	214.49	307.74	277.45	307.74	277.45
55	163.21	149.22	254.13	228.48	324.07	291.44	324.07	291.44
56	174.87	158.54	272.78	244.80	342.72	307.74	342.72	307.74
57	188.84	167.87	289.11	263.46	361.38	324.07	361.38	324.07
58	195.84	177.18	312.41	284.44	382.36	347.38	382.36	347.38
59	216.82	193.50	333.39	303.08	408.01	366.04	408.01	366.04
60	228.48	202.83	354.38	324.07	431.31	389.36	431.31	389.36
61	247.14	219.15	382.36	352.05	459.29	414.99	459.29	414.99
62	265.79	237.81	408.01	370.70	489.61	442.97	489.61	442.97
63	284.44	256.46	426.65	391.69	524.58	475.62	524.58	475.62
64	303.08	272.78	447.63	408.01	557.21	508.26	557.21	508.26
65	328.73	293.75	468.62	426.65	594.52	543.22	594.52	543.22
66	354.38	319.40	496.60	449.97	638.82	580.53	638.82	580.53
67	387.03	349.72	540.89	487.27	687.77	624.83	687.77	624.83
68	428.98	387.03	599.18	545.55	743.74	676.12	743.74	676.12
69	475.62	428.98	676.12	610.84	811.34	734.41	811.34	734.41
70	531.56	477.95	764.71	692.44	883.61	792.69	883.61	792.69
71	589.96	531.56	857.98	776.36	962.89	862.64	962.89	862.64
72	659.79	594.52	958.23	864.97	1,060.81	948.90	1,060.81	948.90
73	736.74	662.12	1,058.48	955.90	1,156.39	1,037.49	1,156.39	1,037.49
74	818.34	732.08	1,165.72	1,053.81	1,268.30	1,140.07	1,268.30	1,140.07
75	911.59	811.34	1,279.96	1,151.73	1,387.21	1,251.98	1,387.21	1,251.98
76	1,004.85	899.93	1,401.20	1,261.31	1,515.44	1,373.22	1,515.44	1,373.22
77	1,105.11	988.54	1,529.43	1,377.88	1,646.00	1,494.45	1,646.00	1,494.45
78	1,200.70	1,077.13	1,659.99	1,496.78	1,771.90	1,611.02	1,771.90	1,611.02
79	1,298.62	1,168.05	1,792.89	1,620.35	1,904.80	1,729.93	1,904.80	1,729.93
80	1,401.20	1,263.64	1,935.09	1,753.25	2,037.69	1,851.16	2,037.69	1,851.16
81	1,520.10	1,370.88	2,091.30	1,900.13	2,189.22	1,988.72	2,189.22	1,988.72
82	1,655.33	1,494.45	2,273.17	2,065.65	2,357.09	2,140.27	2,357.09	2,140.27
83	1,813.86	1,641.34	2,480.66	2,254.51	2,548.27	2,315.12	2,548.27	2,315.12
84	2,005.05	1,809.19	2,723.13	2,473.67	2,767.42	2,515.62	2,767.42	2,515.62
85	2,186.89	1,972.40	2,967.94	2,695.15	3,016.89	2,744.10	3,016.89	2,744.10
86	2,385.08	2,149.60	3,236.04	2,937.62	3,289.67	2,988.90	3,289.67	2,988.90
87	2,599.57	2,343.10	3,527.48	3,203.41	3,585.76	3,259.36	3,585.76	3,259.36
88	2,832.71	2,555.26	3,846.88	3,492.50	3,907.49	3,553.13	3,907.49	3,553.13
89	3,089.17	2,783.74	4,191.94	3,804.91	4,261.87	3,872.53	4,261.87	3,872.53
90	3,366.60	3,035.54	4,567.30	4,147.63	4,646.57	4,219.92	4,646.57	4,219.92
91	3,672.03	3,308.33	4,977.63	4,520.67	5,061.57	4,599.95	5,061.57	4,599.95
92	4,000.76	3,606.74	5,427.59	4,926.35	5,518.53	5,012.60	5,518.53	5,012.60
93	4,359.81	3,933.14	5,914.87	5,371.65	6,015.12	5,464.90	6,015.12	5,464.90
94	4,753.81	4,285.19	6,446.45	5,854.26	6,558.36	5,956.84	6,558.36	5,956.84
95	4,753.81	4,285.19	6,446.45	5,854.26	6,558.36	5,956.84	6,558.36	5,956.84
96	4,753.81	4,285.19	6,446.45	5,854.26	6,558.36	5,956.84	6,558.36	5,956.84
97	4,753.81	4,285.19	6,446.45	5,854.26	6,558.36	5,956.84	6,558.36	5,956.84
98	4,753.81	4,285.19	6,446.45	5,854.26	6,558.36	5,956.84	6,558.36	5,956.84
99	4,753.81	4,285.19	6,446.45	5,854.26	6,558.36	5,956.84	6,558.36	5,956.84
100	4,753.81	4,285.19	6,446.45	5,854.26	6,558.36	5,956.84	6,558.36	5,956.84

Appendix A
Genworth Life Insurance Company
Current-Year Premiums

Form: 7031L

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18	70.45	66.18	104.61	93.94	147.32	136.64
19	70.45	66.18	104.61	93.94	147.32	136.64
20	70.45	66.18	104.61	93.94	147.32	136.64
21	70.45	66.18	104.61	93.94	147.32	136.64
22	70.45	66.18	104.61	93.94	147.32	136.64
23	70.45	66.18	104.61	93.94	147.32	136.64
24	70.45	66.18	104.61	93.94	147.32	136.64
25	76.85	70.45	113.15	100.34	160.13	145.18
26	76.85	70.45	113.15	100.34	160.13	145.18
27	76.85	70.45	113.15	100.34	160.13	145.18
28	76.85	70.45	113.15	100.34	160.13	145.18
29	76.85	70.45	113.15	100.34	160.13	145.18
30	83.26	74.72	123.83	111.02	172.93	155.86
31	83.26	74.72	123.83	111.02	172.93	155.86
32	83.26	74.72	123.83	111.02	172.93	155.86
33	83.26	74.72	123.83	111.02	172.93	155.86
34	83.26	74.72	123.83	111.02	172.93	155.86
35	89.67	83.26	134.51	119.56	187.87	168.66
36	89.67	83.26	134.51	119.56	187.87	168.66
37	89.67	83.26	134.51	119.56	187.87	168.66
38	89.67	83.26	134.51	119.56	187.87	168.66
39	89.67	83.26	134.51	119.56	187.87	168.66
40	98.21	87.53	145.18	128.10	200.69	181.47
41	98.21	87.53	145.18	128.10	200.69	181.47
42	98.21	87.53	145.18	128.10	200.69	181.47
43	98.21	87.53	145.18	128.10	200.69	181.47
44	98.21	87.53	145.18	128.10	200.69	181.47
45	98.21	87.53	145.18	128.10	200.69	181.47
46	100.34	89.67	147.32	130.24	204.96	185.74
47	102.48	91.80	149.45	134.51	209.23	187.87
48	102.48	91.80	153.73	136.64	211.36	192.14
49	104.61	93.94	155.86	138.78	213.50	192.14
50	104.61	93.94	158.00	140.91	215.63	194.28
51	106.75	96.07	162.25	145.18	219.90	198.55
52	111.02	98.21	166.52	149.45	226.31	204.96
53	113.15	100.34	175.06	155.86	232.72	209.23
54	119.56	108.88	185.74	166.52	243.39	217.77
55	128.10	115.29	198.55	179.33	251.93	226.31
56	134.51	121.70	209.23	187.87	264.74	236.99
57	145.18	128.10	222.04	200.69	279.68	251.93
58	155.86	138.78	241.26	215.63	296.76	266.88
59	166.52	149.45	258.34	232.72	315.98	281.81
60	179.33	158.00	275.40	249.80	337.33	303.16
61	192.14	170.79	296.76	266.88	360.82	322.38
62	207.09	183.60	318.11	286.08	384.29	345.87
63	219.90	196.41	335.19	303.16	409.91	367.22
64	236.99	211.36	354.41	318.11	435.54	390.69
65	254.07	226.31	373.63	335.19	461.16	412.05
66	273.27	245.53	397.10	356.55	491.04	439.81
67	296.76	264.74	429.13	386.42	527.34	471.84
68	333.06	296.76	478.24	429.13	574.31	516.66
69	367.22	328.79	533.74	478.24	627.68	559.37
70	407.78	367.22	597.79	535.88	685.33	612.73
71	459.02	409.91	670.39	599.92	749.38	670.39
72	516.66	461.16	745.11	668.25	826.23	736.56
73	574.31	510.26	819.82	732.29	903.10	807.01
74	640.49	570.04	903.10	804.88	992.77	886.02
75	710.94	631.95	990.63	888.15	1,086.70	971.41
76	785.68	698.13	1,086.70	971.41	1,184.91	1,061.08
77	868.94	775.00	1,187.05	1,063.22	1,291.66	1,157.15
78	947.93	845.45	1,293.80	1,157.15	1,392.00	1,251.09
79	1,029.05	920.17	1,398.41	1,255.36	1,498.75	1,345.03
80	1,114.46	994.90	1,513.70	1,359.97	1,609.77	1,445.37
81	1,212.67	1,086.70	1,639.67	1,475.26	1,727.20	1,554.25
82	1,325.83	1,189.18	1,782.70	1,607.64	1,865.98	1,678.08
83	1,456.05	1,306.61	1,947.10	1,752.82	2,017.55	1,814.73
84	1,614.04	1,445.37	2,134.97	1,923.61	2,194.75	1,976.98
85	1,759.23	1,575.61	2,327.12	2,096.54	2,391.18	2,154.19
86	1,917.21	1,718.66	2,536.35	2,286.56	2,604.67	2,348.47
87	2,090.13	1,874.50	2,764.79	2,491.52	2,839.51	2,559.83
88	2,278.02	2,041.04	3,014.59	2,715.69	3,095.71	2,788.28
89	2,482.98	2,224.64	3,285.72	2,961.20	3,373.25	3,040.21
90	2,707.15	2,425.33	3,582.48	3,225.95	3,676.43	3,313.48
91	2,948.39	2,643.09	3,904.86	3,516.30	4,009.47	3,612.37
92	3,215.27	2,882.21	4,255.00	3,832.28	4,368.16	3,939.03
93	3,503.49	3,142.69	4,639.31	4,178.15	4,763.12	4,293.44
94	3,821.60	3,424.50	5,055.62	4,556.03	5,190.12	4,682.00
95	3,821.60	3,424.50	5,055.62	4,556.03	5,190.12	4,682.00
96	3,821.60	3,424.50	5,055.62	4,556.03	5,190.12	4,682.00
97	3,821.60	3,424.50	5,055.62	4,556.03	5,190.12	4,682.00
98	3,821.60	3,424.50	5,055.62	4,556.03	5,190.12	4,682.00
99	3,821.60	3,424.50	5,055.62	4,556.03	5,190.12	4,682.00
100	3,821.60	3,424.50	5,055.62	4,556.03	5,190.12	4,682.00

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7031L

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18	59.77	53.38	89.67	81.13	125.97	113.15
19	59.77	53.38	89.67	81.13	125.97	113.15
20	59.77	53.38	89.67	81.13	125.97	113.15
21	59.77	53.38	89.67	81.13	125.97	113.15
22	59.77	53.38	89.67	81.13	125.97	113.15
23	59.77	53.38	89.67	81.13	125.97	113.15
24	59.77	53.38	89.67	81.13	125.97	113.15
25	61.91	57.64	96.07	85.40	134.51	123.83
26	61.91	57.64	96.07	85.40	134.51	123.83
27	61.91	57.64	96.07	85.40	134.51	123.83
28	61.91	57.64	96.07	85.40	134.51	123.83
29	61.91	57.64	96.07	85.40	134.51	123.83
30	70.45	59.77	102.48	93.94	145.18	134.51
31	70.45	59.77	102.48	93.94	145.18	134.51
32	70.45	59.77	102.48	93.94	145.18	134.51
33	70.45	59.77	102.48	93.94	145.18	134.51
34	70.45	59.77	102.48	93.94	145.18	134.51
35	74.72	66.18	113.15	100.34	158.00	143.05
36	74.72	66.18	113.15	100.34	158.00	143.05
37	74.72	66.18	113.15	100.34	158.00	143.05
38	74.72	66.18	113.15	100.34	158.00	143.05
39	74.72	66.18	113.15	100.34	158.00	143.05
40	81.13	70.45	119.56	111.02	170.79	153.73
41	81.13	70.45	119.56	111.02	170.79	153.73
42	81.13	70.45	119.56	111.02	170.79	153.73
43	81.13	70.45	119.56	111.02	170.79	153.73
44	81.13	70.45	119.56	111.02	170.79	153.73
45	81.13	70.45	119.56	111.02	170.79	153.73
46	81.13	70.45	121.70	111.02	172.93	155.86
47	83.26	72.58	123.83	113.15	177.20	160.13
48	85.40	74.72	125.97	115.29	179.33	162.25
49	85.40	74.72	128.10	115.29	179.33	162.25
50	87.53	74.72	130.24	117.43	179.33	164.39
51	87.53	74.72	132.37	119.56	185.74	166.52
52	91.80	81.13	138.78	125.97	187.87	168.66
53	96.07	83.26	145.18	128.10	192.14	172.93
54	100.34	87.53	149.45	136.64	200.69	181.47
55	104.61	93.94	160.13	143.05	207.09	183.60
56	111.02	98.21	170.79	153.73	217.77	192.14
57	117.43	106.75	183.60	162.25	230.58	204.96
58	128.10	113.15	194.28	172.93	243.39	213.50
59	138.78	121.70	209.23	185.74	260.47	228.44
60	145.18	128.10	228.44	200.69	277.54	245.53
61	158.00	140.91	243.39	215.63	296.76	262.61
62	172.93	153.73	262.61	232.72	318.11	279.68
63	183.60	160.13	281.81	247.66	337.33	294.62
64	194.28	172.93	298.89	266.88	354.41	313.84
65	207.09	181.47	318.11	283.95	373.63	328.79
66	224.17	196.41	339.46	303.16	397.10	348.00
67	243.39	215.63	367.22	326.65	426.99	375.75
68	271.13	239.12	405.64	360.82	467.57	409.91
69	301.03	266.88	446.21	397.10	510.26	450.48
70	335.19	296.76	497.44	439.81	561.50	495.31
71	377.88	335.19	548.69	486.77	617.00	548.69
72	422.72	373.63	610.60	538.01	678.93	606.33
73	471.84	420.59	672.52	593.52	749.38	663.98
74	525.20	467.57	736.56	651.17	819.82	728.02
75	587.13	523.07	809.15	715.21	898.83	796.35
76	653.30	580.72	890.29	785.68	984.23	868.94
77	721.62	640.49	975.69	864.67	1,073.89	947.93
78	794.22	704.53	1,063.22	943.66	1,161.42	1,024.78
79	868.94	770.73	1,152.88	1,024.78	1,251.09	1,105.92
80	945.79	839.04	1,253.23	1,112.33	1,349.30	1,193.45
81	1,033.32	915.90	1,364.24	1,212.67	1,451.78	1,287.39
82	1,135.80	1,007.71	1,483.81	1,321.56	1,569.20	1,392.00
83	1,251.09	1,110.19	1,622.58	1,445.37	1,703.71	1,511.56
84	1,389.87	1,231.87	1,776.29	1,584.15	1,855.30	1,646.07
85	1,515.83	1,342.89	1,936.42	1,727.20	2,021.82	1,795.51
86	1,652.48	1,464.59	2,111.49	1,883.04	2,203.29	1,955.64
87	1,801.92	1,596.96	2,299.36	2,051.71	2,401.85	2,132.84
88	1,962.05	1,742.14	2,506.47	2,237.45	2,619.61	2,324.98
89	2,139.24	1,897.99	2,732.76	2,438.14	2,854.46	2,532.07
90	2,331.39	2,068.80	2,978.29	2,658.04	3,110.66	2,760.52
91	2,542.75	2,254.53	3,247.30	2,895.03	3,390.33	3,010.32
92	2,771.20	2,457.36	3,537.65	3,155.48	3,697.77	3,279.32
93	3,020.99	2,677.26	3,855.76	3,439.45	4,030.83	3,576.09
94	3,292.13	2,918.51	4,203.77	3,746.88	4,393.78	3,896.34
95	3,292.13	2,918.51	4,203.77	3,746.88	4,393.78	3,896.34
96	3,292.13	2,918.51	4,203.77	3,746.88	4,393.78	3,896.34
97	3,292.13	2,918.51	4,203.77	3,746.88	4,393.78	3,896.34
98	3,292.13	2,918.51	4,203.77	3,746.88	4,393.78	3,896.34
99	3,292.13	2,918.51	4,203.77	3,746.88	4,393.78	3,896.34
100	3,292.13	2,918.51	4,203.77	3,746.88	4,393.78	3,896.34

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7031L

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	50 Days	100 Days	50 Days	100 Days	50 Days	100 Days
18	53.38	46.98	76.85	68.31	111.02	98.21
19	53.38	46.98	76.85	68.31	111.02	98.21
20	53.38	46.98	76.85	68.31	111.02	98.21
21	53.38	46.98	76.85	68.31	111.02	98.21
22	53.38	46.98	76.85	68.31	111.02	98.21
23	53.38	46.98	76.85	68.31	111.02	98.21
24	53.38	46.98	76.85	68.31	111.02	98.21
25	57.64	51.25	83.26	74.72	117.43	106.75
26	57.64	51.25	83.26	74.72	117.43	106.75
27	57.64	51.25	83.26	74.72	117.43	106.75
28	57.64	51.25	83.26	74.72	117.43	106.75
29	57.64	51.25	83.26	74.72	117.43	106.75
30	59.77	55.50	89.67	81.13	128.10	113.15
31	59.77	55.50	89.67	81.13	128.10	113.15
32	59.77	55.50	89.67	81.13	128.10	113.15
33	59.77	55.50	89.67	81.13	128.10	113.15
34	59.77	55.50	89.67	81.13	128.10	113.15
35	64.04	57.64	98.21	85.40	138.78	123.83
36	64.04	57.64	98.21	85.40	138.78	123.83
37	64.04	57.64	98.21	85.40	138.78	123.83
38	64.04	57.64	98.21	85.40	138.78	123.83
39	64.04	57.64	98.21	85.40	138.78	123.83
40	70.45	61.91	104.61	93.94	147.32	134.51
41	70.45	61.91	104.61	93.94	147.32	134.51
42	70.45	61.91	104.61	93.94	147.32	134.51
43	70.45	61.91	104.61	93.94	147.32	134.51
44	70.45	61.91	104.61	93.94	147.32	134.51
45	70.45	61.91	104.61	93.94	147.32	134.51
46	78.99	66.18	106.75	96.07	149.45	136.64
47	81.13	66.18	111.02	98.21	155.86	136.64
48	81.13	66.18	111.02	98.21	155.86	138.78
49	81.13	66.18	113.15	100.34	158.00	140.91
50	83.26	68.31	113.15	100.34	158.00	140.91
51	85.40	70.45	115.29	102.48	160.13	143.05
52	87.53	70.45	119.56	108.88	164.39	147.32
53	89.67	72.58	125.97	111.02	168.66	151.59
54	91.80	74.72	134.51	119.56	175.06	153.73
55	98.21	81.13	143.05	125.97	183.60	160.13
56	102.48	85.40	149.45	134.51	190.01	168.66
57	113.15	91.80	160.13	143.05	200.69	179.33
58	119.56	98.21	172.93	153.73	213.50	185.74
59	130.24	106.75	185.74	162.25	228.44	198.55
60	140.91	115.29	198.55	172.93	243.39	213.50
61	149.45	125.97	213.50	185.74	262.61	228.44
62	162.25	134.51	230.58	200.69	275.40	243.39
63	175.06	145.18	243.39	215.63	294.62	258.34
64	185.74	153.73	262.61	230.58	309.57	271.13
65	198.55	164.39	277.54	245.53	328.79	290.35
66	213.50	175.06	301.03	264.74	348.00	305.30
67	232.72	192.14	324.52	286.08	373.63	326.65
68	256.20	211.36	356.55	313.84	407.78	358.68
69	286.08	236.99	390.69	343.73	446.21	392.83
70	318.11	264.74	429.13	380.02	488.90	431.27
71	356.55	294.62	478.24	420.59	538.01	476.11
72	401.37	333.06	529.47	465.43	593.52	525.20
73	446.21	369.36	582.86	512.39	651.17	576.45
74	497.44	409.91	640.49	565.77	713.08	631.95
75	555.10	456.89	706.67	621.27	783.54	689.60
76	614.87	503.85	775.00	683.20	851.85	753.65
77	681.06	561.50	851.85	749.38	930.84	821.96
78	749.38	617.00	926.57	817.69	1,005.58	888.15
79	817.69	674.66	1,003.44	888.15	1,080.30	954.33
80	892.42	738.70	1,086.70	962.87	1,161.42	1,024.78
81	979.96	809.15	1,180.64	1,046.13	1,251.09	1,103.79
82	1,073.89	890.29	1,283.12	1,135.80	1,349.30	1,191.32
83	1,184.91	979.96	1,398.41	1,240.41	1,462.45	1,291.66
84	1,313.01	1,086.70	1,532.92	1,359.97	1,590.55	1,404.82
85	1,430.44	1,182.78	1,669.54	1,483.81	1,735.74	1,530.78
86	1,556.39	1,289.53	1,819.00	1,618.31	1,891.58	1,669.54
87	1,697.30	1,406.95	1,983.38	1,763.48	2,062.39	1,821.13
88	1,848.89	1,530.78	2,162.73	1,921.48	2,248.13	1,983.38
89	2,015.41	1,671.68	2,357.01	2,094.40	2,450.95	2,162.73
90	2,196.88	1,821.13	2,570.51	2,284.43	2,670.85	2,357.01
91	2,393.31	1,985.52	2,801.09	2,491.52	2,912.11	2,568.37
92	2,608.95	2,164.87	3,053.01	2,713.56	3,174.70	2,801.09
93	2,841.64	2,359.15	3,328.43	2,959.07	3,460.80	3,050.87
94	3,099.98	2,572.65	3,627.32	3,223.81	3,772.50	3,326.29
95	3,099.98	2,572.65	3,627.32	3,223.81	3,772.50	3,326.29
96	3,099.98	2,572.65	3,627.32	3,223.81	3,772.50	3,326.29
97	3,099.98	2,572.65	3,627.32	3,223.81	3,772.50	3,326.29
98	3,099.98	2,572.65	3,627.32	3,223.81	3,772.50	3,326.29
99	3,099.98	2,572.65	3,627.32	3,223.81	3,772.50	3,326.29
100	3,099.98	2,572.65	3,627.32	3,223.81	3,772.50	3,326.29

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7031L

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	42.71	38.44	59.77	53.38	85.40	74.72
19	42.71	38.44	59.77	53.38	85.40	74.72
20	42.71	38.44	59.77	53.38	85.40	74.72
21	42.71	38.44	59.77	53.38	85.40	74.72
22	42.71	38.44	59.77	53.38	85.40	74.72
23	42.71	38.44	59.77	53.38	85.40	74.72
24	42.71	38.44	59.77	53.38	85.40	74.72
25	46.98	40.57	61.91	57.64	91.80	81.13
26	46.98	40.57	61.91	57.64	91.80	81.13
27	46.98	40.57	61.91	57.64	91.80	81.13
28	46.98	40.57	61.91	57.64	91.80	81.13
29	46.98	40.57	61.91	57.64	91.80	81.13
30	51.25	42.71	70.45	59.77	100.34	85.40
31	51.25	42.71	70.45	59.77	100.34	85.40
32	51.25	42.71	70.45	59.77	100.34	85.40
33	51.25	42.71	70.45	59.77	100.34	85.40
34	51.25	42.71	70.45	59.77	100.34	85.40
35	55.50	46.98	74.72	66.18	106.75	91.80
36	55.50	46.98	74.72	66.18	106.75	91.80
37	55.50	46.98	74.72	66.18	106.75	91.80
38	55.50	46.98	74.72	66.18	106.75	91.80
39	55.50	46.98	74.72	66.18	106.75	91.80
40	59.77	51.25	81.13	70.45	115.29	100.34
41	59.77	51.25	81.13	70.45	115.29	100.34
42	59.77	51.25	81.13	70.45	115.29	100.34
43	59.77	51.25	81.13	70.45	115.29	100.34
44	59.77	51.25	81.13	70.45	115.29	100.34
45	59.77	51.25	81.13	70.45	115.29	100.34
46	59.77	53.38	83.26	72.58	117.43	100.34
47	59.77	53.38	85.40	74.72	119.56	102.48
48	59.77	53.38	87.53	74.72	121.70	106.75
49	61.91	55.50	87.53	74.72	121.70	106.75
50	61.91	55.50	89.67	78.99	123.83	108.88
51	61.91	55.50	91.80	81.13	123.83	108.88
52	64.04	57.64	91.80	83.26	128.10	111.02
53	68.31	57.64	100.34	87.53	132.37	115.29
54	70.45	59.77	104.61	91.80	138.78	119.56
55	74.72	66.18	113.15	98.21	143.05	125.97
56	76.85	66.18	117.43	102.48	147.32	128.10
57	83.26	70.45	128.10	111.02	158.00	136.64
58	89.67	74.72	134.51	119.56	168.66	147.32
59	98.21	83.26	145.18	125.97	179.33	153.73
60	104.61	91.80	155.86	136.64	190.01	166.52
61	113.15	100.34	166.52	145.18	204.96	181.47
62	125.97	111.02	179.33	153.73	217.77	190.01
63	132.37	117.43	192.14	166.52	230.58	204.96
64	140.91	123.83	207.09	179.33	243.39	213.50
65	149.45	132.37	222.04	190.01	260.47	226.31
66	162.25	145.18	239.12	207.09	273.27	239.12
67	177.20	153.73	256.20	222.04	296.76	260.47
68	196.41	170.79	279.68	243.39	322.38	281.81
69	215.63	190.01	307.43	269.00	352.28	307.43
70	243.39	213.50	335.19	294.62	384.29	333.06
71	269.00	239.12	367.22	320.25	420.59	369.36
72	303.16	266.88	407.78	356.55	463.29	401.37
73	335.19	296.76	450.48	394.97	505.98	441.94
74	371.49	326.65	499.58	435.54	552.96	486.77
75	412.05	358.68	552.96	482.50	604.19	531.61
76	454.75	397.10	606.33	531.61	661.85	580.72
77	505.98	439.81	663.98	580.72	715.21	629.82
78	557.23	486.77	719.48	629.82	770.73	678.93
79	610.60	533.74	777.14	681.06	826.23	723.75
80	670.39	589.24	836.91	734.43	886.02	775.00
81	734.43	649.03	903.10	792.08	950.06	830.50
82	807.01	715.21	979.96	858.26	1,022.65	892.42
83	888.15	785.68	1,065.35	935.11	1,103.79	960.74
84	982.09	868.94	1,167.83	1,024.78	1,197.72	1,046.13
85	1,069.62	947.93	1,274.58	1,114.46	1,306.61	1,137.94
86	1,167.83	1,033.32	1,387.73	1,214.81	1,424.03	1,240.41
87	1,274.58	1,127.26	1,513.70	1,323.69	1,552.12	1,351.43
88	1,387.73	1,227.62	1,650.34	1,443.23	1,690.90	1,473.13
89	1,513.70	1,338.62	1,799.78	1,573.47	1,842.49	1,605.50
90	1,650.34	1,460.32	1,959.91	1,716.52	2,009.01	1,750.69
91	1,799.78	1,592.69	2,137.11	1,870.23	2,190.48	1,906.53
92	1,959.91	1,733.60	2,329.25	2,038.90	2,386.91	2,079.47
93	2,137.11	1,889.45	2,538.48	2,222.50	2,600.40	2,267.35
94	2,329.25	2,060.25	2,766.92	2,421.06	2,835.24	2,470.17
95	2,329.25	2,060.25	2,766.92	2,421.06	2,835.24	2,470.17
96	2,329.25	2,060.25	2,766.92	2,421.06	2,835.24	2,470.17
97	2,329.25	2,060.25	2,766.92	2,421.06	2,835.24	2,470.17
98	2,329.25	2,060.25	2,766.92	2,421.06	2,835.24	2,470.17
99	2,329.25	2,060.25	2,766.92	2,421.06	2,835.24	2,470.17
100	2,329.25	2,060.25	2,766.92	2,421.06	2,835.24	2,470.17

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7032L

Annual Premiums per \$10 Daily Benefit

Lifetime Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	48.97	37.31	90.92	69.94	116.57	86.26
19	48.97	37.31	90.92	69.94	116.57	86.26
20	48.97	37.31	90.92	69.94	116.57	86.26
21	48.97	37.31	90.92	69.94	116.57	86.26
22	48.97	37.31	90.92	69.94	116.57	86.26
23	48.97	37.31	90.92	69.94	116.57	86.26
24	48.97	37.31	90.92	69.94	116.57	86.26
25	55.96	44.30	104.91	81.60	135.23	100.25
26	55.96	44.30	104.91	81.60	135.23	100.25
27	55.96	44.30	104.91	81.60	135.23	100.25
28	55.96	44.30	104.91	81.60	135.23	100.25
29	55.96	44.30	104.91	81.60	135.23	100.25
30	65.27	48.97	121.24	90.92	153.88	116.57
31	65.27	48.97	121.24	90.92	153.88	116.57
32	65.27	48.97	121.24	90.92	153.88	116.57
33	65.27	48.97	121.24	90.92	153.88	116.57
34	65.27	48.97	121.24	90.92	153.88	116.57
35	74.60	55.96	139.89	104.91	179.51	132.89
36	74.60	55.96	139.89	104.91	179.51	132.89
37	74.60	55.96	139.89	104.91	179.51	132.89
38	74.60	55.96	139.89	104.91	179.51	132.89
39	74.60	55.96	139.89	104.91	179.51	132.89
40	86.26	65.27	163.21	121.24	205.16	151.55
41	86.26	65.27	163.21	121.24	205.16	151.55
42	86.26	65.27	163.21	121.24	205.16	151.55
43	86.26	65.27	163.21	121.24	205.16	151.55
44	86.26	65.27	163.21	121.24	205.16	151.55
45	86.26	65.27	163.21	121.24	205.16	151.55
46	95.59	72.27	170.20	130.56	216.82	163.21
47	95.59	72.27	172.54	130.56	219.15	163.21
48	97.92	72.27	179.51	132.89	223.82	167.87
49	97.92	74.60	179.51	135.23	226.15	170.20
50	102.58	74.60	181.84	135.23	230.81	172.54
51	104.91	79.26	188.84	142.22	237.81	181.84
52	114.24	83.93	198.17	149.22	249.47	188.84
53	116.57	86.26	202.83	153.88	258.79	195.84
54	123.57	95.59	214.49	158.54	272.78	205.16
55	137.56	102.58	233.14	179.51	300.75	226.15
56	146.89	114.24	254.13	195.84	324.07	254.13
57	158.54	123.57	272.78	209.83	352.05	270.45
58	179.51	137.56	300.75	226.15	382.36	293.75
59	198.17	149.22	326.40	249.47	417.32	317.07
60	219.15	170.20	356.71	282.11	454.63	356.71
61	240.14	195.84	401.02	326.40	503.60	408.01
62	270.45	207.49	445.30	342.72	547.88	454.63
63	300.75	242.47	491.94	398.68	622.50	503.60
64	335.73	263.46	545.55	428.98	690.11	543.22
65	370.70	303.08	594.52	484.94	748.40	610.84
66	403.35	319.40	631.83	508.26	799.68	641.16
67	442.97	352.05	692.44	552.55	867.30	690.11
68	487.27	401.02	755.40	615.51	944.24	767.04
69	547.88	433.64	839.32	664.46	1,044.49	827.66
70	606.18	480.28	918.59	729.75	1,137.74	906.93
71	662.12	524.58	995.52	788.02	1,219.35	969.89
72	727.41	578.20	1,084.13	864.97	1,314.94	1,049.15
73	809.01	648.13	1,186.71	953.56	1,422.18	1,147.07
74	890.61	715.76	1,298.62	1,044.49	1,531.76	1,233.33
75	986.21	783.36	1,433.84	1,137.74	1,659.99	1,321.93
76	1,102.78	874.30	1,576.05	1,247.32	1,806.88	1,431.51
77	1,230.99	983.88	1,743.92	1,396.53	1,963.07	1,571.40
78	1,363.89	1,084.13	1,904.80	1,517.77	2,116.95	1,690.31
79	1,482.79	1,193.70	2,056.33	1,653.00	2,242.85	1,806.88
80	1,620.35	1,300.95	2,212.54	1,778.90	2,380.41	1,914.12
81	1,769.57	1,415.19	2,396.72	1,914.12	2,538.94	2,030.70
82	1,921.12	1,538.76	2,564.59	2,051.66	2,702.15	2,163.57
83	2,102.96	1,678.65	2,779.08	2,219.54	2,895.65	2,315.12
84	2,280.14	1,813.86	2,970.27	2,364.09	3,086.84	2,462.01
85	2,394.38	1,904.80	3,117.14	2,482.99	3,240.70	2,583.24
86	2,513.29	2,000.38	3,273.35	2,606.56	3,401.58	2,713.81
87	2,639.19	2,100.63	3,436.56	2,737.12	3,571.77	2,849.03
88	2,772.08	2,205.54	3,609.07	2,872.33	3,751.30	2,991.24
89	2,909.64	2,315.12	3,790.92	3,016.89	3,937.80	3,140.45
90	3,054.20	2,431.69	3,979.78	3,168.44	4,135.99	3,299.00
91	3,208.06	2,552.93	4,177.94	3,326.96	4,341.15	3,462.19
92	3,368.93	2,681.16	4,387.77	3,492.50	4,560.31	3,637.06
93	3,536.81	2,814.06	4,606.92	3,667.37	4,786.46	3,818.90
94	3,713.99	2,956.28	4,837.76	3,849.21	5,026.60	4,007.76
95	3,713.99	2,956.28	4,837.76	3,849.21	5,026.60	4,007.76
96	3,713.99	2,956.28	4,837.76	3,849.21	5,026.60	4,007.76
97	3,713.99	2,956.28	4,837.76	3,849.21	5,026.60	4,007.76
98	3,713.99	2,956.28	4,837.76	3,849.21	5,026.60	4,007.76
99	3,713.99	2,956.28	4,837.76	3,849.21	5,026.60	4,007.76
100	3,713.99	2,956.28	4,837.76	3,849.21	5,026.60	4,007.76

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7032L

Annual Premiums per \$10 Daily Benefit

6 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	40.57	29.89	72.58	55.50	91.80	66.18
19	40.57	29.89	72.58	55.50	91.80	66.18
20	40.57	29.89	72.58	55.50	91.80	66.18
21	40.57	29.89	72.58	55.50	91.80	66.18
22	40.57	29.89	72.58	55.50	91.80	66.18
23	40.57	29.89	72.58	55.50	91.80	66.18
24	40.57	29.89	72.58	55.50	91.80	66.18
25	44.84	34.16	81.13	61.91	106.75	76.85
26	44.84	34.16	81.13	61.91	106.75	76.85
27	44.84	34.16	81.13	61.91	106.75	76.85
28	44.84	34.16	81.13	61.91	106.75	76.85
29	44.84	34.16	81.13	61.91	106.75	76.85
30	51.25	40.57	93.94	72.58	121.70	89.67
31	51.25	40.57	93.94	72.58	121.70	89.67
32	51.25	40.57	93.94	72.58	121.70	89.67
33	51.25	40.57	93.94	72.58	121.70	89.67
34	51.25	40.57	93.94	72.58	121.70	89.67
35	59.77	44.84	108.88	81.13	138.78	102.48
36	59.77	44.84	108.88	81.13	138.78	102.48
37	59.77	44.84	108.88	81.13	138.78	102.48
38	59.77	44.84	108.88	81.13	138.78	102.48
39	59.77	44.84	108.88	81.13	138.78	102.48
40	68.31	51.25	125.97	93.94	158.00	117.43
41	68.31	51.25	125.97	93.94	158.00	117.43
42	68.31	51.25	125.97	93.94	158.00	117.43
43	68.31	51.25	125.97	93.94	158.00	117.43
44	68.31	51.25	125.97	93.94	158.00	117.43
45	68.31	51.25	125.97	93.94	158.00	117.43
46	74.72	57.64	130.24	98.21	166.52	123.83
47	74.72	57.64	130.24	98.21	166.52	123.83
48	76.85	57.64	136.64	102.48	170.79	125.97
49	76.85	57.64	136.64	102.48	170.79	125.97
50	81.13	59.77	140.91	104.61	175.06	130.24
51	83.26	61.91	145.18	111.02	185.74	138.78
52	89.67	64.04	151.59	113.15	192.14	143.05
53	91.80	66.18	155.86	117.43	198.55	149.45
54	96.07	72.58	164.39	121.70	207.09	155.86
55	106.75	78.99	175.06	134.51	228.44	170.79
56	113.15	87.53	192.14	145.18	245.53	187.87
57	123.83	93.94	204.96	158.00	262.61	200.69
58	136.64	104.61	226.31	168.66	283.95	217.77
59	151.59	111.02	245.53	183.60	311.70	232.72
60	168.66	128.10	266.88	211.36	339.46	264.74
61	183.60	149.45	298.89	243.39	375.75	303.16
62	204.96	158.00	335.19	254.07	412.05	337.33
63	228.44	183.60	367.22	294.62	463.29	371.49
64	254.07	198.55	405.64	315.98	514.53	401.37
65	281.81	228.44	444.08	356.55	557.23	450.48
66	305.30	241.26	469.70	375.75	593.52	473.97
67	337.33	264.74	514.53	405.64	646.90	508.12
68	369.36	298.89	561.50	452.62	700.26	563.64
69	414.18	324.52	621.27	491.04	775.00	608.46
70	459.02	358.68	683.20	538.01	847.58	666.12
71	499.58	392.83	738.70	578.58	907.37	713.08
72	552.96	433.40	804.88	636.22	975.69	770.73
73	612.73	484.63	881.75	702.40	1,054.68	841.18
74	674.66	538.01	962.87	768.59	1,135.80	907.37
75	747.24	589.24	1,065.35	836.91	1,234.01	971.41
76	834.77	653.30	1,169.97	915.90	1,342.89	1,052.54
77	930.84	738.70	1,295.93	1,024.78	1,458.18	1,155.02
78	1,033.32	811.28	1,413.36	1,114.46	1,573.47	1,242.55
79	1,120.87	894.56	1,526.51	1,216.94	1,667.41	1,327.96
80	1,225.48	975.69	1,641.80	1,306.61	1,776.29	1,411.22
81	1,336.49	1,058.95	1,780.56	1,406.95	1,897.99	1,498.75
82	1,453.91	1,155.02	1,902.26	1,507.29	2,023.95	1,599.10
83	1,592.69	1,257.50	2,062.39	1,631.12	2,169.14	1,712.25
84	1,722.93	1,359.97	2,203.29	1,737.87	2,312.17	1,823.27
85	1,810.46	1,428.30	2,314.31	1,825.40	2,429.60	1,912.94
86	1,900.12	1,498.75	2,429.60	1,917.21	2,549.16	2,009.01
87	1,996.20	1,573.47	2,551.29	2,013.28	2,677.26	2,109.35
88	2,094.40	1,652.48	2,679.39	2,113.62	2,811.77	2,216.10
89	2,199.02	1,735.74	2,813.90	2,218.23	2,952.66	2,327.12
90	2,310.04	1,821.13	2,954.80	2,329.25	3,099.98	2,442.41
91	2,425.33	1,912.94	3,102.12	2,446.68	3,255.84	2,564.10
92	2,547.02	2,009.01	3,255.84	2,568.37	3,418.09	2,692.21
93	2,672.99	2,109.35	3,420.23	2,696.48	3,588.89	2,826.71
94	2,807.50	2,213.96	3,591.02	2,830.97	3,768.23	2,969.75
95	2,807.50	2,213.96	3,591.02	2,830.97	3,768.23	2,969.75
96	2,807.50	2,213.96	3,591.02	2,830.97	3,768.23	2,969.75
97	2,807.50	2,213.96	3,591.02	2,830.97	3,768.23	2,969.75
98	2,807.50	2,213.96	3,591.02	2,830.97	3,768.23	2,969.75
99	2,807.50	2,213.96	3,591.02	2,830.97	3,768.23	2,969.75
100	2,807.50	2,213.96	3,591.02	2,830.97	3,768.23	2,969.75

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7032L

Annual Premiums per \$10 Daily Benefit

4 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	32.03	25.62	57.64	42.71	72.58	51.25
19	32.03	25.62	57.64	42.71	72.58	51.25
20	32.03	25.62	57.64	42.71	72.58	51.25
21	32.03	25.62	57.64	42.71	72.58	51.25
22	32.03	25.62	57.64	42.71	72.58	51.25
23	32.03	25.62	57.64	42.71	72.58	51.25
24	32.03	25.62	57.64	42.71	72.58	51.25
25	36.30	27.76	66.18	49.11	81.13	59.77
26	36.30	27.76	66.18	49.11	81.13	59.77
27	36.30	27.76	66.18	49.11	81.13	59.77
28	36.30	27.76	66.18	49.11	81.13	59.77
29	36.30	27.76	66.18	49.11	81.13	59.77
30	42.71	32.03	76.85	57.64	93.94	68.31
31	42.71	32.03	76.85	57.64	93.94	68.31
32	42.71	32.03	76.85	57.64	93.94	68.31
33	42.71	32.03	76.85	57.64	93.94	68.31
34	42.71	32.03	76.85	57.64	93.94	68.31
35	49.11	36.30	89.67	64.04	108.88	78.99
36	49.11	36.30	89.67	64.04	108.88	78.99
37	49.11	36.30	89.67	64.04	108.88	78.99
38	49.11	36.30	89.67	64.04	108.88	78.99
39	49.11	36.30	89.67	64.04	108.88	78.99
40	57.64	42.71	102.48	74.72	125.97	91.80
41	57.64	42.71	102.48	74.72	125.97	91.80
42	57.64	42.71	102.48	74.72	125.97	91.80
43	57.64	42.71	102.48	74.72	125.97	91.80
44	57.64	42.71	102.48	74.72	125.97	91.80
45	57.64	42.71	102.48	74.72	125.97	91.80
46	59.77	44.84	104.61	76.85	130.24	96.07
47	61.91	44.84	106.75	76.85	136.64	98.21
48	61.91	44.84	106.75	78.99	136.64	98.21
49	61.91	46.98	108.88	83.26	138.78	102.48
50	66.18	46.98	113.15	83.26	140.91	102.48
51	68.31	51.25	117.43	89.67	153.73	111.02
52	72.58	51.25	119.56	89.67	158.00	113.15
53	74.72	55.50	123.83	91.80	158.00	117.43
54	78.99	57.64	128.10	93.94	164.39	121.70
55	83.26	61.91	138.78	102.48	181.47	130.24
56	91.80	68.31	151.59	111.02	190.01	143.05
57	98.21	74.72	158.00	121.70	202.82	153.73
58	108.88	81.13	175.06	128.10	219.90	164.39
59	119.56	87.53	190.01	138.78	243.39	175.06
60	134.51	102.48	207.09	160.13	262.61	200.69
61	145.18	117.43	232.72	183.60	292.49	230.58
62	164.39	123.83	258.34	196.41	315.98	254.07
63	181.47	143.05	281.81	222.04	356.55	281.81
64	200.69	153.73	311.70	241.26	397.10	305.30
65	222.04	179.33	341.60	269.00	429.13	341.60
66	236.99	185.74	360.82	283.95	454.75	356.55
67	264.74	204.96	392.83	305.30	495.31	382.15
68	292.49	230.58	431.27	339.46	538.01	426.99
69	324.52	251.93	476.11	369.36	593.52	461.16
70	358.68	277.54	523.07	403.51	649.03	501.71
71	392.83	305.30	563.64	435.54	695.99	538.01
72	435.54	337.33	617.00	478.24	747.24	578.58
73	482.50	375.75	674.66	529.47	807.01	634.09
74	529.47	416.32	738.70	578.58	871.07	683.20
75	591.38	459.02	817.69	631.95	945.79	730.16
76	659.71	508.12	894.56	691.74	1,031.19	792.08
77	736.56	572.18	992.77	772.86	1,118.73	868.94
78	815.55	631.95	1,084.57	839.04	1,206.27	935.11
79	883.88	695.99	1,169.97	915.90	1,280.98	1,001.31
80	965.01	757.92	1,257.50	984.23	1,368.52	1,067.49
81	1,054.68	821.96	1,364.24	1,058.95	1,468.86	1,135.80
82	1,146.48	896.70	1,456.05	1,135.80	1,569.20	1,216.94
83	1,255.36	975.69	1,579.88	1,231.87	1,686.63	1,302.34
84	1,359.97	1,056.81	1,688.76	1,310.88	1,799.78	1,392.00
85	1,428.30	1,110.19	1,774.16	1,374.92	1,889.45	1,462.45
86	1,498.75	1,165.69	1,861.70	1,445.37	1,985.52	1,535.05
87	1,573.47	1,223.35	1,955.64	1,515.83	2,083.73	1,611.91
88	1,652.48	1,285.25	2,053.85	1,592.69	2,188.36	1,690.90
89	1,735.74	1,349.30	2,156.33	1,671.68	2,297.22	1,776.29
90	1,821.13	1,417.63	2,263.08	1,754.96	2,412.51	1,865.98
91	1,912.94	1,488.08	2,376.23	1,842.49	2,534.21	1,957.78
92	2,009.01	1,562.80	2,495.79	1,936.42	2,660.18	2,055.98
93	2,109.35	1,639.67	2,619.61	2,032.50	2,792.55	2,158.46
94	2,213.96	1,722.93	2,751.98	2,134.97	2,933.46	2,267.35
95	2,213.96	1,722.93	2,751.98	2,134.97	2,933.46	2,267.35
96	2,213.96	1,722.93	2,751.98	2,134.97	2,933.46	2,267.35
97	2,213.96	1,722.93	2,751.98	2,134.97	2,933.46	2,267.35
98	2,213.96	1,722.93	2,751.98	2,134.97	2,933.46	2,267.35
99	2,213.96	1,722.93	2,751.98	2,134.97	2,933.46	2,267.35
100	2,213.96	1,722.93	2,751.98	2,134.97	2,933.46	2,267.35

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7032L

Annual Premiums per \$10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	27.76	21.35	49.11	36.30	61.91	44.84
19	27.76	21.35	49.11	36.30	61.91	44.84
20	27.76	21.35	49.11	36.30	61.91	44.84
21	27.76	21.35	49.11	36.30	61.91	44.84
22	27.76	21.35	49.11	36.30	61.91	44.84
23	27.76	21.35	49.11	36.30	61.91	44.84
24	27.76	21.35	49.11	36.30	61.91	44.84
25	32.03	25.62	57.64	42.71	72.58	51.25
26	32.03	25.62	57.64	42.71	72.58	51.25
27	32.03	25.62	57.64	42.71	72.58	51.25
28	32.03	25.62	57.64	42.71	72.58	51.25
29	32.03	25.62	57.64	42.71	72.58	51.25
30	36.30	27.76	66.18	49.11	81.13	59.77
31	36.30	27.76	66.18	49.11	81.13	59.77
32	36.30	27.76	66.18	49.11	81.13	59.77
33	36.30	27.76	66.18	49.11	81.13	59.77
34	36.30	27.76	66.18	49.11	81.13	59.77
35	42.71	32.03	76.85	57.64	93.94	68.31
36	42.71	32.03	76.85	57.64	93.94	68.31
37	42.71	32.03	76.85	57.64	93.94	68.31
38	42.71	32.03	76.85	57.64	93.94	68.31
39	42.71	32.03	76.85	57.64	93.94	68.31
40	49.11	36.30	89.67	64.04	108.88	78.99
41	49.11	36.30	89.67	64.04	108.88	78.99
42	49.11	36.30	89.67	64.04	108.88	78.99
43	49.11	36.30	89.67	64.04	108.88	78.99
44	49.11	36.30	89.67	64.04	108.88	78.99
45	49.11	36.30	89.67	64.04	108.88	78.99
46	55.50	40.57	91.80	66.18	117.43	87.53
47	55.50	40.57	93.94	72.58	119.56	89.67
48	57.64	40.57	96.07	72.58	123.83	89.67
49	57.64	42.71	96.07	74.72	123.83	91.80
50	59.77	42.71	102.48	74.72	125.97	91.80
51	61.91	46.98	104.61	76.85	130.24	102.48
52	61.91	46.98	106.75	78.99	136.64	104.61
53	68.31	49.11	111.02	81.13	143.05	108.88
54	72.58	49.11	117.43	87.53	145.18	108.88
55	74.72	55.50	123.83	91.80	158.00	117.43
56	81.13	59.77	134.51	102.48	170.79	125.97
57	89.67	66.18	140.91	106.75	183.60	138.78
58	96.07	72.58	158.00	117.43	200.69	149.45
59	108.88	78.99	170.79	128.10	219.90	160.13
60	119.56	91.80	185.74	143.05	236.99	181.47
61	130.24	104.61	207.09	164.39	260.47	198.55
62	143.05	111.02	226.31	172.93	283.95	217.77
63	164.39	128.10	258.34	202.82	324.52	251.93
64	181.47	138.78	281.81	215.63	356.55	273.27
65	198.55	158.00	307.43	243.39	384.29	305.30
66	215.63	168.66	324.52	251.93	405.64	315.98
67	236.99	183.60	354.41	273.27	446.21	343.73
68	264.74	207.09	388.56	307.43	484.63	386.42
69	294.62	228.44	429.13	330.92	531.61	414.18
70	322.38	249.80	469.70	360.82	582.86	448.35
71	352.28	269.00	505.98	388.56	619.14	478.24
72	390.69	305.30	557.23	431.27	674.66	520.93
73	435.54	341.60	612.73	478.24	736.56	574.31
74	478.24	371.49	663.98	520.93	783.54	612.73
75	529.47	407.78	732.29	563.64	847.58	655.44
76	587.13	450.48	798.49	614.87	915.90	702.40
77	661.85	514.53	894.56	693.87	1,007.71	783.54
78	738.70	572.18	979.96	760.05	1,093.11	845.45
79	794.22	621.27	1,050.40	821.96	1,157.15	903.10
80	862.53	668.25	1,118.73	868.94	1,234.01	958.60
81	926.57	721.62	1,195.59	930.84	1,313.01	1,022.65
82	997.04	775.00	1,272.44	992.77	1,402.68	1,088.84
83	1,063.22	826.23	1,347.16	1,050.40	1,479.53	1,150.75
84	1,125.12	871.07	1,417.63	1,101.65	1,549.98	1,208.40
85	1,180.64	915.90	1,488.08	1,157.15	1,626.85	1,268.17
86	1,240.41	960.74	1,562.80	1,214.81	1,710.11	1,332.23
87	1,302.34	1,009.85	1,639.67	1,276.71	1,795.51	1,398.41
88	1,366.38	1,058.95	1,722.93	1,338.62	1,885.18	1,468.86
89	1,434.71	1,112.33	1,808.32	1,406.95	1,979.11	1,541.46
90	1,507.29	1,167.83	1,897.99	1,477.40	2,077.34	1,620.45
91	1,582.01	1,227.62	1,994.06	1,549.98	2,181.95	1,701.57
92	1,661.00	1,287.39	2,092.27	1,628.99	2,290.83	1,784.83
93	1,744.28	1,351.43	2,196.88	1,710.11	2,406.11	1,874.50
94	1,831.81	1,419.76	2,307.90	1,795.51	2,525.67	1,968.45
95	1,831.81	1,419.76	2,307.90	1,795.51	2,525.67	1,968.45
96	1,831.81	1,419.76	2,307.90	1,795.51	2,525.67	1,968.45
97	1,831.81	1,419.76	2,307.90	1,795.51	2,525.67	1,968.45
98	1,831.81	1,419.76	2,307.90	1,795.51	2,525.67	1,968.45
99	1,831.81	1,419.76	2,307.90	1,795.51	2,525.67	1,968.45
100	1,831.81	1,419.76	2,307.90	1,795.51	2,525.67	1,968.45

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7032L

Annual Premiums per \$10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	25.62	19.22	42.71	32.03	55.50	40.57
19	25.62	19.22	42.71	32.03	55.50	40.57
20	25.62	19.22	42.71	32.03	55.50	40.57
21	25.62	19.22	42.71	32.03	55.50	40.57
22	25.62	19.22	42.71	32.03	55.50	40.57
23	25.62	19.22	42.71	32.03	55.50	40.57
24	25.62	19.22	42.71	32.03	55.50	40.57
25	29.89	21.35	49.11	36.30	61.91	44.84
26	29.89	21.35	49.11	36.30	61.91	44.84
27	29.89	21.35	49.11	36.30	61.91	44.84
28	29.89	21.35	49.11	36.30	61.91	44.84
29	29.89	21.35	49.11	36.30	61.91	44.84
30	34.16	25.62	57.64	42.71	72.58	51.25
31	34.16	25.62	57.64	42.71	72.58	51.25
32	34.16	25.62	57.64	42.71	72.58	51.25
33	34.16	25.62	57.64	42.71	72.58	51.25
34	34.16	25.62	57.64	42.71	72.58	51.25
35	40.57	27.76	64.04	49.11	81.13	59.77
36	40.57	27.76	64.04	49.11	81.13	59.77
37	40.57	27.76	64.04	49.11	81.13	59.77
38	40.57	27.76	64.04	49.11	81.13	59.77
39	40.57	27.76	64.04	49.11	81.13	59.77
40	44.84	32.03	74.72	57.64	93.94	68.31
41	44.84	32.03	74.72	57.64	93.94	68.31
42	44.84	32.03	74.72	57.64	93.94	68.31
43	44.84	32.03	74.72	57.64	93.94	68.31
44	44.84	32.03	74.72	57.64	93.94	68.31
45	44.84	32.03	74.72	57.64	93.94	68.31
46	44.84	34.16	78.99	61.91	96.07	74.72
47	46.98	34.16	81.13	61.91	102.48	76.85
48	46.98	34.16	81.13	61.91	102.48	76.85
49	46.98	34.16	81.13	61.91	104.61	78.99
50	49.11	36.30	83.26	64.04	106.75	87.53
51	49.11	36.30	89.67	66.18	108.88	89.67
52	55.50	42.71	91.80	68.31	117.43	91.80
53	57.64	44.84	93.94	72.58	119.56	93.94
54	57.64	44.84	96.07	74.72	123.83	93.94
55	61.91	49.11	104.61	78.99	134.51	104.61
56	68.31	51.25	113.15	83.26	149.45	108.88
57	74.72	59.77	121.70	93.94	155.86	121.70
58	83.26	64.04	130.24	102.48	168.66	130.24
59	91.80	68.31	145.18	113.15	183.60	140.91
60	104.61	76.85	164.39	123.83	204.96	155.86
61	111.02	87.53	175.06	134.51	219.90	172.93
62	123.83	96.07	198.55	153.73	249.80	192.14
63	140.91	104.61	217.77	160.13	275.40	202.82
64	160.13	117.43	247.66	183.60	311.70	230.58
65	172.93	128.10	264.74	196.41	337.33	247.66
66	192.14	140.91	292.49	213.50	367.22	266.88
67	211.36	153.73	311.70	226.31	392.83	281.81
68	230.58	170.79	341.60	251.93	426.99	311.70
69	251.93	185.74	367.22	266.88	461.16	335.19
70	273.27	202.82	392.83	294.62	488.90	365.09
71	298.89	222.04	429.13	313.84	527.34	388.56
72	324.52	241.26	463.29	341.60	561.50	414.18
73	354.41	264.74	493.17	371.49	593.52	446.21
74	388.56	292.49	538.01	403.51	636.22	476.11
75	429.13	313.84	591.38	435.54	683.20	505.98
76	473.97	350.14	644.76	476.11	740.83	544.42
77	525.20	390.69	708.81	527.34	794.22	593.52
78	576.45	431.27	770.73	574.31	856.12	638.36
79	631.95	469.70	836.91	621.27	913.76	691.74
80	691.74	512.39	898.83	668.25	977.82	740.83
81	755.78	561.50	973.55	723.75	1,054.68	800.62
82	821.96	612.73	1,041.86	777.14	1,131.53	862.53
83	898.83	668.25	1,129.39	839.04	1,219.08	926.57
84	977.82	730.16	1,212.67	907.37	1,313.01	994.90
85	1,026.92	766.46	1,274.58	952.20	1,379.19	1,046.13
86	1,078.16	804.88	1,338.62	999.17	1,447.51	1,097.38
87	1,131.53	845.45	1,404.82	1,048.27	1,520.11	1,152.88
88	1,189.18	888.15	1,475.26	1,101.65	1,594.82	1,210.54
89	1,248.95	932.98	1,547.86	1,157.15	1,675.95	1,270.31
90	1,310.88	979.96	1,626.85	1,214.81	1,759.23	1,334.37
91	1,377.06	1,029.05	1,707.98	1,274.58	1,846.76	1,400.54
92	1,445.37	1,080.30	1,793.37	1,338.62	1,938.56	1,470.99
93	1,517.97	1,133.66	1,883.04	1,406.95	2,036.77	1,543.59
94	1,592.69	1,189.18	1,976.98	1,477.40	2,137.11	1,622.58
95	1,592.69	1,189.18	1,976.98	1,477.40	2,137.11	1,622.58
96	1,592.69	1,189.18	1,976.98	1,477.40	2,137.11	1,622.58
97	1,592.69	1,189.18	1,976.98	1,477.40	2,137.11	1,622.58
98	1,592.69	1,189.18	1,976.98	1,477.40	2,137.11	1,622.58
99	1,592.69	1,189.18	1,976.98	1,477.40	2,137.11	1,622.58
100	1,592.69	1,189.18	1,976.98	1,477.40	2,137.11	1,622.58

COMMONWEALTH OF VIRGINIA

ALFRED W. GROSS
COMMISSIONER OF INSURANCE



P.O. BOX 1157
RICHMOND, VIRGINIA 23218
TELEPHONE: (804) 371-9741
TDD/VOICE: (804) 371-9206
<http://www.state.va.us/scc>

STATE CORPORATION COMMISSION BUREAU OF INSURANCE

June 14, 2000

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY
1650 LOS GAMOS DRIVE
SAN RAFAEL, CA 94903
Attn: MICHELLE A DAVANZO
SENIOR CONTRACT ANALYST



RE: YOUR SUBMISSION DATED MAY 16, 2000
Submission No: 007 0000014877
Form No: 62286

Dear Ms. Davanzo:

The above submission received in this office on 05/17/00 is approved for use in the Commonwealth of Virginia, as indicated on the attached documents. It should be noted, however, that this approval is not specific to the Company's submission for compliance with § 38.2-5210 of the Code of Virginia. Language specifically relating to the provision for non-forfeiture benefits can not be approved until the Long Term Care Insurance regulation has been revised and adopted by the State Corporation Commission. The requirement of § 38.2-5210 of the Code of Virginia shall take effect sixty days following the first to occur (i) the promulgation of regulations by the State Corporation Commission providing for required non-forfeiture benefits or (ii) January 1, 2001.

Because there is no current prohibition against provisions for non-forfeiture benefits in long term care policies, we are approving the form. It will be incumbent upon the company, however, to ensure that the non-forfeiture benefits provided under this contract comply with future regulatory requirements.

Should you need clarification of any of the information contained in this letter, please contact the undersigned. When corresponding with us concerning this submission, please refer to the Submission Number noted above. Please also verify that your company's NAIC number is displayed prominently on all correspondence.

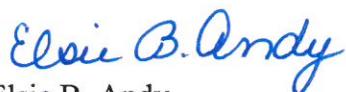
GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

June 14, 2000

Page 2

Thank you for your courtesy and consideration in this matter.

Sincerely,



Elsie B. Andy
Insurance Market Examiner
Forms and Rates Section
Life and Health Division
Telephone No. (804) 371-9072



Long Term Care Division
1650 Los Gatos Drive
San Rafael, CA 94903

May 16, 2000

The Honorable Alfred W. Gross
Commissioner of Insurance
Commonwealth of Virginia
State Corporate Commission
1300 E. Main Street
Richmond, VA 23219



NAIC No. 70025

APPROVED

**Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance**

DATE 6/14/00
BY Elvie B. Andy

Attn: Mr. Robert R. Knapp

Re: General Electric Capital Assurance Company
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Long Term Care Insurance Policy, Form No. 7020P, 7030L, 7031L, 7032L
Contingent Benefit Upon Lapse, Form 62286

Dear Mr. Knapp

On behalf of General Electric Capital Assurance Company ("GE Capital Assurance") we are submitting the above cited Long Term Care forms for your review and approval. These forms have been completed in "John Doe" fashion to show the manner of intended use with variable information shown in brackets.

The Contingent Benefit Upon Lapse rider, form 62286 will be used with policy forms 7020P, 7030L, 7031L and 7032L.

These forms do not replace any previously filed or approved forms.

We have also enclosed copies of the Readability Certification.

Based on the above information, we hope that you will be able to grant approval of this submission. I would appreciate a call whenever you have questions. You can phone me toll-free at (800) 284-5568 Ext. 7855 or call directly at (415) 492-7855. Our FAX number is (415) 492-7756. Enclosed for your reply is a prepaid return mail envelope.

Yours truly,

Michelle A. Davanzo
Senior Contract Analyst
Contract Development

Enclosures

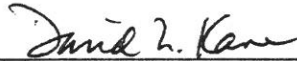
GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Readability Certification

Virginia

This certifies that the Flesch Readability Test was applied to the following form(s), and that the Reading ease score using this test is as follows:

<u>Form</u>	<u>Form Number</u>	<u>Score</u>
Contingent Benefit Upon Lapse Rider	62286	50.3



David N. Kane
Vice President & General Counsel, Long Term Care Division
May 16, 2000

CONTINGENT BENEFIT UPON LAPSE

APPLICABLE ONLY IF PREMIUMS ARE INCREASED SUBSTANTIALLY

This provision describes a benefit which is available if and only if a substantial cumulative increase is made in the premiums charged for this policy. If your policy also has a Nonforfeiture Benefit Rider, the coverage provided by that Rider will apply whenever the policy lapses after having been in force for at least 3 years (even if there has been no change in premium rates).

When this Benefit Applies As stated in the Declarations on page 1 of this policy, we will give you at least 31 days prior written notice of any change in the premium rates for this policy. In the event the cumulative amount of all premium increases is considered to be a substantial premium increase (as determined by standards established by the Bureau of Insurance of the Virginia State Corporation Commission) we will:

- Offer to reduce policy benefits provided by the current coverage without the requirement of additional underwriting so that the required premium payments are not increased; and
- Offer to convert coverage to a paid-up status with a shortened benefit period as described below. This option may be elected at any time during the 120-day period following the due date of the premium increase; and
- Notify you, the Policyholder, that a default or lapse at any time during the 120-day period following the due date of the premium increase will be deemed to be the election of the offer to convert as described above.

The Shortened Benefit Period Plan

If you convert the coverage provided by this policy in accordance with the above provisions, the same Benefits, with the same Elimination Period and Daily Payment Maximum in effect at the time of lapse or election to convert (but not changed thereafter because you have Inflation Protection), will apply. The amount of the reduced Lifetime Payment Maximum will be the greater of:

- thirty (30) times your Daily Payment Maximum at the time of lapse; or
- 100% of the sum of all premiums paid for the policy and any attached rider, including premiums paid prior to any change in benefits.

This amount will not be reduced by any benefits payable for expenses incurred prior to the date of lapse.

In no case will the sum of the benefits paid while the policy is:

- in premium paying status; and
 - in paid up status;
- exceed the Lifetime Payment Maximum that would have applied if the policy had remained in premium paying status.

APPROVED

Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance

DATE 6/14/00
BY EBA

This provision forms a part of the policy to which it is attached.

Signed for General Electric Capital Assurance Company.


Secretary


President, Long Term Care Division

**Attachment Q4a
Genworth Life Insurance Company
PCS II Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With Approved Rate Increases* With 5% Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1997	890,563	964	0.1%	2.58935
1998	17,005,121	512,246	3.0%	2.46605
1999	101,293,942	9,729,316	9.6%	2.34862
2000	229,963,817	29,169,971	12.7%	2.23678
2001	360,582,883	55,086,392	15.3%	2.13027
2002	387,668,702	75,468,880	19.5%	2.02883
2003	387,803,820	101,703,304	26.2%	1.93222
2004	376,347,422	125,121,154	33.2%	1.84021
2005	365,173,867	148,497,159	40.7%	1.75258
2006	353,779,485	168,899,048	47.7%	1.66912
2007	342,770,204	192,555,868	56.2%	1.58964
2008	335,416,257	243,729,633	72.7%	1.51394
2009	337,711,217	270,914,702	80.2%	1.44185
2010	327,759,787	317,366,746	96.8%	1.37319
2011	317,433,861	355,530,308	112.0%	1.30780
2012	321,898,106	406,721,882	126.4%	1.24552
2013	314,280,950	443,199,073	141.0%	1.18621
2014	357,428,845	450,420,939	126.0%	1.12973
2015	391,639,975	491,237,759	125.4%	1.07593
2016	418,636,325	571,094,598	136.4%	1.02470
2017	380,797,653	569,018,656	149.4%	0.97590
2018	355,624,666	567,528,639	159.6%	0.92943
2019	331,417,608	566,290,548	170.9%	0.88517
2020	307,936,563	565,653,343	183.7%	0.84302
2021	285,257,151	566,364,673	198.5%	0.80288
2022	263,551,357	569,234,472	216.0%	0.76464
2023	242,900,647	568,502,055	234.0%	0.72823
2024	223,288,727	562,907,617	252.1%	0.69355
2025	204,770,346	553,257,891	270.2%	0.66053
2026	187,259,883	546,550,454	291.9%	0.62907
2027	170,688,061	549,969,855	322.2%	0.59912
2028	154,998,991	554,999,315	358.1%	0.57059
2029	140,203,049	554,553,484	395.5%	0.54342
2030	126,293,422	548,322,707	434.2%	0.51754
2031	113,240,262	537,898,992	475.0%	0.49290
2032	101,005,264	524,820,442	519.6%	0.46942
2033	89,587,285	509,572,816	568.8%	0.44707
2034	78,999,243	491,847,230	622.6%	0.42578
2035	69,251,139	470,270,959	679.1%	0.40551
2036	60,320,196	444,414,387	736.8%	0.38620
2037	52,180,478	414,691,079	794.7%	0.36781
2038	44,813,671	383,201,596	855.1%	0.35029
2039	38,202,007	350,077,989	916.4%	0.33361
2040	32,324,476	315,194,909	975.1%	0.31773
2041	27,136,708	279,641,209	1030.5%	0.30260
2042	22,596,686	244,271,627	1081.0%	0.28819
2043	18,660,411	210,606,833	1128.6%	0.27446
2044	15,282,811	179,265,344	1173.0%	0.26139
2045	12,414,032	150,749,997	1214.4%	0.24895
2046	10,000,801	125,425,643	1254.2%	0.23709
2047	7,989,455	103,633,424	1297.1%	0.22580
2048	6,329,555	85,203,045	1346.1%	0.21505
2049	4,974,255	69,921,030	1405.7%	0.20481
2050	3,880,281	57,385,983	1478.9%	0.19506
2051	3,006,850	46,888,106	1559.4%	0.18577
2052	2,316,094	38,013,348	1641.3%	0.17692
2053	1,774,303	30,505,162	1719.3%	0.16850
2054	1,352,454	24,191,441	1788.7%	0.16047
2055	1,026,396	19,010,075	1852.1%	0.15283
2056	776,221	14,881,987	1917.2%	0.14555
2057	584,943	11,639,807	1989.9%	0.13862
2058	438,985	9,091,553	2071.0%	0.13202
2059	327,647	7,080,427	2161.0%	0.12573
2060	243,407	5,498,678	2259.0%	0.11975
2061	180,114	4,261,245	2365.9%	0.11404
2062	132,620	3,242,401	2444.9%	0.10861
2063	97,127	2,389,651	2460.3%	0.10344
2064	70,723	1,721,385	2434.0%	0.09852
2065	51,223	1,229,256	2399.8%	0.09383
2066	36,384	872,044	2396.8%	0.08936
2067	25,675	616,783	2402.3%	0.08510
2068	18,285	434,744	2377.6%	0.08105
2069	13,100	304,562	2324.9%	0.07719
2070	9,423	212,794	2258.3%	0.07351
2071	6,546	148,115	2262.5%	0.07001
2072	4,404	102,510	2327.8%	0.06668
2073	3,009	71,010	2360.0%	0.06350
2074	2,052	49,198	2397.7%	0.06048
2075	1,414	33,785	2389.5%	0.05760
2076	985	23,297	2364.1%	0.05486
PV Past	9,456,253,991	5,950,120,812	62.9%	
PV Future	2,925,188,670	7,940,285,698	271.4%	
PV Total	12,381,442,661	13,890,406,509	112.2%	

*Includes 2012 rate increases approved in Virginia applied to all policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

Attachment Q4b
 Genworth Life Insurance Company
 PCS II Policy Forms
 Nationwide (VA like Forms Only) Experience Projection
 Lifetime Benefit Periods With Approved Rate Increases* With 5% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1997	257,282	0	0.0%	2.58935
1998	4,713,892	55,667	1.2%	2.46605
1999	28,367,825	3,676,833	13.0%	2.34862
2000	67,252,032	11,826,976	17.6%	2.23678
2001	110,574,411	19,418,126	17.6%	2.13027
2002	119,915,645	29,435,300	24.5%	2.02883
2003	119,307,491	41,628,261	34.9%	1.93222
2004	116,287,036	41,458,221	35.7%	1.84021
2005	113,875,088	47,989,615	42.1%	1.75258
2006	111,439,441	54,939,680	49.3%	1.66912
2007	109,105,204	65,098,721	59.7%	1.58964
2008	108,059,187	84,420,377	78.1%	1.51394
2009	110,681,401	83,859,074	75.8%	1.44185
2010	109,279,661	112,482,237	102.9%	1.37319
2011	107,617,982	127,777,763	118.7%	1.30780
2012	111,746,584	144,691,450	129.5%	1.24552
2013	111,808,401	163,064,060	145.8%	1.18621
2014	133,235,972	161,697,188	121.4%	1.12973
2015	151,976,850	186,640,173	122.8%	1.07593
2016	168,272,385	216,778,789	128.8%	1.02470
2017	157,310,142	184,973,137	117.6%	0.97590
2018	149,571,156	190,636,472	127.5%	0.92943
2019	141,787,487	195,828,126	138.1%	0.88517
2020	133,957,375	201,182,853	150.2%	0.84302
2021	126,171,823	207,253,484	164.3%	0.80288
2022	118,505,003	214,422,293	180.9%	0.76464
2023	110,994,588	219,997,225	198.2%	0.72823
2024	103,669,455	223,314,957	215.4%	0.69355
2025	96,554,541	224,837,142	232.9%	0.66053
2026	89,653,916	227,638,714	253.9%	0.62907
2027	82,944,186	234,984,673	283.3%	0.59912
2028	76,430,517	243,069,355	318.0%	0.57059
2029	70,136,808	248,700,529	354.6%	0.54342
2030	64,084,708	251,623,477	392.6%	0.51754
2031	58,279,341	252,514,356	433.3%	0.49290
2032	52,722,608	252,199,712	478.4%	0.46942
2033	47,429,569	250,623,238	528.4%	0.44707
2034	42,421,409	247,406,201	583.2%	0.42578
2035	37,717,795	241,615,998	640.6%	0.40551
2036	33,324,305	232,882,511	698.8%	0.38620
2037	29,242,036	221,460,548	757.3%	0.36781
2038	25,476,715	208,602,564	818.8%	0.35029
2039	22,035,539	194,429,666	882.3%	0.33361
2040	18,919,511	178,668,118	944.4%	0.31773
2041	16,119,714	161,838,927	1004.0%	0.30260
2042	13,624,023	144,308,627	1059.2%	0.28819
2043	11,421,365	126,926,466	1111.3%	0.27446
2044	9,497,722	110,108,903	1159.3%	0.26139
2045	7,834,354	94,289,442	1203.5%	0.24895
2046	6,409,588	79,816,665	1245.3%	0.23709
2047	5,200,367	67,032,977	1289.0%	0.22580
2048	4,183,889	55,934,034	1336.9%	0.21505
2049	3,338,474	46,542,618	1394.1%	0.20481
2050	2,643,259	38,723,346	1465.0%	0.19506
2051	2,077,856	32,051,164	1542.5%	0.18577
2052	1,622,627	26,300,636	1620.9%	0.17692
2053	1,259,443	21,344,515	1694.8%	0.16850
2054	972,163	17,090,320	1758.0%	0.16047
2055	746,720	13,545,333	1814.0%	0.15283
2056	571,173	10,700,686	1873.5%	0.14555
2057	435,113	8,441,228	1940.0%	0.13862
2058	329,999	6,647,573	2014.4%	0.13202
2059	248,951	5,212,348	2093.7%	0.12573
2060	186,935	4,075,882	2180.4%	0.11975
2061	139,690	3,181,809	2277.8%	0.11404
2062	103,786	2,443,792	2354.6%	0.10861
2063	76,671	1,815,323	2367.7%	0.10344
2064	56,340	1,314,484	2333.1%	0.09852
2065	41,208	942,841	2288.0%	0.09383
2066	29,442	671,387	2280.3%	0.08936
2067	20,878	477,161	2285.5%	0.08510
2068	14,970	337,930	2257.4%	0.08105
2069	10,806	238,104	2203.4%	0.07719
2070	7,833	167,069	2132.8%	0.07351
2071	5,442	116,687	2144.2%	0.07001
2072	3,636	81,036	2228.5%	0.06668
2073	2,476	56,432	2279.1%	0.06350
2074	1,682	39,323	2338.1%	0.06048
2075	1,156	27,071	2342.0%	0.05760
2076	805	18,711	2323.4%	0.05486
PV Past	3,083,985,000	2,121,877,629	68.8%	
PV Future	1,336,935,189	3,372,765,429	252.3%	
PV Total	4,420,920,189	5,494,643,058	124.3%	

*Includes 2012 rate increases approved in Virginia applied to lifetime policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

Attachment Q4c
Genworth Life Insurance Company
PCS II Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With Approved Rate Increases* With 5% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1997	633,281	964	0.2%	2.58935
1998	12,291,229	456,580	3.7%	2.46605
1999	72,926,117	6,052,483	8.3%	2.34862
2000	162,711,784	17,342,995	10.7%	2.23678
2001	250,008,472	35,668,267	14.3%	2.13027
2002	267,753,057	46,033,580	17.2%	2.02883
2003	268,496,328	60,075,043	22.4%	1.93222
2004	260,060,386	83,662,933	32.2%	1.84021
2005	251,298,779	100,507,544	40.0%	1.75258
2006	242,340,044	113,959,368	47.0%	1.66912
2007	233,665,000	127,457,147	54.5%	1.58964
2008	227,357,070	159,309,256	70.1%	1.51394
2009	227,029,816	187,055,628	82.4%	1.44185
2010	218,480,126	204,884,509	93.8%	1.37319
2011	209,815,879	227,752,545	108.5%	1.30780
2012	210,151,522	262,030,432	124.7%	1.24552
2013	202,472,549	280,135,013	138.4%	1.18621
2014	224,192,873	288,723,751	128.8%	1.12973
2015	239,663,125	304,597,585	127.1%	1.07593
2016	250,363,940	354,315,808	141.5%	1.02470
2017	223,487,512	384,045,519	171.8%	0.97590
2018	206,053,510	376,892,167	182.9%	0.92943
2019	189,630,121	370,462,422	195.4%	0.88517
2020	173,979,187	364,470,490	209.5%	0.84302
2021	159,085,328	359,111,189	225.7%	0.80288
2022	145,046,354	354,812,179	244.6%	0.76464
2023	131,906,059	348,504,830	264.2%	0.72823
2024	119,619,272	339,592,660	283.9%	0.69355
2025	108,215,805	328,420,749	303.5%	0.66053
2026	97,605,966	318,911,739	326.7%	0.62907
2027	87,743,874	314,985,182	359.0%	0.59912
2028	78,568,473	311,929,961	397.0%	0.57059
2029	70,066,242	305,852,956	436.5%	0.54342
2030	62,208,714	296,699,230	476.9%	0.51754
2031	54,960,921	285,384,636	519.3%	0.49290
2032	48,282,656	272,620,730	564.6%	0.46942
2033	42,157,716	258,949,577	614.2%	0.44707
2034	36,577,834	244,441,029	668.3%	0.42578
2035	31,533,343	228,654,961	725.1%	0.40551
2036	26,995,891	211,531,876	783.6%	0.38620
2037	22,938,442	193,230,531	842.4%	0.36781
2038	19,336,956	174,599,032	902.9%	0.35029
2039	16,166,468	155,648,324	962.8%	0.33361
2040	13,404,965	136,526,791	1018.5%	0.31773
2041	11,016,994	117,802,282	1069.3%	0.30260
2042	8,972,663	99,963,001	1114.1%	0.28819
2043	7,239,046	83,680,367	1156.0%	0.27446
2044	5,785,089	69,156,441	1195.4%	0.26139
2045	4,579,678	56,460,555	1232.8%	0.24895
2046	3,591,213	45,608,977	1270.0%	0.23709
2047	2,789,088	36,600,447	1312.3%	0.22580
2048	2,145,666	29,269,012	1364.1%	0.21505
2049	1,635,780	23,378,411	1429.2%	0.20481
2050	1,237,023	18,662,637	1508.7%	0.19506
2051	928,994	14,836,942	1597.1%	0.18577
2052	693,468	11,712,712	1689.0%	0.17692
2053	514,860	9,160,647	1779.2%	0.16850
2054	380,291	7,101,121	1867.3%	0.16047
2055	279,676	5,464,742	1954.0%	0.15283
2056	205,047	4,181,301	2039.2%	0.14555
2057	149,830	3,198,579	2134.8%	0.13862
2058	108,985	2,443,979	2242.5%	0.13202
2059	78,696	1,868,079	2373.8%	0.12573
2060	56,471	1,422,796	2519.5%	0.11975
2061	40,424	1,079,436	2670.3%	0.11404
2062	28,833	798,609	2769.7%	0.10861
2063	20,456	574,328	2807.6%	0.10344
2064	14,383	406,901	2829.0%	0.09852
2065	10,015	286,415	2859.8%	0.09383
2066	6,942	200,657	2890.5%	0.08936
2067	4,797	139,622	2910.6%	0.08510
2068	3,315	96,814	2920.4%	0.08105
2069	2,294	66,458	2897.6%	0.07719
2070	1,589	45,726	2877.1%	0.07351
2071	1,105	31,428	2845.4%	0.07001
2072	767	21,474	2798.1%	0.06668
2073	533	14,578	2735.9%	0.06350
2074	370	9,875	2668.7%	0.06048
2075	258	6,714	2602.2%	0.05760
2076	180	4,586	2546.2%	0.05486
PV Past	6,372,268,991	3,828,243,183	60.1%	
PV Future	1,588,253,480	4,567,520,269	287.6%	
PV Total	7,960,522,472	8,395,763,451	105.5%	

*Includes 2012 rate increases approved in Virginia applied to limited policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

Attachment Q4d
Genworth Life Insurance Company
PCS II Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 72% Lifetime and 55% Limited Rate Increases* With 5% Discount

Calendar			Loss Ratio	5.00% Discount Factor	
	Year	Earned Premium			Incurred Claims
1997		890,563	964	0.1%	2.58935
1998		17,005,121	512,246	3.0%	2.46605
1999		101,293,942	9,729,316	9.6%	2.34862
2000		229,963,817	29,169,971	12.7%	2.23678
2001		360,582,883	55,086,392	15.3%	2.13027
2002		387,668,702	75,468,880	19.5%	2.02883
2003		387,803,820	101,703,304	26.2%	1.93222
2004		376,347,422	125,121,154	33.2%	1.84021
2005		365,173,867	148,497,159	40.7%	1.75258
2006		353,779,485	168,899,048	47.7%	1.66912
2007		342,770,204	192,555,868	56.2%	1.58964
2008		335,416,257	243,729,633	72.7%	1.51394
2009		337,711,217	270,914,702	80.2%	1.44185
2010		327,759,787	317,366,746	96.8%	1.37319
2011		317,433,861	355,530,308	112.0%	1.30780
2012		321,898,106	406,721,882	126.4%	1.24552
2013		314,280,950	443,199,073	141.0%	1.18621
2014		357,428,845	450,420,939	126.0%	1.12973
2015		391,639,975	491,237,759	125.4%	1.07593
2016		418,636,325	571,094,598	136.4%	1.02470
2017		380,797,653	569,018,656	149.4%	0.97590
2018		372,178,950	569,856,221	153.1%	0.92943
2019		523,493,316	591,888,543	113.1%	0.88517
2020		489,811,747	589,419,326	120.3%	0.84302
2021		456,325,506	588,775,273	129.0%	0.80288
2022		423,514,453	590,611,552	139.5%	0.76464
2023		391,704,690	588,902,338	150.3%	0.72823
2024		361,103,525	582,284,527	161.3%	0.69355
2025		331,932,455	571,537,074	172.2%	0.66053
2026		304,146,466	563,887,392	185.4%	0.62907
2027		277,690,356	566,731,226	204.1%	0.59912
2028		252,533,840	571,266,001	226.2%	0.57059
2029		228,723,118	570,188,184	249.3%	0.54342
2030		206,275,198	563,193,398	273.0%	0.51754
2031		185,157,951	551,935,798	298.1%	0.49290
2032		165,324,208	538,001,826	325.4%	0.46942
2033		146,780,453	521,897,995	355.6%	0.44707
2034		129,556,882	503,288,432	388.5%	0.42578
2035		113,676,323	480,697,482	422.9%	0.40551
2036		99,107,040	453,717,638	457.8%	0.38620
2037		85,811,573	422,870,358	492.8%	0.36781
2038		73,764,035	390,320,674	529.1%	0.35029
2039		62,939,067	356,202,572	565.9%	0.33361
2040		53,305,335	320,386,467	601.0%	0.31773
2041		44,793,604	283,977,783	634.0%	0.30260
2042		37,335,498	247,839,181	663.8%	0.28819
2043		30,861,954	213,504,916	691.8%	0.27446
2044		25,301,161	181,591,341	717.7%	0.26139
2045		20,572,840	152,595,802	741.7%	0.24895
2046		16,590,751	126,875,965	764.7%	0.23709
2047		13,267,718	104,766,097	789.6%	0.22580
2048		10,522,071	86,083,758	818.1%	0.21505
2049		8,277,635	70,604,998	853.0%	0.20481
2050		6,463,790	57,917,616	896.0%	0.19506
2051		5,013,853	47,299,706	943.4%	0.18577
2052		3,865,793	38,329,557	991.5%	0.17692
2053		2,964,276	30,745,681	1037.2%	0.16850
2054		2,261,571	24,372,232	1077.7%	0.16047
2055		1,717,856	19,144,726	1114.5%	0.15283
2056		1,300,241	14,981,903	1152.2%	0.14555
2057		980,631	11,713,853	1194.5%	0.13862
2058		736,526	9,146,336	1241.8%	0.13202
2059		550,174	7,120,833	1294.3%	0.12573
2060		409,060	5,528,393	1351.5%	0.11975
2061		302,924	4,283,049	1413.9%	0.11404
2062		223,204	3,258,106	1459.7%	0.10861
2063		163,581	2,400,594	1467.5%	0.10344
2064		119,198	1,728,840	1450.4%	0.09852
2065		86,401	1,234,302	1428.6%	0.09383
2066		61,401	875,445	1425.8%	0.08936
2067		43,345	619,070	1428.3%	0.08510
2068		30,887	436,279	1412.5%	0.08105
2069		22,142	305,585	1380.1%	0.07719
2070		15,937	213,473	1339.5%	0.07351
2071		11,072	148,562	1341.8%	0.07001
2072		7,444	102,803	1381.0%	0.06668
2073		5,085	71,202	1400.3%	0.06350
2074		3,466	49,323	1422.9%	0.06048
2075		2,388	33,866	1418.1%	0.05760
2076		1,664	23,350	1402.9%	0.05486
PV Past		9,456,253,991	5,950,120,812	62.9%	
PV Future		4,301,255,242	8,152,283,146	189.5%	
PV Total		13,757,509,233	14,102,403,957	102.5%	

*Includes 2012 rate increases for Limited policies approved in Virginia applied to all policies nationwide (VA like forms only) and the rate increase requested in this filing

**Attachment Q4e
Genworth Life Insurance Company
PCS II Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With 72% Lifetime Rate Increases* With 5% Discount**

Calendar	Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
	1997	257,282	0	0.0%	2.58935
	1998	4,713,892	55,667	1.2%	2.46605
	1999	28,367,825	3,676,833	13.0%	2.34862
	2000	67,252,032	11,826,976	17.6%	2.23678
	2001	110,574,411	19,418,126	17.6%	2.13027
	2002	119,915,645	29,435,300	24.5%	2.02883
	2003	119,307,491	41,628,261	34.9%	1.93222
	2004	116,287,036	41,458,221	35.7%	1.84021
	2005	113,875,088	47,989,615	42.1%	1.75258
	2006	111,439,441	54,939,680	49.3%	1.66912
	2007	109,105,204	65,098,721	59.7%	1.58964
	2008	108,059,187	84,420,377	78.1%	1.51394
	2009	110,681,401	83,859,074	75.8%	1.44185
	2010	109,279,661	112,482,237	102.9%	1.37319
	2011	107,617,982	127,777,763	118.7%	1.30780
	2012	111,746,584	144,691,450	129.5%	1.24552
	2013	111,808,401	163,064,060	145.8%	1.18621
	2014	133,235,972	161,697,188	121.4%	1.12973
	2015	151,976,850	186,640,173	122.8%	1.07593
	2016	168,272,385	216,778,789	128.8%	1.02470
	2017	157,310,142	184,973,137	117.6%	0.97590
	2018	157,683,994	191,667,502	121.6%	0.92943
	2019	236,763,088	207,448,473	87.6%	0.88517
	2020	224,829,950	212,223,560	94.4%	0.84302
	2021	212,689,126	217,907,738	102.5%	0.80288
	2022	200,510,202	224,827,969	112.1%	0.76464
	2023	188,385,774	230,153,590	122.2%	0.72823
	2024	176,407,456	233,164,714	132.2%	0.69355
	2025	164,648,132	234,313,381	142.3%	0.66053
	2026	153,140,622	236,803,745	154.6%	0.62907
	2027	141,871,014	244,023,103	172.0%	0.59912
	2028	130,870,773	252,008,901	192.6%	0.57059
	2029	120,197,451	257,448,132	214.2%	0.54342
	2030	109,901,636	260,086,906	236.7%	0.51754
	2031	100,001,720	260,635,613	260.6%	0.49290
	2032	90,508,318	259,953,504	287.2%	0.46942
	2033	81,451,244	257,991,728	316.7%	0.44707
	2034	72,871,515	254,353,990	349.0%	0.42578
	2035	64,806,596	248,044,242	382.7%	0.40551
	2036	57,268,226	238,702,461	416.8%	0.38620
	2037	50,260,219	226,649,219	451.0%	0.36781
	2038	43,793,946	213,181,934	486.8%	0.35029
	2039	37,882,504	198,426,723	523.8%	0.33361
	2040	32,528,581	182,106,318	559.8%	0.31773
	2041	27,717,263	164,754,028	594.4%	0.30260
	2042	23,427,870	146,742,476	626.4%	0.28819
	2043	19,641,432	128,932,071	656.4%	0.27446
	2044	16,334,274	111,740,872	684.1%	0.26139
	2045	13,474,339	95,601,807	709.5%	0.24895
	2046	11,024,370	80,861,048	733.5%	0.23709
	2047	8,944,631	67,858,511	758.7%	0.22580
	2048	7,196,289	56,583,030	786.3%	0.21505
	2049	5,742,176	47,051,920	819.4%	0.20481
	2050	4,546,405	39,123,355	860.5%	0.19506
	2051	3,573,913	32,363,953	905.6%	0.18577
	2052	2,790,918	26,543,192	951.1%	0.17692
	2053	2,166,242	21,530,647	993.9%	0.16850
	2054	1,672,121	17,231,309	1030.5%	0.16047
	2055	1,284,358	13,651,051	1062.9%	0.15283
	2056	982,418	10,779,696	1097.3%	0.14555
	2057	748,395	8,500,184	1135.8%	0.13862
	2058	567,599	6,691,475	1178.9%	0.13202
	2059	428,196	5,244,905	1224.9%	0.12573
	2060	321,529	4,099,954	1275.1%	0.11975
	2061	240,266	3,199,570	1331.7%	0.11404
	2062	178,513	2,456,667	1376.2%	0.10861
	2063	131,874	1,824,337	1383.4%	0.10344
	2064	96,904	1,320,641	1362.8%	0.09852
	2065	70,878	947,018	1336.1%	0.09383
	2066	50,641	674,208	1331.4%	0.08936
	2067	35,909	479,064	1334.1%	0.08510
	2068	25,749	339,211	1317.4%	0.08105
	2069	18,587	238,961	1285.7%	0.07719
	2070	13,473	167,638	1244.2%	0.07351
	2071	9,360	117,062	1250.6%	0.07001
	2072	6,254	81,281	1299.6%	0.06668
	2073	4,259	56,594	1328.8%	0.06350
	2074	2,893	39,428	1363.0%	0.06048
	2075	1,988	27,140	1365.1%	0.05760
	2076	1,385	18,756	1354.0%	0.05486
	PV Past	3,083,985,000	2,121,877,629	68.8%	
	PV Future	2,073,067,574	3,484,270,677	168.1%	
	PV Total	5,157,052,574	5,606,148,306	108.7%	

*Includes 2012 rate increases for Limited policies approved in Virginia applied to lifetime policies nationwide (VA like forms only) and the rate increase requested in this filing

Attachment Q4f
Genworth Life Insurance Company
PCS II Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With 55% Limited Rate Increases* With 5% Discount

Calendar	Earned	Incurred	Loss	5.00%
Year	Premium	Claims	Ratio	Factor
1997	633,281	964	0.2%	2.58935
1998	12,291,229	456,580	3.7%	2.46605
1999	72,926,117	6,052,483	8.3%	2.34862
2000	162,711,784	17,342,995	10.7%	2.23678
2001	250,008,472	35,668,267	14.3%	2.13027
2002	267,753,057	46,033,580	17.2%	2.02883
2003	268,496,328	60,075,043	22.4%	1.93222
2004	260,060,386	83,662,933	32.2%	1.84021
2005	251,298,779	100,507,544	40.0%	1.75258
2006	242,340,044	113,959,368	47.0%	1.66912
2007	233,665,000	127,457,147	54.5%	1.58964
2008	227,357,070	159,309,256	70.1%	1.51394
2009	227,029,816	187,055,628	82.4%	1.44185
2010	218,480,126	204,884,509	93.8%	1.37319
2011	209,815,879	227,752,545	108.5%	1.30780
2012	210,151,522	262,030,432	124.7%	1.24552
2013	202,472,549	280,135,013	138.4%	1.18621
2014	224,192,873	288,723,751	128.8%	1.12973
2015	239,663,125	304,597,585	127.1%	1.07593
2016	250,363,940	354,315,808	141.5%	1.02470
2017	223,487,512	384,045,519	171.8%	0.97590
2018	214,494,956	378,188,719	176.3%	0.92943
2019	286,730,228	384,440,069	134.1%	0.88517
2020	264,981,797	377,195,766	142.3%	0.84302
2021	243,636,380	370,867,535	152.2%	0.80288
2022	223,004,250	365,783,583	164.0%	0.76464
2023	203,318,915	358,748,748	176.4%	0.72823
2024	184,696,069	349,119,814	189.0%	0.69355
2025	167,284,323	337,223,693	201.6%	0.66053
2026	151,005,843	327,083,647	216.6%	0.62907
2027	135,819,342	322,708,123	237.6%	0.59912
2028	121,663,067	319,257,100	262.4%	0.57059
2029	108,525,667	312,740,053	288.2%	0.54342
2030	96,373,562	303,106,492	314.5%	0.51754
2031	85,156,231	291,300,186	342.1%	0.49290
2032	74,815,890	278,048,322	371.6%	0.46942
2033	65,329,210	263,906,267	404.0%	0.44707
2034	56,685,367	248,934,442	439.2%	0.42578
2035	48,869,727	232,653,240	476.1%	0.40551
2036	41,838,815	215,015,177	513.9%	0.38620
2037	35,551,354	196,221,139	551.9%	0.36781
2038	29,970,089	177,138,741	591.1%	0.35029
2039	25,056,563	157,775,849	629.7%	0.33361
2040	20,776,754	138,280,149	665.6%	0.31773
2041	17,076,341	119,223,755	698.2%	0.30260
2042	13,907,628	101,096,705	726.9%	0.28819
2043	11,220,522	84,572,845	753.7%	0.27446
2044	8,966,888	69,850,469	779.0%	0.26139
2045	7,098,501	56,993,995	802.9%	0.24895
2046	5,566,381	46,014,917	826.7%	0.23709
2047	4,323,087	36,907,587	853.7%	0.22580
2048	3,325,782	29,500,728	887.0%	0.21505
2049	2,535,459	23,553,079	928.9%	0.20481
2050	1,917,385	18,794,261	980.2%	0.19506
2051	1,439,941	14,935,753	1037.2%	0.18577
2052	1,074,875	11,786,365	1096.5%	0.17692
2053	798,034	9,215,034	1154.7%	0.16850
2054	589,450	7,140,923	1211.5%	0.16047
2055	433,499	5,493,675	1267.3%	0.15283
2056	317,823	4,202,207	1322.2%	0.14555
2057	232,237	3,213,670	1383.8%	0.13862
2058	168,927	2,454,861	1453.2%	0.13202
2059	121,978	1,875,927	1537.9%	0.12573
2060	87,531	1,428,439	1631.9%	0.11975
2061	62,657	1,083,479	1729.2%	0.11404
2062	44,692	801,439	1793.3%	0.10861
2063	31,707	576,257	1817.4%	0.10344
2064	22,294	408,199	1831.0%	0.09852
2065	15,523	287,283	1850.7%	0.09383
2066	10,760	201,236	1870.2%	0.08936
2067	7,435	140,006	1883.0%	0.08510
2068	5,138	97,068	1889.1%	0.08105
2069	3,555	66,625	1874.1%	0.07719
2070	2,463	45,835	1860.6%	0.07351
2071	1,712	31,500	1839.9%	0.07001
2072	1,190	21,521	1809.2%	0.06668
2073	826	14,608	1768.8%	0.06350
2074	574	9,894	1725.1%	0.06048
2075	400	6,727	1682.0%	0.05760
2076	279	4,594	1645.7%	0.05486
PV Past	6,372,268,991	3,828,243,183	60.1%	
PV Future	2,228,187,667	4,668,012,469	209.5%	
PV Total	8,600,456,659	8,496,255,651	98.8%	

*Includes 2012 rate increases for Limited policies approved in Virginia applied to limited policies nationwide (VA like forms only) and the rate increase requested in this filing

**Attachment Q6a
Genworth Life Insurance Company
PCS II Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With Approved Rate Increases* With 4% Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1997	890,563	964	0.1%	2.14857
1998	17,005,121	512,246	3.0%	2.06594
1999	101,293,942	9,729,316	9.6%	1.98648
2000	229,963,817	29,169,971	12.7%	1.91007
2001	360,582,883	55,086,392	15.3%	1.83661
2002	387,668,702	75,468,880	19.5%	1.76597
2003	387,803,820	101,703,304	26.2%	1.69805
2004	376,347,422	125,121,154	33.2%	1.63274
2005	365,173,867	148,497,159	40.7%	1.56994
2006	353,779,485	168,899,048	47.7%	1.50956
2007	342,770,204	192,555,868	56.2%	1.45150
2008	335,416,257	243,729,633	72.7%	1.39567
2009	337,711,217	270,914,702	80.2%	1.34199
2010	327,759,787	317,366,746	96.8%	1.29038
2011	317,433,861	355,530,308	112.0%	1.24075
2012	321,898,106	406,721,882	126.4%	1.19303
2013	314,280,950	443,199,073	141.0%	1.14714
2014	357,428,845	450,420,939	126.0%	1.10302
2015	391,639,975	491,237,759	125.4%	1.06060
2016	418,636,325	571,094,598	136.4%	1.01980
2017	380,797,653	569,018,656	149.4%	0.98058
2018	355,624,666	567,528,639	159.6%	0.94287
2019	331,417,608	566,290,548	170.9%	0.90660
2020	307,936,563	565,653,343	183.7%	0.87173
2021	285,257,151	566,364,673	198.5%	0.83820
2022	263,551,357	569,234,472	216.0%	0.80597
2023	242,900,647	568,502,055	234.0%	0.77497
2024	223,288,727	562,907,617	252.1%	0.74516
2025	204,770,346	553,257,891	270.2%	0.71650
2026	187,259,883	546,550,454	291.9%	0.68894
2027	170,688,061	549,969,855	322.2%	0.66245
2028	154,998,991	554,999,315	358.1%	0.63697
2029	140,203,049	554,553,484	395.5%	0.61247
2030	126,293,422	548,322,707	434.2%	0.58891
2031	113,240,262	537,898,992	475.0%	0.56626
2032	101,005,264	524,820,442	519.6%	0.54448
2033	89,587,285	509,572,816	568.8%	0.52354
2034	78,999,243	491,847,230	622.6%	0.50340
2035	69,251,139	470,270,959	679.1%	0.48404
2036	60,320,196	444,414,387	736.8%	0.46543
2037	52,180,478	414,691,079	794.7%	0.44752
2038	44,813,671	383,201,596	855.1%	0.43031
2039	38,202,007	350,077,989	916.4%	0.41376
2040	32,324,476	315,194,909	975.1%	0.39785
2041	27,136,708	279,641,209	1030.5%	0.38255
2042	22,596,686	244,271,627	1081.0%	0.36783
2043	18,660,411	210,606,833	1128.6%	0.35368
2044	15,282,811	179,265,344	1173.0%	0.34008
2045	12,414,032	150,749,997	1214.4%	0.32700
2046	10,000,801	125,425,643	1254.2%	0.31442
2047	7,989,455	103,633,424	1297.1%	0.30233
2048	6,329,555	85,203,045	1346.1%	0.29070
2049	4,974,255	69,921,030	1405.7%	0.27952
2050	3,880,281	57,385,983	1478.9%	0.26877
2051	3,006,850	46,888,106	1559.4%	0.25843
2052	2,316,094	38,013,348	1641.3%	0.24849
2053	1,774,303	30,505,162	1719.3%	0.23894
2054	1,352,454	24,191,441	1788.7%	0.22975
2055	1,026,396	19,010,075	1852.1%	0.22091
2056	776,221	14,881,987	1917.2%	0.21241
2057	584,943	11,639,807	1989.9%	0.20424
2058	438,985	9,091,553	2071.0%	0.19639
2059	327,647	7,080,427	2161.0%	0.18884
2060	243,407	5,498,678	2259.0%	0.18157
2061	180,114	4,261,245	2365.9%	0.17459
2062	132,620	3,242,401	2444.9%	0.16787
2063	97,127	2,389,651	2460.3%	0.16142
2064	70,723	1,721,385	2434.0%	0.15521
2065	51,223	1,229,256	2399.8%	0.14924
2066	36,384	872,044	2396.8%	0.14350
2067	25,675	616,783	2402.3%	0.13798
2068	18,285	434,744	2377.6%	0.13267
2069	13,100	304,562	2324.9%	0.12757
2070	9,423	212,794	2258.3%	0.12266
2071	6,546	148,115	2262.5%	0.11795
2072	4,404	102,510	2327.8%	0.11341
2073	3,009	71,010	2360.0%	0.10905
2074	2,052	49,198	2397.7%	0.10485
2075	1,414	33,785	2389.5%	0.10082
2076	985	23,297	2364.1%	0.09694
PV Past	8,621,475,173	5,603,381,433	65.0%	
PV Future	3,117,495,553	8,769,245,394	281.3%	
PV Total	11,738,970,725	14,372,626,827	122.4%	

*Includes 2012 rate increases approved in Virginia applied to all policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

**Attachment Q6b
Genworth Life Insurance Company
PCS II Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With Approved Rate Increases* With 4% Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1997	257,282	0	0.0%	2.14857
1998	4,713,892	55,667	1.2%	2.06594
1999	28,367,825	3,676,833	13.0%	1.98648
2000	67,252,032	11,826,976	17.6%	1.91007
2001	110,574,411	19,418,126	17.6%	1.83661
2002	119,915,645	29,435,300	24.5%	1.76597
2003	119,307,491	41,628,261	34.9%	1.69805
2004	116,287,036	41,458,221	35.7%	1.63274
2005	113,875,088	47,989,615	42.1%	1.56994
2006	111,439,441	54,939,680	49.3%	1.50956
2007	109,105,204	65,098,721	59.7%	1.45150
2008	108,059,187	84,420,377	78.1%	1.39567
2009	110,681,401	83,859,074	75.8%	1.34199
2010	109,279,661	112,482,237	102.9%	1.29038
2011	107,617,982	127,777,763	118.7%	1.24075
2012	111,746,584	144,691,450	129.5%	1.19303
2013	111,808,401	163,064,060	145.8%	1.14714
2014	133,235,972	161,697,188	121.4%	1.10302
2015	151,976,850	186,640,173	122.8%	1.06060
2016	168,272,385	216,778,789	128.8%	1.01980
2017	157,310,142	184,973,137	117.6%	0.98058
2018	149,571,156	190,636,472	127.5%	0.94287
2019	141,787,487	195,828,126	138.1%	0.90660
2020	133,957,375	201,182,853	150.2%	0.87173
2021	126,171,823	207,253,484	164.3%	0.83820
2022	118,505,003	214,422,293	180.9%	0.80597
2023	110,994,588	219,997,225	198.2%	0.77497
2024	103,669,455	223,314,957	215.4%	0.74516
2025	96,554,541	224,837,142	232.9%	0.71650
2026	89,653,916	227,638,714	253.9%	0.68894
2027	82,944,186	234,984,673	283.3%	0.66245
2028	76,430,517	243,069,355	318.0%	0.63697
2029	70,136,808	248,700,529	354.6%	0.61247
2030	64,084,708	251,623,477	392.6%	0.58891
2031	58,279,341	252,514,356	433.3%	0.56626
2032	52,722,608	252,199,712	478.4%	0.54448
2033	47,429,569	250,623,238	528.4%	0.52354
2034	42,421,409	247,406,201	583.2%	0.50340
2035	37,717,795	241,615,998	640.6%	0.48404
2036	33,324,305	232,882,511	698.8%	0.46543
2037	29,242,036	221,460,548	757.3%	0.44752
2038	25,476,715	208,602,564	818.8%	0.43031
2039	22,035,539	194,429,666	882.3%	0.41376
2040	18,919,511	178,668,118	944.4%	0.39785
2041	16,119,714	161,838,927	1004.0%	0.38255
2042	13,624,023	144,308,627	1059.2%	0.36783
2043	11,421,365	126,926,466	1111.3%	0.35368
2044	9,497,722	110,108,903	1159.3%	0.34008
2045	7,834,354	94,289,442	1203.5%	0.32700
2046	6,409,588	79,816,665	1245.3%	0.31442
2047	5,200,367	67,032,977	1289.0%	0.30233
2048	4,183,889	55,934,034	1336.9%	0.29070
2049	3,338,474	46,542,618	1394.1%	0.27952
2050	2,643,259	38,723,346	1465.0%	0.26877
2051	2,077,856	32,051,164	1542.5%	0.25843
2052	1,622,627	26,300,636	1620.9%	0.24849
2053	1,259,443	21,344,515	1694.8%	0.23894
2054	972,163	17,090,320	1758.0%	0.22975
2055	746,720	13,545,333	1814.0%	0.22091
2056	571,173	10,700,686	1873.5%	0.21241
2057	435,113	8,441,228	1940.0%	0.20424
2058	329,999	6,647,573	2014.4%	0.19639
2059	248,951	5,212,348	2093.7%	0.18884
2060	186,935	4,075,882	2180.4%	0.18157
2061	139,690	3,181,809	2277.8%	0.17459
2062	103,786	2,443,792	2354.6%	0.16787
2063	76,671	1,815,323	2367.7%	0.16142
2064	56,340	1,314,484	2333.1%	0.15521
2065	41,208	942,841	2288.0%	0.14924
2066	29,442	671,387	2280.3%	0.14350
2067	20,878	477,161	2285.5%	0.13798
2068	14,970	337,930	2257.4%	0.13267
2069	10,806	238,104	2203.4%	0.12757
2070	7,833	167,069	2132.8%	0.12266
2071	5,442	116,687	2144.2%	0.11795
2072	3,636	81,036	2228.5%	0.11341
2073	2,476	56,432	2279.1%	0.10905
2074	1,682	39,323	2338.1%	0.10485
2075	1,156	27,071	2342.0%	0.10082
2076	805	18,711	2323.4%	0.09694
PV Past	2,822,990,052	1,999,899,135	70.8%	
PV Future	1,432,290,731	3,777,173,233	263.7%	
PV Total	4,255,280,783	5,777,072,368	135.8%	

*Includes 2012 rate increases approved in Virginia applied to lifetime policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

**Attachment Q6c
Genworth Life Insurance Company
PCS II Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With Approved Rate Increases* With 4% Discount**

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1997	633,281	964	0.2%	2.14857
1998	12,291,229	456,580	3.7%	2.06594
1999	72,926,117	6,052,483	8.3%	1.98648
2000	162,711,784	17,342,995	10.7%	1.91007
2001	250,008,472	35,668,267	14.3%	1.83661
2002	267,753,057	46,033,580	17.2%	1.76597
2003	268,496,328	60,075,043	22.4%	1.69805
2004	260,060,386	83,662,933	32.2%	1.63274
2005	251,298,779	100,507,544	40.0%	1.56994
2006	242,340,044	113,959,368	47.0%	1.50956
2007	233,665,000	127,457,147	54.5%	1.45150
2008	227,357,070	159,309,256	70.1%	1.39567
2009	227,029,816	187,055,628	82.4%	1.34199
2010	218,480,126	204,884,509	93.8%	1.29038
2011	209,815,879	227,752,545	108.5%	1.24075
2012	210,151,522	262,030,432	124.7%	1.19303
2013	202,472,549	280,135,013	138.4%	1.14714
2014	224,192,873	288,723,751	128.8%	1.10302
2015	239,663,125	304,597,585	127.1%	1.06060
2016	250,363,940	354,315,808	141.5%	1.01980
2017	223,487,512	384,045,519	171.8%	0.98058
2018	206,053,510	376,892,167	182.9%	0.94287
2019	189,630,121	370,462,422	195.4%	0.90660
2020	173,979,187	364,470,490	209.5%	0.87173
2021	159,085,328	359,111,189	225.7%	0.83820
2022	145,046,354	354,812,179	244.6%	0.80597
2023	131,906,059	348,504,830	264.2%	0.77497
2024	119,619,272	339,592,660	283.9%	0.74516
2025	108,215,805	328,420,749	303.5%	0.71650
2026	97,605,966	318,911,739	326.7%	0.68894
2027	87,743,874	314,985,182	359.0%	0.66245
2028	78,568,473	311,929,961	397.0%	0.63697
2029	70,066,242	305,852,956	436.5%	0.61247
2030	62,208,714	296,699,230	476.9%	0.58891
2031	54,960,921	285,384,636	519.3%	0.56626
2032	48,282,656	272,620,730	564.6%	0.54448
2033	42,157,716	258,949,577	614.2%	0.52354
2034	36,577,834	244,441,029	668.3%	0.50340
2035	31,533,343	228,654,961	725.1%	0.48404
2036	26,995,891	211,531,876	783.6%	0.46543
2037	22,938,442	193,230,531	842.4%	0.44752
2038	19,336,956	174,599,032	902.9%	0.43031
2039	16,166,468	155,648,324	962.8%	0.41376
2040	13,404,965	136,526,791	1018.5%	0.39785
2041	11,016,994	117,802,282	1069.3%	0.38255
2042	8,972,663	99,963,001	1114.1%	0.36783
2043	7,239,046	83,680,367	1156.0%	0.35368
2044	5,785,089	69,156,441	1195.4%	0.34008
2045	4,579,678	56,460,555	1232.8%	0.32700
2046	3,591,213	45,608,977	1270.0%	0.31442
2047	2,789,088	36,600,447	1312.3%	0.30233
2048	2,145,666	29,269,012	1364.1%	0.29070
2049	1,635,780	23,378,411	1429.2%	0.27952
2050	1,237,023	18,662,637	1508.7%	0.26877
2051	928,994	14,836,942	1597.1%	0.25843
2052	693,468	11,712,712	1689.0%	0.24849
2053	514,860	9,160,647	1779.2%	0.23894
2054	380,291	7,101,121	1867.3%	0.22975
2055	279,676	5,464,742	1954.0%	0.22091
2056	205,047	4,181,301	2039.2%	0.21241
2057	149,830	3,198,579	2134.8%	0.20424
2058	108,985	2,443,979	2242.5%	0.19639
2059	78,696	1,868,079	2373.8%	0.18884
2060	56,471	1,422,796	2519.5%	0.18157
2061	40,424	1,079,436	2670.3%	0.17459
2062	28,833	798,609	2769.7%	0.16787
2063	20,456	574,328	2807.6%	0.16142
2064	14,383	406,901	2829.0%	0.15521
2065	10,015	286,415	2859.8%	0.14924
2066	6,942	200,657	2890.5%	0.14350
2067	4,797	139,622	2910.6%	0.13798
2068	3,315	96,814	2920.4%	0.13267
2069	2,294	66,458	2897.6%	0.12757
2070	1,589	45,726	2877.1%	0.12266
2071	1,105	31,428	2845.4%	0.11795
2072	767	21,474	2798.1%	0.11341
2073	533	14,578	2735.9%	0.10905
2074	370	9,875	2668.7%	0.10485
2075	258	6,714	2602.2%	0.10082
2076	180	4,586	2546.2%	0.09694
PV Past	5,798,485,121	3,603,482,298	62.1%	
PV Future	1,685,204,822	4,992,072,161	296.2%	
PV Total	7,483,689,943	8,595,554,459	114.9%	

*Includes 2012 rate increases approved in Virginia applied to limited policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

Attachment Q6d
Genworth Life Insurance Company
PCS II Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 72% Lifetime and 55% Limited Rate Increases* With 4% Discount

Calendar Year	Earned	Incurred	Loss	4.00%
	Premium	Claims	Ratio	Discount Factor
1997	890,563	964	0.1%	2.14857
1998	17,005,121	512,246	3.0%	2.06594
1999	101,293,942	9,729,316	9.6%	1.98648
2000	229,963,817	29,169,971	12.7%	1.91007
2001	360,582,883	55,086,392	15.3%	1.83661
2002	387,668,702	75,468,880	19.5%	1.76597
2003	387,803,820	101,703,304	26.2%	1.69805
2004	376,347,422	125,121,154	33.2%	1.63274
2005	365,173,867	148,497,159	40.7%	1.56994
2006	353,779,485	168,899,048	47.7%	1.50956
2007	342,770,204	192,555,868	56.2%	1.45150
2008	335,416,257	243,729,633	72.7%	1.39567
2009	337,711,217	270,914,702	80.2%	1.34199
2010	327,759,787	317,366,746	96.8%	1.29038
2011	317,433,861	355,530,308	112.0%	1.24075
2012	321,898,106	406,721,882	126.4%	1.19303
2013	314,280,950	443,199,073	141.0%	1.14714
2014	357,428,845	450,420,939	126.0%	1.10302
2015	391,639,975	491,237,759	125.4%	1.06060
2016	418,636,325	571,094,598	136.4%	1.01980
2017	380,797,653	569,018,656	149.4%	0.98058
2018	372,178,950	569,856,221	153.1%	0.94287
2019	523,493,316	591,888,543	113.1%	0.90660
2020	489,811,747	589,419,326	120.3%	0.87173
2021	456,325,506	588,775,273	129.0%	0.83820
2022	423,514,453	590,611,552	139.5%	0.80597
2023	391,704,690	588,902,338	150.3%	0.77497
2024	361,103,525	582,284,527	161.3%	0.74516
2025	331,932,455	571,537,074	172.2%	0.71650
2026	304,146,466	563,887,392	185.4%	0.68894
2027	277,690,356	566,731,226	204.1%	0.66245
2028	252,533,840	571,266,001	226.2%	0.63697
2029	228,723,118	570,188,184	249.3%	0.61247
2030	206,275,198	563,193,398	273.0%	0.58891
2031	185,157,951	551,935,798	298.1%	0.56626
2032	165,324,208	538,001,826	325.4%	0.54448
2033	146,780,453	521,897,995	355.6%	0.52354
2034	129,556,882	503,288,432	388.5%	0.50340
2035	113,676,323	480,697,482	422.9%	0.48404
2036	99,107,040	453,717,638	457.8%	0.46543
2037	85,811,573	422,870,358	492.8%	0.44752
2038	73,764,035	390,320,674	529.1%	0.43031
2039	62,939,067	356,202,572	565.9%	0.41376
2040	53,305,335	320,386,467	601.0%	0.39785
2041	44,793,604	283,977,783	634.0%	0.38255
2042	37,335,498	247,839,181	663.8%	0.36783
2043	30,861,954	213,504,916	691.8%	0.35368
2044	25,301,161	181,591,341	717.7%	0.34008
2045	20,572,840	152,595,802	741.7%	0.32700
2046	16,590,751	126,875,965	764.7%	0.31442
2047	13,267,718	104,766,097	789.6%	0.30233
2048	10,522,071	86,083,758	818.1%	0.29070
2049	8,277,635	70,604,998	853.0%	0.27952
2050	6,463,790	57,917,616	896.0%	0.26877
2051	5,013,853	47,299,706	943.4%	0.25843
2052	3,865,793	38,329,557	991.5%	0.24849
2053	2,964,276	30,745,681	1037.2%	0.23894
2054	2,261,571	24,372,232	1077.7%	0.22975
2055	1,717,856	19,144,726	1114.5%	0.22091
2056	1,300,241	14,981,903	1152.2%	0.21241
2057	980,631	11,713,853	1194.5%	0.20424
2058	736,526	9,146,336	1241.8%	0.19639
2059	550,174	7,120,833	1294.3%	0.18884
2060	409,060	5,528,393	1351.5%	0.18157
2061	302,924	4,283,049	1413.9%	0.17459
2062	223,204	3,258,106	1459.7%	0.16787
2063	163,581	2,400,594	1467.5%	0.16142
2064	119,198	1,728,840	1450.4%	0.15521
2065	86,401	1,234,302	1428.6%	0.14924
2066	61,401	875,445	1425.8%	0.14350
2067	43,345	619,070	1428.3%	0.13798
2068	30,887	436,279	1412.5%	0.13267
2069	22,142	305,585	1380.1%	0.12757
2070	15,937	213,473	1339.5%	0.12266
2071	11,072	148,562	1341.8%	0.11795
2072	7,444	102,803	1381.0%	0.11341
2073	5,085	71,202	1400.3%	0.10905
2074	3,466	49,323	1422.9%	0.10485
2075	2,388	33,866	1418.1%	0.10082
2076	1,664	23,350	1402.9%	0.09694
PV Past	8,621,475,173	5,603,381,433	65.0%	
PV Future	4,609,881,398	9,001,669,113	195.3%	
PV Total	13,231,356,571	14,605,050,546	110.4%	

*Includes 2012 rate increases for Limited policies approved in Virginia applied to all policies nationwide (VA like forms only) and the rate increase requested in this filing

Attachment Q6e
 Genworth Life Insurance Company
 PCS II Policy Forms
 Nationwide (VA like Forms Only) Experience Projection
 Lifetime Benefit Periods With 72% Lifetime Rate Increases* With 4% Discount

Calendar Year	Earned	Incurred	Loss	4.00%
	Premium	Claims	Ratio	Discount Factor
1997	257,282	0	0.0%	2.14857
1998	4,713,892	55,667	1.2%	2.06594
1999	28,367,825	3,676,833	13.0%	1.98648
2000	67,252,032	11,826,976	17.6%	1.91007
2001	110,574,411	19,418,126	17.6%	1.83661
2002	119,915,645	29,435,300	24.5%	1.76597
2003	119,307,491	41,628,261	34.9%	1.69805
2004	116,287,036	41,458,221	35.7%	1.63274
2005	113,875,088	47,989,615	42.1%	1.56994
2006	111,439,441	54,939,680	49.3%	1.50956
2007	109,105,204	65,098,721	59.7%	1.45150
2008	108,059,187	84,420,377	78.1%	1.39567
2009	110,681,401	83,859,074	75.8%	1.34199
2010	109,279,661	112,482,237	102.9%	1.29038
2011	107,617,982	127,777,763	118.7%	1.24075
2012	111,746,584	144,691,450	129.5%	1.19303
2013	111,808,401	163,064,060	145.8%	1.14714
2014	133,235,972	161,697,188	121.4%	1.10302
2015	151,976,850	186,640,173	122.8%	1.06060
2016	168,272,385	216,778,789	128.8%	1.01980
2017	157,310,142	184,973,137	117.6%	0.98058
2018	157,683,994	191,667,502	121.6%	0.94287
2019	236,763,088	207,448,473	87.6%	0.90660
2020	224,829,950	212,223,560	94.4%	0.87173
2021	212,689,126	217,907,738	102.5%	0.83820
2022	200,510,202	224,827,969	112.1%	0.80597
2023	188,385,774	230,153,590	122.2%	0.77497
2024	176,407,456	233,164,714	132.2%	0.74516
2025	164,648,132	234,313,381	142.3%	0.71650
2026	153,140,622	236,803,745	154.6%	0.68894
2027	141,871,014	244,023,103	172.0%	0.66245
2028	130,870,773	252,008,901	192.6%	0.63697
2029	120,197,451	257,448,132	214.2%	0.61247
2030	109,901,636	260,086,906	236.7%	0.58891
2031	100,001,720	260,635,613	260.6%	0.56626
2032	90,508,318	259,953,504	287.2%	0.54448
2033	81,451,244	257,991,728	316.7%	0.52354
2034	72,871,515	254,353,990	349.0%	0.50340
2035	64,806,596	248,044,242	382.7%	0.48404
2036	57,268,226	238,702,461	416.8%	0.46543
2037	50,260,219	226,649,219	451.0%	0.44752
2038	43,793,946	213,181,934	486.8%	0.43031
2039	37,882,504	198,426,723	523.8%	0.41376
2040	32,528,581	182,106,318	559.8%	0.39785
2041	27,717,263	164,754,028	594.4%	0.38255
2042	23,427,870	146,742,476	626.4%	0.36783
2043	19,641,432	128,932,071	656.4%	0.35368
2044	16,334,274	111,740,872	684.1%	0.34008
2045	13,474,339	95,601,807	709.5%	0.32700
2046	11,024,370	80,861,048	733.5%	0.31442
2047	8,944,631	67,858,511	758.7%	0.30233
2048	7,196,289	56,583,030	786.3%	0.29070
2049	5,742,176	47,051,920	819.4%	0.27952
2050	4,546,405	39,123,355	860.5%	0.26877
2051	3,573,913	32,363,953	905.6%	0.25843
2052	2,790,918	26,543,192	951.1%	0.24849
2053	2,166,242	21,530,647	993.9%	0.23894
2054	1,672,121	17,231,309	1030.5%	0.22975
2055	1,284,358	13,651,051	1062.9%	0.22091
2056	982,418	10,779,696	1097.3%	0.21241
2057	748,395	8,500,184	1135.8%	0.20424
2058	567,599	6,691,475	1178.9%	0.19639
2059	428,196	5,244,905	1224.9%	0.18884
2060	321,529	4,099,954	1275.1%	0.18157
2061	240,266	3,199,570	1331.7%	0.17459
2062	178,513	2,456,667	1376.2%	0.16787
2063	131,874	1,824,337	1383.4%	0.16142
2064	96,904	1,320,641	1362.8%	0.15521
2065	70,878	947,018	1336.1%	0.14924
2066	50,641	674,208	1331.4%	0.14350
2067	35,909	479,064	1334.1%	0.13798
2068	25,749	339,211	1317.4%	0.13267
2069	18,587	238,961	1285.7%	0.12757
2070	13,473	167,638	1244.2%	0.12266
2071	9,360	117,062	1250.6%	0.11795
2072	6,254	81,281	1299.6%	0.11341
2073	4,259	56,594	1328.8%	0.10905
2074	2,893	39,428	1363.0%	0.10485
2075	1,988	27,140	1365.1%	0.10082
2076	1,385	18,756	1354.0%	0.09694
PV Past	2,822,990,052	1,999,899,135	70.8%	
PV Future	2,234,039,909	3,900,289,431	174.6%	
PV Total	5,057,029,962	5,900,188,566	116.7%	

*Includes 2012 rate increases for Limited policies approved in Virginia applied to lifetime policies nationwide (VA like forms only) and the rate increase requested in this filing

Attachment Q6f
 Genworth Life Insurance Company
 PCS II Policy Forms
 Nationwide (VA like Forms Only) Experience Projection
 Limited Benefit Periods With 55% Limited Rate Increases* With 4% Discount

Calendar	Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
	1997	633,281	964	0.2%	2.14857
	1998	12,291,229	456,580	3.7%	2.06594
	1999	72,926,117	6,052,483	8.3%	1.98648
	2000	162,711,784	17,342,995	10.7%	1.91007
	2001	250,008,472	35,668,267	14.3%	1.83661
	2002	267,753,057	46,033,580	17.2%	1.76597
	2003	268,496,328	60,075,043	22.4%	1.69805
	2004	260,060,386	83,662,933	32.2%	1.63274
	2005	251,298,779	100,507,544	40.0%	1.56994
	2006	242,340,044	113,959,368	47.0%	1.50956
	2007	233,665,000	127,457,147	54.5%	1.45150
	2008	227,357,070	159,309,256	70.1%	1.39567
	2009	227,029,816	187,055,628	82.4%	1.34199
	2010	218,480,126	204,884,509	93.8%	1.29038
	2011	209,815,879	227,752,545	108.5%	1.24075
	2012	210,151,522	262,030,432	124.7%	1.19303
	2013	202,472,549	280,135,013	138.4%	1.14714
	2014	224,192,873	288,723,751	128.8%	1.10302
	2015	239,663,125	304,597,585	127.1%	1.06060
	2016	250,363,940	354,315,808	141.5%	1.01980
	2017	223,487,512	384,045,519	171.8%	0.98058
	2018	214,494,956	378,188,719	176.3%	0.94287
	2019	286,730,228	384,440,069	134.1%	0.90660
	2020	264,981,797	377,195,766	142.3%	0.87173
	2021	243,636,380	370,867,535	152.2%	0.83820
	2022	223,004,250	365,783,583	164.0%	0.80597
	2023	203,318,915	358,748,748	176.4%	0.77497
	2024	184,696,069	349,119,814	189.0%	0.74516
	2025	167,284,323	337,223,693	201.6%	0.71650
	2026	151,005,843	327,083,647	216.6%	0.68894
	2027	135,819,342	322,708,123	237.6%	0.66245
	2028	121,663,067	319,257,100	262.4%	0.63697
	2029	108,525,667	312,740,053	288.2%	0.61247
	2030	96,373,562	303,106,492	314.5%	0.58891
	2031	85,156,231	291,300,186	342.1%	0.56626
	2032	74,815,890	278,048,322	371.6%	0.54448
	2033	65,329,210	263,906,267	404.0%	0.52354
	2034	56,685,367	248,934,442	439.2%	0.50340
	2035	48,869,727	232,653,240	476.1%	0.48404
	2036	41,838,815	215,015,177	513.9%	0.46543
	2037	35,551,354	196,221,139	551.9%	0.44752
	2038	29,970,089	177,138,741	591.1%	0.43031
	2039	25,056,563	157,775,849	629.7%	0.41376
	2040	20,776,754	138,280,149	665.6%	0.39785
	2041	17,076,341	119,223,755	698.2%	0.38255
	2042	13,907,628	101,096,705	726.9%	0.36783
	2043	11,220,522	84,572,845	753.7%	0.35368
	2044	8,966,888	69,850,469	779.0%	0.34008
	2045	7,098,501	56,993,995	802.9%	0.32700
	2046	5,566,381	46,014,917	826.7%	0.31442
	2047	4,323,087	36,907,587	853.7%	0.30233
	2048	3,325,782	29,500,728	887.0%	0.29070
	2049	2,535,459	23,553,079	928.9%	0.27952
	2050	1,917,385	18,794,261	980.2%	0.26877
	2051	1,439,941	14,935,753	1037.2%	0.25843
	2052	1,074,875	11,786,365	1096.5%	0.24849
	2053	798,034	9,215,034	1154.7%	0.23894
	2054	589,450	7,140,923	1211.5%	0.22975
	2055	433,499	5,493,675	1267.3%	0.22091
	2056	317,823	4,202,207	1322.2%	0.21241
	2057	232,237	3,213,670	1383.8%	0.20424
	2058	168,927	2,454,861	1453.2%	0.19639
	2059	121,978	1,875,927	1537.9%	0.18884
	2060	87,531	1,428,439	1631.9%	0.18157
	2061	62,657	1,083,479	1729.2%	0.17459
	2062	44,692	801,439	1793.3%	0.16787
	2063	31,707	576,257	1817.4%	0.16142
	2064	22,294	408,199	1831.0%	0.15521
	2065	15,523	287,283	1850.7%	0.14924
	2066	10,760	201,236	1870.2%	0.14350
	2067	7,435	140,006	1883.0%	0.13798
	2068	5,138	97,068	1889.1%	0.13267
	2069	3,555	66,625	1874.1%	0.12757
	2070	2,463	45,835	1860.6%	0.12266
	2071	1,712	31,500	1839.9%	0.11795
	2072	1,190	21,521	1809.2%	0.11341
	2073	826	14,608	1768.8%	0.10905
	2074	574	9,894	1725.1%	0.10485
	2075	400	6,727	1682.0%	0.10082
	2076	279	4,594	1645.7%	0.09694
	PV Past	5,798,485,121	3,603,482,298	62.1%	
	PV Future	2,375,841,489	5,101,379,682	214.7%	
	PV Total	8,174,326,609	8,704,861,980	106.5%	

*Includes 2012 rate increases for Limited policies approved in Virginia applied to limited policies nationwide (VA like forms only) and the rate increase requested in this filing

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter, dated May 7, 2018 to Genworth Life Insurance Company's (GLIC's) PCS II Virginia rate increase request. The comments and our responses are as follows:

- 1. Has the previously approved rate increase been fully implemented? if so, please provide implementation date(s).**

The previously approved rate increase has been fully implemented. Policyholder notification mailings started early September 2013 and the subsequent implementation date was November 2013.

- 2. Although the filing states that it only applies to AARP policies issued in Virginia, it appears that the previously approved rate increase applies to both the AARP and non-AARP issued policies. If that's correct, please advise why it is being filed separately in this filing but not in the prior rate filing.**

There are no PCS II AARP policies and as such there are no related references in the rate filing. Please note, some Choice 2/2.1 policies were issued under an AARP marketing agreement.

- 3. The filing states that AARP policies sold in Virginia are subject to contractual agreements with AARP governing rate increases. Please explain.**

Please see the response to question 2.

- 4. The filing states that the rate increase will apply to policies on their next Anniversary Date of issue or last coverage change following a minimum 60-day policyholder notification period. Pursuant to 14VAC5-200-75 D, a minimum 75-day notification is required. Please revise the filing accordingly.**

The Actuarial Memorandum has been updated in Section 21 on page 20 to reflect a notification period of 75 days. Please see the attached file "VA PCS II Confidential Actuarial Memo 20180515.pdf."

- 5. The filing states that "In order to avoid subsidization among states and to maximize credibility, all prior approved rate increases have been removed from nationwide premium and then your state's approved rate increases have been applied to nationwide data at the date of approval." Please provide copies of all experience exhibits and projects based on the actual experience in addition to as modified.**

As requested, please see Attachments Q5a and Q5b of the attached file "VA PCS II Objection 2 Attachments 20180516.pdf" for the requested experience projections with each state's own actual approved rate increases. The attachments are complements to Exhibits 1a-1c and 2a-2c presented in the Actuarial Memorandum.

- 6. Please provide more specifics regarding the following statement. For example, (1) was this applicable in the previously approved filing, SERFF filing # GEFA-129136848; (2), if so, please advise where in the filing this was addressed; (3) When were policies first issued under the AARP agreement?; (4) Are the rates for the AARP policies different from those issued to non AARP members?; (5) Why is the experience of non-AARP rate filing excluded from this filing since generally rate increases are supported based on the experience of the entire policy form and not just a portion of the filing; etc.?**

**Objection Response
Genworth Life Insurance Company**

“This filing applies only to AARP policies issued in Virginia, which have been issued under the Rate Stability Regulation 14VAC5-200-153. AARP policies sold in Virginia are subject to contractual agreements with AARP governing rate increases. As a result, AARP policies are being filed separately from Non-AARP policies.”

Please see the response to question 2.

- 7. Assuming that the proposed rate increase is approved, please advise if the majority of the policies to which the increase is applicable are eligible for the contingent benefit upon lapse taking into consideration the prior rate increase.**

As requested, please see Attachment Q7a and Q7b of the attached file “VA PCS II Objection 2 Attachments 20180516.pdf” for a view of policies eligible for the Contingent Non-Forfeiture benefit. The results demonstrate that if the proposed rate increase is approved and the prior rate increase is taken into consideration, 990 of the 3,335 (29.7%) VA PCS II Lifetime policies and 2,625 of the 8,095 (32.4%) VA PCS II Limited policies would be eligible for the contingent benefit upon lapse.

- 8. As required by 14VAC5-200-153 B 3 b, please disclose how reserves have been incorporated in this rate increase since it will trigger the contingent benefit upon lapse.**

The Contingent Non-Forfeiture benefit upon lapse options are offered to all eligible policyholders. It allows the policyholders to convert to a paid-up status with a shortened benefit period.

Reserves are released when policies lapse and are not taken into consideration when determining the amount of a rate increase. However, because GLIC is offering policyholders non-forfeiture options in conjunction with the rate increases, the company will hold reserves for paid-up benefits on policies that lapse due to rate increases.

- 9. Please advise if the company included in this filing information requested in the prior filing or addressed issues raised in the prior filing, where applicable.**

GLIC prepared the current filing to address information requests and concerns identified in the most recent prior filing, as demonstrated in our policyholder notifications and projection exhibits.

Regards,



Michael S Johnson, FSA, MAAA
AVP and Actuary, LTC In-force Actuarial
Genworth Life Insurance Company

Date: June 1, 2018

Attachment Q5a
 Actual Past and Best Estimate Projected Future Experience
 PCS II Policy Forms with Approved Rate Increases
 Nationwide NonNY (VA Forms Only) Data as of December 31, 2016
 Nationwide Actual Rate Increase Level

Calendar Year	Lifetime			Limited			Total			4.00% Discount Factor
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
1997	257,282	0	0.0%	633,281	964	0.2%	890,563	964	0.1%	2.14857
1998	4,713,892	55,667	1.2%	12,291,229	456,580	3.7%	17,005,121	512,246	3.0%	2.06594
1999	28,367,825	3,676,833	13.0%	72,926,117	6,052,483	8.3%	101,293,942	9,729,316	9.6%	1.98648
2000	67,252,032	11,826,976	17.6%	162,711,784	17,342,995	10.7%	229,963,817	29,169,971	12.7%	1.91007
2001	110,574,411	19,418,126	17.6%	250,008,472	35,668,267	14.3%	360,582,883	55,086,392	15.3%	1.83661
2002	119,915,645	29,435,300	24.5%	267,753,057	46,033,580	17.2%	387,668,707	75,468,880	19.5%	1.76597
2003	119,307,491	41,628,261	34.9%	268,496,328	60,075,043	22.4%	387,803,820	101,703,304	26.2%	1.69805
2004	116,287,036	41,458,221	35.7%	260,060,386	83,662,933	32.2%	376,347,422	125,121,154	33.2%	1.63274
2005	113,875,088	47,989,615	42.1%	251,298,779	100,507,544	40.0%	365,173,867	148,497,159	40.7%	1.56994
2006	111,439,441	54,939,680	49.3%	242,340,044	113,959,368	47.0%	353,779,485	168,899,048	47.7%	1.50956
2007	109,105,204	65,098,721	59.7%	233,665,000	127,457,147	54.5%	342,770,204	192,555,868	56.2%	1.45150
2008	108,059,187	84,420,377	78.1%	227,357,070	159,309,256	70.1%	335,416,257	243,729,633	72.7%	1.39567
2009	110,681,401	83,859,074	75.8%	227,029,816	187,055,628	82.4%	337,711,217	270,914,702	80.2%	1.34199
2010	109,279,661	112,482,237	102.9%	218,480,126	204,884,509	93.8%	327,759,787	317,366,746	96.8%	1.29038
2011	107,617,982	127,777,763	118.7%	209,815,879	227,752,545	108.5%	317,433,861	355,530,308	112.0%	1.24075
2012	111,746,584	144,691,450	129.5%	210,151,522	262,030,432	124.7%	321,898,106	406,721,882	126.4%	1.19303
2013	116,293,464	163,064,060	140.2%	211,658,272	280,135,013	132.4%	327,951,736	443,199,073	135.1%	1.14714
2014	128,797,818	161,697,188	125.5%	222,490,541	288,723,751	129.8%	351,288,360	450,420,939	128.2%	1.10302
2015	134,312,064	186,640,173	139.0%	221,014,134	304,597,585	137.8%	355,326,198	491,237,759	138.2%	1.06060
2016	141,615,030	216,778,789	153.1%	221,117,735	354,315,808	160.2%	362,732,765	571,094,598	157.4%	1.01980
2017	144,399,393	187,074,338	129.6%	210,262,828	388,681,702	184.9%	354,662,221	575,756,040	162.3%	0.98058
2018	139,168,071	193,570,407	139.1%	195,842,786	382,517,405	195.3%	335,010,856	576,087,812	172.0%	0.94287
2019	132,272,685	199,130,236	150.5%	180,586,762	376,367,440	208.4%	312,859,447	575,497,675	183.9%	0.90660
2020	125,150,432	204,766,852	163.6%	165,802,963	370,498,931	223.5%	290,953,395	575,265,783	197.7%	0.87173
2021	117,839,523	211,055,739	179.1%	151,616,836	365,188,425	240.9%	269,456,359	576,244,165	213.9%	0.83820
2022	110,623,298	218,445,005	197.5%	138,262,735	360,930,104	261.0%	248,886,033	579,375,109	232.8%	0.80597
2023	103,569,330	224,200,096	216.5%	125,781,848	354,611,032	281.9%	229,351,178	578,811,128	252.4%	0.77497
2024	96,703,082	227,648,710	235.4%	114,121,569	345,628,831	302.9%	210,824,651	573,277,541	271.9%	0.74516
2025	90,044,847	229,264,408	254.6%	103,298,793	334,335,663	323.7%	193,343,639	563,600,072	291.5%	0.71650
2026	83,595,897	232,183,074	277.7%	93,224,692	324,725,264	348.3%	176,820,589	556,908,338	315.0%	0.68894
2027	77,331,740	239,736,963	310.0%	83,854,596	320,791,414	382.6%	161,186,337	560,528,377	347.8%	0.66245
2028	71,254,909	248,045,033	348.1%	75,129,227	317,739,430	422.9%	146,384,136	565,784,463	386.5%	0.63697
2029	65,386,205	253,850,243	388.2%	67,036,806	311,604,323	464.8%	132,423,011	565,454,566	427.0%	0.61247
2030	59,744,713	256,890,489	430.0%	59,551,215	302,328,594	507.7%	119,295,927	559,219,083	468.8%	0.58891
2031	54,334,416	257,854,465	474.6%	52,640,607	290,844,280	552.5%	106,975,023	548,698,745	512.9%	0.56626
2032	49,156,493	257,585,419	524.0%	46,267,572	277,876,474	600.6%	95,424,245	535,461,892	561.1%	0.54448
2033	44,224,645	256,024,795	578.9%	40,418,329	263,977,690	653.1%	84,642,973	520,002,485	614.3%	0.52354
2034	39,558,205	252,786,653	639.0%	35,085,231	249,220,525	710.3%	74,643,436	502,007,178	672.5%	0.50340
2035	35,175,219	246,922,471	702.0%	30,260,335	233,159,759	770.5%	65,435,556	480,082,230	733.7%	0.48404
2036	31,080,811	238,051,226	765.9%	25,917,412	215,733,022	832.4%	56,998,223	453,784,249	796.1%	0.46543
2037	27,275,969	226,425,241	830.1%	22,031,329	197,097,682	894.6%	49,307,298	423,522,923	858.9%	0.44752
2038	23,766,009	213,322,891	897.6%	18,579,792	178,118,109	958.7%	42,345,801	391,441,000	924.4%	0.43031
2039	20,557,696	198,867,949	967.4%	15,539,522	158,806,256	1022.0%	36,097,219	357,674,205	990.9%	0.41376
2040	17,652,058	182,780,311	1035.5%	12,889,884	139,314,020	1080.8%	30,541,942	322,094,331	1054.6%	0.39785
2041	15,040,900	165,592,734	1100.9%	10,597,377	120,221,223	1134.4%	25,638,277	285,813,957	1114.8%	0.38255
2042	12,713,029	147,680,107	1161.6%	8,633,853	102,026,771	1181.7%	21,346,883	249,706,878	1169.8%	0.36783
2043	10,656,215	129,911,925	1218.9%	6,967,974	85,416,717	1225.8%	17,626,189	215,328,641	1221.6%	0.35368
2044	8,863,441	112,715,045	1271.7%	5,570,200	70,598,147	1267.4%	14,433,642	183,313,192	1270.0%	0.34008
2045	7,311,289	96,534,106	1320.3%	4,410,915	57,642,693	1306.8%	11,722,204	154,176,799	1315.3%	0.32700
2046	5,981,602	81,726,912	1366.3%	3,459,934	46,567,701	1345.9%	9,441,536	128,294,612	1358.8%	0.31442
2047	4,852,918	68,645,102	1414.5%	2,687,969	37,372,627	1390.4%	7,540,887	106,017,729	1405.9%	0.30233
2048	3,903,970	57,285,279	1467.4%	2,068,542	29,888,670	1444.9%	5,972,512	87,173,949	1459.6%	0.29070
2049	3,114,579	47,671,599	1530.6%	1,577,524	23,874,999	1513.4%	4,692,102	71,546,598	1524.8%	0.27952
2050	2,465,320	39,666,136	1609.0%	1,193,400	19,060,300	1597.1%	3,658,720	58,726,440	1605.1%	0.26877
2051	1,937,209	32,834,185	1694.9%	896,568	15,154,087	1690.2%	2,833,777	47,988,273	1693.4%	0.25843
2052	1,511,959	26,945,248	1782.1%	669,521	11,963,892	1786.9%	2,181,480	38,909,141	1783.6%	0.24849
2053	1,172,692	21,869,192	1864.9%	497,285	9,357,738	1881.8%	1,669,977	31,226,930	1869.9%	0.23894
2054	904,372	17,511,527	1936.3%	367,475	7,254,395	1974.1%	1,271,847	24,765,922	1947.2%	0.22975
2055	693,877	13,879,967	2000.4%	270,391	5,583,098	2064.8%	964,267	19,463,064	2018.4%	0.22091
2056	530,058	10,965,609	2068.8%	198,353	4,272,187	2153.8%	728,412	15,237,796	2091.9%	0.21241
2057	403,187	8,650,632	2145.6%	145,034	3,268,376	2253.5%	548,221	11,919,008	2174.1%	0.20424
2058	305,259	6,812,829	2231.8%	105,573	2,497,536	2365.7%	410,831	9,310,366	2266.2%	0.19639
2059	229,823	5,342,212	2324.5%	76,295	1,909,201	2502.4%	306,118	7,251,413	2368.8%	0.18884
2060	172,152	4,177,665	2426.7%	54,800	1,454,272	2653.8%	226,952	5,631,937	2481.6%	0.18157
2061	128,313	3,261,460	2541.8%	39,261	1,103,436	2810.5%	167,573	4,364,897	2604.8%	0.17459
2062	95,073	2,505,137	2635.0%	28,025	816,460	2913.3%	123,099	3,321,597	2698.3%	0.16787
2063	70,006	1,861,025	2658.4%	19,897	587,233	2951.3%	89,904	2,448,257	2723.2%	0.16142
2064	51,224	1,347,670	2630.9%	14,003	416,096	2971.6%	65,227	1,763,765	2704.1%	0.15521
2065	37,268	966,706	2593.9%	9,760	292,935	3001.3%	47,029	1,259,641	2678.5%	0.14924
2066	26,576	688,420	2590.4%	6,773	205,264	3030.6%	33,349	893,685	2679.8%	0.14350
2067	18,818	489,299	2600.1%	4,686	142,862	3048.6%	23,505	632,161	2689.5%	0.13798
2068	13,437	346,552	2579.1%	3,242	99,088	3056.1%	16,679	445,640	2671.8%	0.13267
2069	9,643	244,201	2532.5%	2,245	68,042	3030.6%	11,888	312,243	2626.5%	0.12757
2070	6,938	171,365	2470.0%	1,556	46,833	3009.0%	8,494	218,198	2568.8%	0.12266
2071	4,810	119,697	2488.4%	1,082	32,203	2977.4%	5,892	151,901	2578.2%	0.11795
2072	3,223	83,133	2579.0%	751	22,016	2933.3%	3,974	105,149	2645.9%	0.11341
2073	2,191	57,894	2642.5%	521	14,954	2871.8%	2,712	72,848	2686.6%	0.10905
2074	1,484	40,339	2717.4%	361	10,136	2804.1%	1,846	50,475	2734.4%	0.10485
2075	1,015	27,766	2735.3%	252	6,896	2737.7%	1,267	34,661	2735.8%	0.10082
2076	702	19,186	2734.2%	176	4,713	2682.7%	877	23,899	2723.9%	0.09694
PV Past	2,777,319,201	1,999,899,135	72.0%	5,757,540,291	3,603,482,298	62.6%	8,534,859,492	5,603,381,433	65.7%	
PV Future	1,333,635,914	3,852,385,393	288.9%	1,604,937,344	5,079,661,589	316.5%	2,938,573,258	8,932,046,982	304.0%	
PV Total	4,110,955,115	5,852,284,528	142.4%	7,362,477,636	8,683,143,887	117.9%	11,473,432,750	14,535,428,415	126.7%	

Attachment Q5b
Actual Past and Best Estimate Projected Future Experience
PCS II Policy Forms with Requested Rate Increase (72% Lifetime and 55% Limited)
Nationwide NonNY (VA Forms Only) Data as of December 31, 2016
Nationwide Actual Rate Increase Level and VA requested rate increase

Calendar Year	Lifetime			Limited			Total			4.00% Discount Factor
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	
1997	257,282	0	0.0%	633,281	964	0.2%	890,563	964	0.1%	2.14857
1998	4,713,892	55,667	1.2%	12,291,229	456,580	3.7%	17,005,121	512,246	3.0%	2.06594
1999	28,367,825	3,676,833	13.0%	72,926,117	6,052,483	8.3%	101,293,942	9,729,316	9.6%	1.98648
2000	67,252,032	11,826,976	17.6%	162,711,784	17,342,995	10.7%	229,963,817	29,169,971	12.7%	1.91007
2001	110,574,411	19,418,126	17.6%	250,008,472	35,668,267	14.3%	360,582,883	55,086,392	15.3%	1.83661
2002	119,915,645	29,435,300	24.5%	267,753,057	46,033,580	17.2%	387,668,702	75,468,880	19.5%	1.76597
2003	119,307,491	41,628,261	34.9%	268,496,328	60,075,043	22.4%	387,803,820	101,703,304	26.2%	1.69805
2004	116,287,036	41,458,221	35.7%	260,060,386	83,662,933	32.2%	376,347,422	125,121,154	33.2%	1.63274
2005	113,875,088	47,989,615	42.1%	251,298,779	100,507,544	40.0%	365,173,867	148,497,159	40.7%	1.56994
2006	111,439,441	54,939,680	49.3%	242,340,044	113,959,368	47.0%	353,779,485	168,899,048	47.7%	1.50956
2007	109,105,204	65,098,721	59.7%	233,665,000	127,457,147	54.5%	342,770,204	192,555,868	56.2%	1.45150
2008	108,059,187	84,420,377	78.1%	227,357,070	159,309,256	70.1%	335,416,257	243,729,633	72.7%	1.39567
2009	110,681,401	83,859,074	75.8%	227,029,816	187,055,628	82.4%	337,711,217	270,914,702	80.2%	1.34199
2010	109,279,661	112,482,237	102.9%	218,480,126	204,884,509	93.8%	327,759,787	317,366,746	96.8%	1.29038
2011	107,617,982	127,777,763	118.7%	209,815,879	227,752,545	108.5%	317,433,861	355,530,308	112.0%	1.24075
2012	111,746,584	144,691,450	129.5%	210,151,522	262,030,432	124.7%	321,898,106	406,721,882	126.4%	1.19303
2013	116,293,464	163,064,060	140.2%	211,658,272	280,135,013	132.4%	327,951,736	443,199,073	135.1%	1.14714
2014	128,797,818	161,697,188	125.5%	222,490,541	288,723,751	129.8%	351,288,360	450,420,939	128.2%	1.10302
2015	134,312,064	186,640,173	139.0%	221,014,134	304,597,585	137.8%	355,326,198	491,237,759	138.2%	1.06060
2016	141,615,030	216,778,789	153.1%	221,117,735	354,315,808	160.2%	362,732,765	571,094,598	157.4%	1.01980
2017	144,399,393	187,074,338	129.6%	210,262,828	388,681,702	184.9%	354,662,221	575,756,040	162.3%	0.98058
2018	146,865,274	195,169,308	133.1%	203,822,651	384,673,671	188.7%	350,487,925	579,842,979	165.4%	0.94287
2019	220,397,628	218,104,078	99.0%	272,713,021	400,891,929	147.0%	493,110,649	618,996,007	125.5%	0.90660
2020	209,682,008	223,534,597	106.6%	252,308,648	393,760,356	156.1%	461,990,656	617,294,953	133.6%	0.87173
2021	198,357,571	229,777,153	115.8%	232,060,217	387,431,658	167.0%	430,417,788	617,208,811	143.4%	0.83820
2022	186,953,671	237,284,653	126.9%	212,489,640	382,350,027	179.9%	399,443,311	619,634,680	155.1%	0.80597
2023	175,614,330	243,084,122	138.4%	193,826,389	375,191,579	193.6%	369,440,719	618,275,701	167.4%	0.77497
2024	164,425,295	246,424,033	149.9%	176,174,629	365,293,139	207.3%	340,599,924	611,717,172	179.6%	0.74516
2025	153,451,458	247,790,065	161.5%	159,662,954	353,000,596	221.1%	313,114,412	600,790,661	191.9%	0.71650
2026	142,720,830	250,571,381	175.6%	144,214,868	342,526,515	237.5%	286,935,698	593,097,896	206.7%	0.68894
2027	132,217,607	258,356,676	195.4%	129,790,961	338,073,895	260.5%	262,008,568	596,430,570	227.6%	0.66245
2028	121,968,727	266,954,388	218.9%	116,332,235	334,578,483	287.6%	238,300,962	601,532,870	252.4%	0.63697
2029	112,026,415	272,856,285	243.6%	103,830,042	327,859,750	315.8%	215,856,456	600,716,035	278.3%	0.61247
2030	102,436,843	275,788,683	269.2%	92,254,438	317,861,904	344.5%	194,691,281	593,650,587	304.9%	0.58891
2031	93,216,450	276,500,949	296.6%	81,559,744	305,572,096	374.7%	174,776,194	582,073,405	333.0%	0.56626
2032	84,374,601	275,902,687	327.0%	71,692,788	291,752,949	406.9%	156,067,389	567,655,636	363.7%	0.54448
2033	75,938,773	273,939,337	360.7%	62,633,160	276,986,979	442.2%	138,571,932	550,926,316	397.6%	0.52354
2034	67,946,804	270,192,394	397.7%	54,371,832	261,340,705	480.7%	122,318,636	531,533,099	434.5%	0.50340
2035	60,433,365	263,615,040	436.2%	46,896,565	244,318,828	521.0%	107,329,930	507,933,869	473.2%	0.48404
2036	53,409,415	253,817,862	475.2%	40,167,173	225,867,693	562.3%	93,576,588	479,685,555	512.6%	0.46543
2037	46,878,584	241,121,680	514.4%	34,145,328	206,187,769	603.9%	81,023,912	447,309,449	552.1%	0.44752
2038	40,851,531	226,901,453	555.4%	28,796,486	186,189,069	646.6%	69,648,017	413,090,522	593.1%	0.43031
2039	35,340,615	211,291,043	597.9%	24,084,797	165,881,376	688.7%	59,425,412	377,172,420	634.7%	0.41376
2040	30,348,561	193,994,784	639.2%	19,978,379	145,420,984	727.9%	50,326,940	339,415,768	674.4%	0.39785
2041	25,861,703	175,580,150	678.9%	16,425,934	125,410,413	763.5%	42,287,638	300,990,563	711.8%	0.38255
2042	21,860,961	156,444,052	715.6%	13,382,472	106,366,546	794.8%	35,243,433	262,810,598	745.7%	0.36783
2043	18,328,814	137,504,809	750.2%	10,800,359	89,000,022	824.0%	29,129,174	226,504,831	777.6%	0.35368
2044	15,243,311	119,209,838	782.0%	8,633,811	73,521,346	851.6%	23,877,121	192,731,183	807.2%	0.34008
2045	12,574,667	102,023,245	811.3%	6,836,919	60,000,151	877.6%	19,411,586	162,023,396	834.7%	0.32700
2046	10,288,236	86,316,811	839.0%	5,362,898	48,450,130	903.4%	15,651,133	134,766,942	861.1%	0.31442
2047	8,347,019	72,455,912	868.0%	4,166,352	38,866,893	932.9%	12,513,371	111,322,805	889.6%	0.30233
2048	6,714,828	60,431,153	900.0%	3,206,241	31,071,438	969.1%	9,921,069	91,502,591	922.3%	0.29070
2049	5,357,076	50,263,051	938.3%	2,445,162	24,810,615	1014.7%	7,802,237	75,073,666	962.2%	0.27952
2050	4,240,350	41,801,908	985.8%	1,849,770	19,800,369	1070.4%	6,090,120	61,602,276	1011.5%	0.26877
2051	3,331,999	34,586,290	1038.0%	1,389,680	15,737,385	1132.4%	4,721,679	50,323,675	1065.8%	0.25843
2052	2,600,569	28,370,922	1091.0%	1,037,758	12,420,630	1196.9%	3,638,327	40,791,552	1121.2%	0.24849
2053	2,017,030	23,017,012	1141.1%	770,792	9,712,116	1260.0%	2,787,823	32,729,227	1174.0%	0.23894
2054	1,555,520	18,423,634	1184.4%	569,587	7,527,182	1321.5%	2,125,107	25,950,816	1221.2%	0.22975
2055	1,193,468	14,597,655	1223.1%	419,106	5,791,615	1381.9%	1,612,573	20,389,270	1264.4%	0.22091
2056	911,701	11,528,652	1264.5%	307,448	4,430,727	1441.1%	1,219,148	15,959,378	1309.1%	0.21241
2057	693,482	9,091,848	1311.0%	224,803	3,388,938	1507.5%	918,284	12,480,786	1359.1%	0.20424
2058	525,045	7,158,114	1363.3%	163,638	2,589,156	1582.2%	688,683	9,747,269	1415.3%	0.19639
2059	395,296	5,611,361	1419.5%	118,257	1,978,882	1673.4%	513,552	7,590,243	1478.0%	0.18884
2060	296,101	4,386,966	1481.6%	84,940	1,507,107	1774.3%	381,042	5,894,074	1546.8%	0.18157
2061	220,698	3,423,999	1551.4%	60,854	1,143,358	1878.8%	281,552	4,567,357	1622.2%	0.17459
2062	163,526	2,629,359	1607.9%	43,439	845,894	1947.3%	206,965	3,475,253	1679.1%	0.16787
2063	120,411	1,952,868	1621.8%	30,841	608,334	1972.5%	151,252	2,561,202	1693.3%	0.16142
2064	88,105	1,413,884	1604.8%	21,704	431,009	1985.8%	109,809	1,844,893	1680.1%	0.15521
2065	64,101	1,014,016	1581.9%	15,129	303,415	2005.6%	79,230	1,317,430	1662.8%	0.14924
2066	45,711	721,989	1579.5%	10,498	212,600	2025.1%	56,209	934,589	1662.7%	0.14350
2067	32,368	513,082	1585.2%	7,264	147,966	2037.1%	39,631	661,049	1668.0%	0.13798
2068	23,112	363,349	1572.1%	5,026	102,631	2042.2%	28,137	465,980	1656.1%	0.13267
2069	16,586	256,009	1543.6%	3,480	70,478	2025.3%	20,066	326,488	1627.1%	0.12757
2070	11,933	179,632	1505.4%	2,412	48,514	2011.0%	14,345	228,146	1590.4%	0.12266
2071	8,273	125,457	1516.4%	1,676	33,363	1990.1%	9,950	158,820	1596.2%	0.11795
2072	5,544	87,124	1571.4%	1,163	22,813	1961.0%	6,708	109,936	1639.0%	0.11341
2073	3,768	60,664	1609.9%	807	15,498	1920.2%	4,575	76,162	1664.6%	0.10905
2074	2,553	42,261	1655.2%	560	10,507	1875.3%	3,114	52,768	1694.8%	0.10485
2075	1,746	29,081	1665.7%	390	7,150	1831.3%	2,136	36,231	1695.9%	0.10082
2076	1,207	20,089	1664.5%	272	4,888	1795.0%	1,479	24,977	1688.5%	0.09694
PV Past	2,777,319,201	1,999,899,135	72.0%	5,757,540,291	3,603,482,298	62.6%	8,534,859,492	5,603,381,433	65.7%	
PV Future	2,079,950,660	4,116,614,865	197.9%	2,263,419,058	5,318,497,270	235.0%	4,343,369,718	9,435,112,135	217.2%	
PV Total	4,857,269,861	6,116,514,000	125.9%	8,020,959,349	8,921,979,568	111.2%	12,878,229,210	15,038,493,568	116.8%	

Attachment Q7a	
VA PCS II Lifetime Policies Eligible for Contingent Non-Forfeiture Benefit with 72.0% Rate Increase	
Issue Age	Policy Count
54 and under	-
55-59	-
60	161
61	130
62	139
63	108
64	115
65	66
66	66
67	53
68	28
69	40
70	20
71	15
72	19
73	7
74	12
75	4
76	2
77	1
78	3
79	1
80	-
81	-
82	-
83	-
84	-
85	-
86	-
87	-
88	-
89	-
90 and over	-
Total	990

Attachment Q7b	
VA PCS II Limited Policies Eligible for Contingent Non-Forfeiture Benefit with 55.0% Rate Increase	
Issue Age	Policy Count
54 and under	-
55-59	-
60	-
61	-
62	-
63	-
64	415
65	345
66	284
67	281
68	229
69	248
70	185
71	148
72	95
73	98
74	65
75	67
76	54
77	43
78	37
79	17
80	4
81	8
82	2
83	-
84	-
85	-
86	-
87	-
88	-
89	-
90 and over	-
Total	2,625

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter, dated September 10, 2018, to Genworth Life Insurance Company's (GLIC's) PCS II Virginia rate increase request. The comments and our responses are as follows:

1. If the Company intends to use a previously approved policyholder letter form, please provide the SERFF tracking number for the approved letter.

Policyholder notification forms 165224SPO, 165226SPO, 165239SPO VA, and 165224NQ have been attached to the Form Schedule in SERFF for the Bureau's review. Similar policyholder notification documents included with this rate filing were previously reviewed as part of the Bureau's overall review of the Choice 2 & 2.1 Rate Stability filing and approved on December 22, 2016 under SERFF tracking number GEFA-129136848.

2. Since the policyholder notification letter is required to be filed for review it should be included under the "Form Schedule" section.

Policyholder notification forms 165224SPO, 165226SPO, 165239 SPOVA, and 165224NQ have been attached to the Form Schedule in SERFF.

3. Pursuant to 14VAC5-100-40 A 1 and 14VAC5-100-50 1, the policyholder notification letter is required to include a form number in the lower left-hand corner of the form that may consist of digits, letters or a combination of both that distinguishes it from all other forms used by the insurer. Please revise the form accordingly.

The requested change has been made to the policyholder notification documents.

4. If an insured's premium is currently being waived because they are on claim, please advise how this will be handled? Will they be required to select an option at the time they are notified of the increase, at the time that they come off claim, etc.?

Policyholders on waiver will receive the following documents: (1) no-quote Premium Change Notice "165224NQ_062018.pdf"; (2) Important Information document "165239 VA Important Information 20181012.pdf"; and (3) a copy of the Contingent Benefit Upon Lapse or the Optional Limited Benefit Endorsement, if eligible.

A Coverage Option form will not be sent to policyholders receiving policy benefits as it would be impossible to provide an accurate view of current policy benefit levels thereby deeming it impractical to provide an accurate quote for an alternative benefit design. Additionally, it is unlikely that it is in the policyholders' best interest to reduce benefits while on claim.

Objection Response
Genworth Life Insurance Company

5. Pursuant to 14VAC -200-75 D, an insurer is required to provide notice of an upcoming premium rate schedule increase to all policyholders at least 75 days prior to the implementation of the premium rate schedule increase. Please confirm that the company will comply with this requirement.

Policyholders will be advised of an upcoming premium change at least 75 days prior to the implementation of a rate increase based on their policy anniversary.

6. What exactly is the relevance of the stated factors as the reason for the premium increase and how (or why) does this impact the policyholders? The Rate Review Summary provides a better explanation than the letter regarding the factors driving the rate increase; and we suggest the letter be amended accordingly. The insurance and actuarial terms, however, should be explained or reworded so that the explanation in the letter meets the need for more consumer-friendly language.

Reiterated below is the rationale from the Rate Request Summary outlining factors GLIC considered in determining the need for additional rate increases beyond 2012:

- a) Claim termination rates were lowered in 2014 and again in 2016 resulting in two rounds of significant strengthening of the Disabled Life Reserves (DLR) on existing claimants with a corresponding magnified effect in the projections. Claimants are expected to stay on claim longer and, therefore, use more of their available benefits than was previously assumed.
- b) The benefit utilization assumption was updated in 2014, which contributed to the significant increase in the DLR on existing claims and had a corresponding effect in the projections. Claimants are expected to use a higher portion of their Daily Maximum Benefit than was previously assumed.
- c) More policyholders are surviving to claim than was previously assumed. Increased future earned premiums, driven by the lower than expected termination assumptions, are not enough to offset increased future incurred claims.

There are two places in the policyholder communication package sent to policyholders that reference the reason for the rate increase.

- 1) The first reference is in the Important Change letter (form 165224) which states... “This letter is to inform you that as a result of higher than expected aggregate policyholder claims costs, the premium on your current long term care coverage will increase...”

This statement broadly covers the three points made in Rate Request Summary, e.g. longer duration claims, greater benefit utilization and increased longevity. All these elements combine to mean there are more claims and they are more expensive.

**Objection Response
Genworth Life Insurance Company**

- 2) The second reference is in the Important Information document (form 165239) in the About this rate increase section which states... “Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated.”

These statements provide the policyholder with much the same information as item one. However, it also discloses that experience has deviated from original expectations and that more people are in the cohort who are keeping their policies which has resulted in higher claims and the need for a rate increase. All this information is conveyed in an easy to understand manner and as previously noted is reflective of the more technical explanation provided in the Rate Request Summary.

With respect to the relevance of these factors to the policyholder, we provide the following statement in the Important Information document: “As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims.”

We respectfully submit that these statements in the policyholder communication package provide a good overview of the need for the rate increase and the importance to a given policyholder. As such, we believe no further details are needed.

7. Is the Contingent Benefit Upon Lapse, Contingent Non-Forfeiture Benefit and Optional Limited Benefit Election Form part of the policyholder notification letter or a separate form? Will it become part of the policy upon receipt?

In addition to the policyholder communication packet, policyholders eligible for Contingent Benefit Upon Lapse or the Optional Limited Benefit will receive a copy of the respective endorsement outlining how the benefit works including payment limitations.

A copy of the endorsements listed below are saved in the Supporting Documentation folder in SERFF:

- 134613 VA 06/29/16 – Contingent Benefit Upon Lapse Endorsement
- 158271 10/17/13 – Optional Limited Benefit Endorsement

8. Will the policyholder receive a revised schedule page if an option is elected? If so, please provide a copy of the form and the date approved, including the SERFF or State tracking number if available.

For policyholders who do not elect the Stable Premium Option, we will provide a new schedule page upon request. A statement advising the insured of this right is reflected in “165239SPO VA Important Information 20181012.pdf.”

Since the Stable Premium options are not available unless the policyholder is receiving this particular rate increase, we are not using the Coverage Amendment rider to change their policy.

**Objection Response
Genworth Life Insurance Company**

Any policyholder who elects one of the Stable Premium options will receive endorsement 7030END-SPO 1017 and an updated Schedule page. A sample schedule page is saved under the Supporting Documentation tab in SERFF as "Schedule_SPO_Sample_20180221.pdf."

9. Pursuant to 14VAC 5-100-40 A 3, please include a certification similar to the following for the policyholder notification letter, or any other filed form if applicable. A statement identical to the following which is signed by the General Counsel or an officer of the company or any attorney or actuary representing the company: "The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto."

See attached "VA Compliance Certification 20181012.pdf."

10. Sample Policyholder Letter (Supporting Document)

Prior to resubmitting, the company may wish to review the requirements of 14VAC5-200-75 D and 14VAC5-100 et seq. to ensure that all applicable requirements have been met.

GLIC believes the policyholder notification materials comply with 14VAC5-200-75 D Required Disclosure of Rating Practices to Consumer and 14VAC5-100-50 Form Requirements.

The specific location of required material pursuant to 14VAC5-200-75 A and D is as follows:

- A. 1. Important Information document (165239) – Guaranteed renewable section.
 - 2. Important Information document (165239) – Guaranteed renewable section; Coverage Options (165226).
 - 3. Important Change cover letter (165224); Coverage Options (165226) – Keep current coverage section.
 - 4. a. Important Change cover Letter (165224); Coverage Options (165226) – Keep current coverage section.
 - b. Important Information document (165239) – Considerations related to reducing your benefits and Select a Limited Benefit with No Further Premium Requirement sections.
 - 5. a. - e. Rate History Form (150023) – See "150023_090418_gnw.pdf" saved in the Supporting Document folder in SERFF.
- D. Policyholders will be advised of an upcoming premium change at least 75 days prior to the implementation of a rate increase based on their policy anniversary.
- 1. See notation of location of information required from subsection A. above
 - 2. a. Coverage Options (165226); Important Information document (165239)
 - b. Important Information document (165239) – Considerations related to reducing your benefits section.
 - c. Important Information document (165239) – Considerations related to reducing your benefits section.

**Objection Response
Genworth Life Insurance Company**

- d. Addresses, phone numbers, fax numbers & website information are on almost every page of the document.
3. Please refer to the response provided for question 10 above.
4. Important Information document (165239) – About this premium increase section.

11. In the "About this premium increase" section of the letter, please explain how a policyholder who does not have access to a computer can obtain additional information regarding premium increases if they cannot access "Genworth.com/LTC premiums".

The statement has been amended as follows: “For additional information regarding premium increases, please go to [Genworth.com/LTCpremiums] or call us at [999 999.9999].”

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.

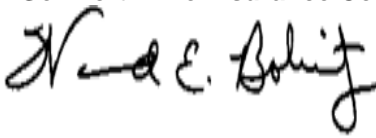
It will not be reduced by any Benefits previously paid under the Policy.

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.

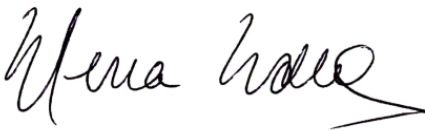
In all other respects the provisions and conditions of the Policy remain the same.

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.

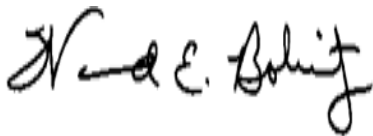
Payment Limitations

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



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:

STABLE PREMIUM OPTION ENDORSEMENT

This Endorsement is to be attached to, and adds/changes the following language to the above identified Policy.

This Endorsement changes the policy coverage, and is a part of the policy and subject to all the provisions of the policy except where they are modified by this Endorsement. Except where stated otherwise in this Endorsement, to the extent that any provisions contained in this Endorsement are contrary to or inconsistent with those of the policy, the provisions of this Endorsement will control. This Endorsement and the accompanying updated Schedule are to be attached to and form a part of the policy.

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

Lifetime Payment Maximum

- The Lifetime Payment Maximum is changed as shown on the accompanying updated Schedule.

Compound 1% Benefit Increases

- As shown on the accompanying updated Schedule, the Inflation Protection provision is changed to Compound 1% Benefit Increases. The Daily Payment Maximum will remain at its current level (or slightly above due to system rounding) [, including all prior [Equal][Compound] 5% Benefit Increases if that was an original benefit under the policy,] until the first anniversary of the policy effective date that occurs after the effective date of this Endorsement. Beginning on the first anniversary of the policy effective date that occurs after the effective date of this Endorsement, the Daily Payment Maximum and Lifetime Payment Maximum amounts will increase in accordance with the Compound 1% Benefit Increases provision of the policy.
- The attached updated policy Schedule reflects this change to the Inflation Protection provision.

Elimination Period [and co-insurance]

- EP1 • [As shown on the accompanying updated Schedule, the Elimination Period is changed to 180 days for the Long Term Care Facility Benefit, and a 90-day Elimination Period is required for the Home Care Benefit.
- EP2 • The definition of the term "Elimination Period" in the Glossary section of the policy is deleted in its entirety and replaced with the following:

The number of days for which an Insured Person must incur expenses that qualify for benefit payments under the policy; but for which we will NOT pay benefits. For the Long Term Care Facility Benefit, the Elimination Period can be satisfied by days for which payment would otherwise be made under the Long Term Care Facility Benefit (including Bed Reservation Benefit Days), or days the Insured Person receives services covered under the

Home Care Benefit in accordance with a Privileged Care Coordinator's Plan of Care. For the Home Care Benefit, the Elimination Period can be satisfied by days for which payment would otherwise be made under either the Home Care Benefit or the Long Term Care Facility Benefit (including Bed Reservation Benefit Days). Days used to satisfy the Elimination Period do not need to be consecutive, but must occur within a 2 year period.

Once an Insured Person has satisfied this Elimination Period requirement, he or she will never have to satisfy a new Elimination Period for the policy. The Schedule shows the number of days in each Insured Person's Elimination Period.

Note, the Elimination Period does not apply to: the Privileged Care Coordination Benefit; the Caregiver Training Benefit; or the Equipment Benefit.

- EP3
- The paragraphs of the "Home Care Benefit" provision that appear prior to the "Definitions" section of that provision are deleted in their entirety and replaced with the following:

The following benefits apply when an Insured Person receives care and support services in accordance with a Plan of Care developed by a Licensed Health Care Practitioner:

- Subject to the Elimination Period and the Daily Payment Maximum limitation in the next paragraph, we will pay the expenses he or she incurs for the following care and services that are consistent with that Plan of Care:
 - Health care services provided by a Nurse, or a licensed physical, occupational, respiratory or speech therapist;
 - Home Health Aide and Personal Care Attendant Services;
 - Homemaker Services;
 - Chore Services;
 - Adult Day Care;
 - Hospice Care; and
 - The first 21 days of Respite Care he or she receives during a Policy Year. (Respite Care is not subject to, nor will it satisfy any Elimination Period.)
- Unless specified differently by a separate Policy rider or endorsement, payment for the above expenses will not be subject to the Daily Payment Maximum; however, not more than 7 times the Daily Payment Maximum will be paid for all those expenses which an Insured Person incurs during any calendar week (Sunday through Saturday).
- After satisfying the Elimination Period, the policy will be eligible for monthly waiver of any premiums becoming due while an Insured person is receiving Home Care Benefits in accordance with a Plan of Care developed by a Privileged Care Coordinator.

- EP4
- The first paragraph of the "Bed Reservation Benefit" provision is deleted in its entirety and replaced with the following:

We will continue to pay benefits under the Long Term Care Facility Benefit, or give Elimination Period credit for either the Long Term Care Facility Benefit or Home Care Benefit, for each day an Insured Person:

- is temporarily absent during a stay in the Long Term Care Facility; and
- is charged to reserve his or her accommodations in that facility.

- EP5 • The first paragraph of the “Waiver of Premium” provision in the “Effective Date and Premium Provisions” section is deleted in its entirety and replaced with the following:

We will waive premium payments for each coverage month that begins:

- While an Insured Person is receiving continuing benefits under the Long Term Care Facility Benefit or the Bed Reservation Benefit (after satisfying the Elimination Period); or
- When Home Care Benefits are being received in accordance with a Plan of Care from a Privileged Care Coordinator (after satisfying the Elimination Period).]

OR

- C1 [[As shown on the accompanying updated Schedule, the Elimination Period is changed to be 100 days for the Long Term Care Facility Benefit.]

- C2 • The third paragraph of the definition of the term “Elimination Period” in the Glossary section of the policy is deleted in its entirety and replaced with the following:

Note, the Elimination Period does not apply to: the Privileged Care Coordination Benefit; the Caregiver Training Benefit; or the Equipment Benefit.

- C3 • The paragraphs of the “Home Care Benefit” provision that appear prior to the “Definitions” section of that provision are deleted in their entirety and replaced with the following:

The following benefits apply when an Insured Person receives care and support services in accordance with a Plan of Care developed by a Licensed Health Care Practitioner:

- Subject to the Daily Payment Maximum limitation in the next paragraph, we will pay 90% of the expenses he or she incurs for the following care and services that are consistent with that Plan of Care:

- Health care services provided by a Nurse, or a licensed physical, occupational, respiratory or speech therapist;
- Home Health Aide and Personal Care Attendant Services;
- Homemaker Services;
- Chore Services;
- Adult Day Care;
- Hospice Care; and
- The first 21 days of Respite Care he or she receives during a Policy Year. (Respite Care is not subject to, nor will it satisfy any Elimination Period.)

- Unless specified differently by a separate Policy rider or endorsement, payment for the above expenses will not be subject to the Daily Payment Maximum; however, not more than 7 times the Daily Payment Maximum will be paid for all those expenses which an Insured Person incurs during any calendar week (Sunday through Saturday).

- The policy will be eligible for monthly waiver of any premiums becoming due while an Insured Person is receiving Home Care Benefits in accordance with a Plan of Care from a Privileged Care Coordinator.

No Elimination Period. We will waive the Insured Person’s Elimination Period for these care and support services. In addition, if the care and support services are provided in accordance with a Privileged Care Coordinator’s Plan of Care, each day the Insured Person

incurs expenses for the above care and support services (except Respite Care) will count toward satisfying his or her Elimination Period for other benefits that are subject to an Elimination Period.

- C4
- The first sentence of the “Long Term Care Facility Benefit” provision is deleted in its entirety and replaced with the following:

Subject to the Daily Payment Maximum, we will pay ninety percent (90%) of the expenses an Insured Person incurs for care and support services (including room and board, but not prescription drugs) provided by a Long Term Care Facility.]

Impact to Your premium

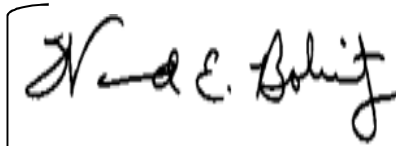
- Once this Endorsement becomes effective, while we may begin the regulatory process of seeking a premium increase, we will not implement a premium increase on Your policy in accordance with Our Limited Right To Change Premiums until at least the anniversary of the policy effective date that occurs on or after January 1, 2028.

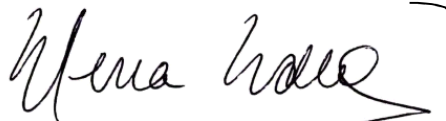
Limited options to change coverage

- If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead wish to revert to the benefits You had prior to selecting the benefit changes made pursuant to this Endorsement, You must change Your decision in writing within 60 days of the effective date of this Endorsement. After the 60-day period, You cannot revert back to the benefits You had prior to selecting the benefit changes made pursuant to this Endorsement.
- Other than Your right described above to provide written notice that You do not wish to keep the benefit changes made pursuant to this Endorsement, the only benefit change that You may make going forward from the effective date of this Endorsement is a reduction to an available Daily Payment Maximum or dropping an applicable rider. Changing Your Daily Payment Maximum will impact other benefits and maximum coverage amounts under Your policy.

In all other respects, the conditions and provisions of the policy, as modified by any other riders or endorsements, remain the same.

Signed for Genworth Life Insurance Company.


Ward E. Bobitz
Secretary


Elena Edwards
Senior Vice President



Genworth Life
 Genworth Life of New York
 Administrative Offices:
 3100 Albert Lankford Drive
 Lynchburg, VA 24501

Rate Increase History

from Genworth Life Insurance Company
 and Genworth Life Insurance Company of New York¹

Rate Increase History

The company has sold long term care insurance since 1974. In the past 10 years, the company has raised its rates on policy forms that are no longer available for sale.

Following is a summary of the rate increases:

Policy Form Series - Not every series was available in every state	Years Available for Sale	Percentage of Increase ²	Effective Year ³
6465, 6026, 6318, 6322, 6328, 6394, 6395	1974-1989	0-10%	2007-2010
6484, 6667, 7003, 7012, 7021, 50000, 50001, 50003, 50004, 50013, 50018, 50020, 50021, 50022, 50023, 50024, 50029, 50100, 50107, 51000	1988-2003	0-14%	2007-2010
		0-88%	2012-2015
		0-60%	2014-2017
		0-70%	2016-2019
		0-77%	2018-2022
7000, 7002, 7011, 7012, 7020, 7022, 7024, 50024, 50027, 50109, 50110, 51001, 51002	1993-2005	0-12%	2007-2010
		0-25%	2011-2014
		0-118%	2012-2015
		0-60%	2014-2017
		0-67%	2016-2019
7011, 7012, 7030, 7031, 7032, 7033, 7034, 51005, 51006, 51007	1997-2004	0-11%	2007-2010
		0-25%	2011-2014
		0-97%	2012-2016
		0-60%	2014-2017
		0-67%	2016-2019
7025, 7035, 7035AXREV, 7037, 7037A, 7037C, 7037C REV, 51010, 51011	2001-2006	0-60%	2012-2015
		0-78%	2014-2017
		0-67%	2016-2019
		0-130%	2018-2022
7040	1999-2012	0-35%	2013-2016
		0-15%	2016-2019
		0-70%	2018-2022
51014, 51012, 51015, 51014REV, 51012REV, 51015REV, 7043, 7044, 7045, 7042, 7044REV, 7042REV, 7043REV	2003-2012	0-60%	2014-2017
		0-52.8%	2017-2020
		0-98%	2018-2022

¹ Only Genworth Life Insurance Company of New York is admitted in and conducts business in New York.

² The amount of the rate increase may vary by state; policy form series; or policy type. The Percentage of increase shown reflects the aggregate effect of more than one rate increase request.

³ Future effective dates reflect rate increases allowed but not yet implemented.

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter, dated September 25, 2018, to Genworth Life Insurance Company's (GLIC's) PCS II Virginia rate increase request. The comments and our responses are as follows:

1. Since only a sample of voluntary lapse rates is supplied, please provide the range and weighted average of ultimate voluntary lapse rates assumed for this block of business.

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

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

For PCS II, the experience prior to the upward trending (Attained Age 79) has a lapse rate of approximately 0.77%. With the increasing trend in the tail of the data, the assumption increases to ultimate lapse rates of approximately 3.2% for the PCS II products. The product projections reach ultimate lapse rates at Attained Age 97 or older, depending on Issue Age of the policyholder.

2. The memorandum states that the morbidity is based on the experience of over 200,000 claims. Please also provide the historical claim count for this particular block.

The experience study used to develop the morbidity assumptions contained roughly 48,450 claims for PCS II. Overall, there are slightly more than this as the studies include a timing lag to eliminate potential noise in the claim information.

3. Please provide the Excel file used to produce Attachment 7 Status of Filings.

Please refer to Attachment 3 in the file "VA PCS II Objection 4 Attachments 20181015.xlsx" for an updated Status of Filings in excel format.

4. Please provide a demonstration of the assertion that the conversion from a claim cost total lives model to a first principles healthy lives model had no material impact.

The Company's projection models were converted from a Total Lives Claim Cost approach to a First Principles Healthy Lives approach, with the healthy life model going into use for most products starting with 2016 cashflow testing.

Objection Response Genworth Life Insurance Company

Overall, the impact to the Earned Premiums and Incurred Claims when switching was not materially impactful for the company. The graphs below show a comparison between the two models when looking at Earned Premiums and Undiscounted Incurred Claims. Results from the two models are largely consistent. On a present value basis, Earned Premiums increased by 1.4% while Incurred Claims decreased by 0.3%. Part of this difference was due to more precise treatment of policy provisions in the new model (for example, reflecting exact benefit periods in the healthy life model rather than grouping infrequent values with common values in the claim cost model).

Table 4a: Earned Premiums for Total Lives and Healthy Lives Assumptions

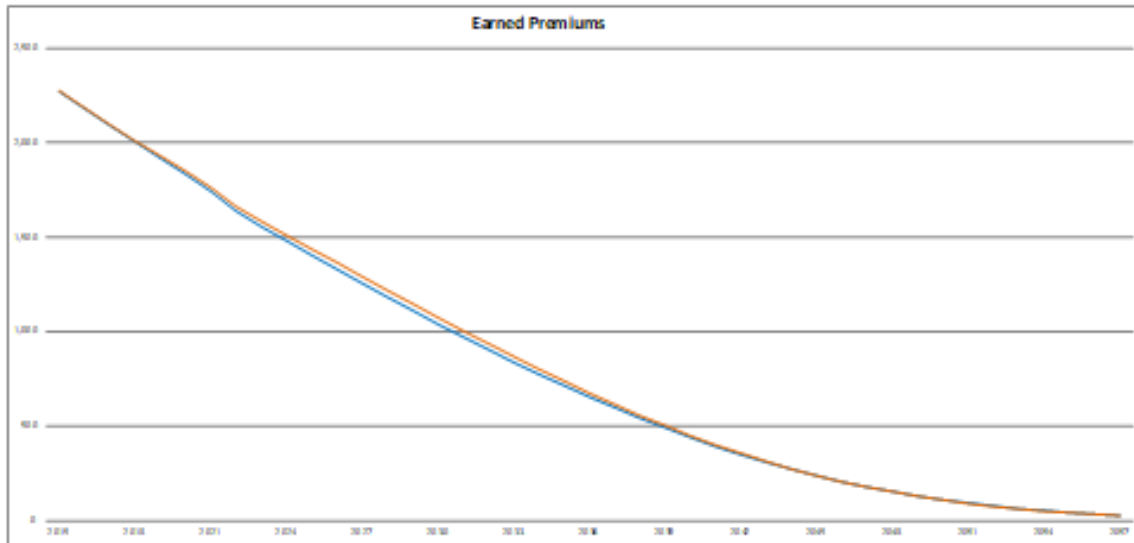
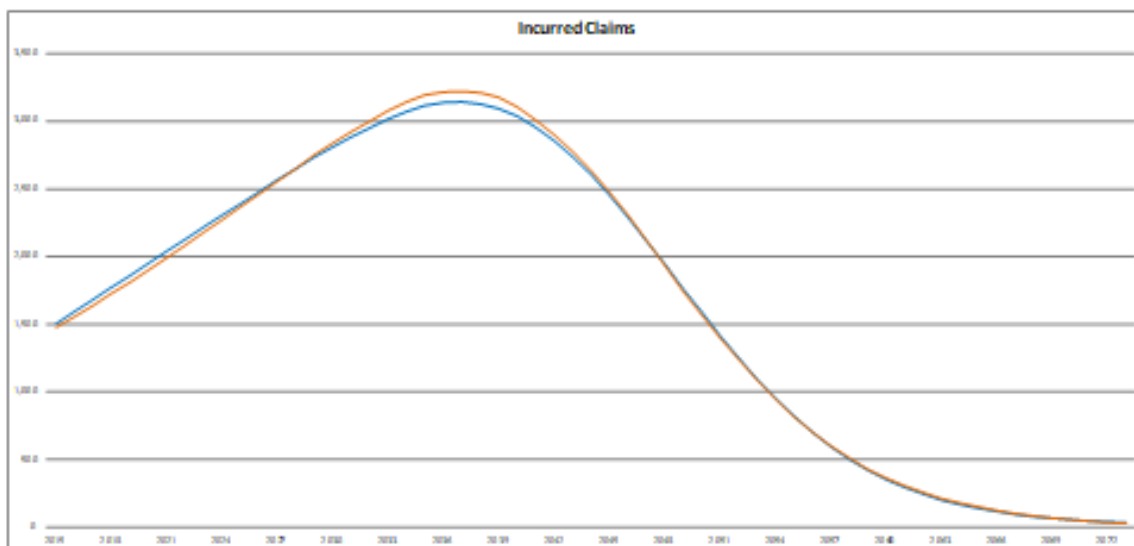


Table 4b: Undiscounted Incurred Claims for Total Lives and Healthy Lives Assumptions



**Objection Response
Genworth Life Insurance Company**

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

- a. Paid-up policies should be removed, both from historical experience and future projections.**
- b. For this pre-stability block, assumptions should use a best-estimate basis without margins for moderately adverse conditions.**
- c. Premiums should be at the Virginia rate level for both historical and projected future. The description in the memorandum is unclear whether this has been done for rate increases prior to 2012.**
- d. Please use the appropriate maximum valuation interest rate (4.5%) as specified in 14VAC5-200-150 for accumulation and discounting of this block, including any discounting of claim reserves back to the incurral year.**

There are four different requests regarding the information included in the projection exhibits. GLIC's commentary on these requests is as follows:

First, for the previously provided projections and for the new exhibits, nationwide experience specific to the forms available in Virginia will be included. The past experience and future projections will include rate history for Virginia (unless otherwise requested), and the projection assumptions will not contain additional margins for adverse deviation.

Next, at the request of the Bureau, GLIC will remove all paid-up policies from both the historical experience and the projections. However, the Choice I product did not have significant sales with limited payment periods nor a significant number of policies that have elected non-forfeiture to this point. GLIC argues that excluding the non-forfeiture policies would make the experience look worse and therefore increase the justified rate increase. Additionally, the block of business was priced using an overall loss ratio projection, thus, GLIC looks at the aggregate experience of the entire block of business when calculating justified rate increases. For these reasons, GLIC believes that paid-up policies should not be excluded from the analysis.

Finally, the attachments will be provided using a different discount rate when calculating the loss ratios. Pursuant to Virginia regulation, the earned premiums and incurred claims will be discounted (or accumulated) using the maximum statutory valuation rate of 4.5%. However, due to limitations in the modeling platform, GLIC is unable to use a different discount rate in the calculation of the incurred claims. The calculation of Disabled Life Reserves (DLR) is based on non-locked-in best estimate assumptions. Therefore, it is reasonable to discount the paid claim streams within the DLR at a current discount. In general, most claims are paid in the first 2-3 years, so the discount rate used will not have a significant impact on the projection. Given the difference between the justifiable rate increase and the current proposed rate increase, this small difference should not affect the overall support of the proposed rate increase.

**Objection Response
Genworth Life Insurance Company**

6. Because the Bureau has observed over the years that the anticipated experience of policies with and without inflation is often markedly different, for each of the four subsets of the business corresponding to the combinations of (lifetime/limited benefit periods) and (no inflation/with inflation protection), please provide (IN EXCEL FORMAT) the following projections on a nationwide basis:

- a. current assumptions and current rates**
- b. current assumptions and current rates, using actual nationwide premiums (not Virginia rate level)**
- c. current assumptions and current rates, including paid-up policies (if any)**
- d. current assumptions with the proposed rate increase**
- e. current assumptions with the proposed rate increase, but with no shock lapses, benefit reductions, CBUL, or adverse selection (if applicable)**
- f. current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception**
- g. original assumptions and original premiums from inception**
- h. actual past experience (claims, mortality, lapse) but original assumptions in the future, with all premiums at the original premium scale from inception.**

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

The requested rate increases that are part of GLIC's Multi-Year Rate Action Plan are developed based on aggregate product experience. GLIC later split the requested increases by lifetime and limited as there was significant differentiation between these subsegments. The requested rate increases do not include splits for inflation options. Therefore, GLIC does not believe that this view should be used as justification for or against the requested rate increases in this filing. However, at the request of the Bureau, the attachments will be split between by both benefit periods and benefit inflation options.

The response for Question 5 included information regarding paid-up policies. The non-forfeiture policies will generally have minimal claims impact but will have substantial past earned premiums. Therefore, removing nonforfeiture policies from the projection would increase the future loss ratio and thus increase the justified rate increase. Furthermore, policies with limited payment periods have significant early premiums, but do not have higher anticipated claims compared to policies with lifetime payment periods. Thus, removing these policies would increase the justified rate increase. While GLIC does not believe the paid-up policies should be removed from the attachments, we have done so at the request of the Bureau.

GLIC does not include assumptions for policyholder behavior within the projections used for justifiable rate increases. Because such assumptions are not included GLIC's projections, GLIC will not be providing exhibits for item (E), above, as it would be the same projection as item (D).

**Objection Response
Genworth Life Insurance Company**

Item (F) is the ‘if-known’ analysis that has been suggested by some as an alternative way to validate rate increases. GLIC does not agree that applications of ‘if-known’ methodology is appropriate or consistent with regulation and this method is in direct conflict with GLIC’s ability to effectively manage its inforce LTC blocks of business. Several methodologies have been discussed during the recent NAIC LTC Pricing Subgroup meeting in July 2018. The Subgroup looked at three methodologies: 1) the Prospective Present Value approach used by Texas, 2) the Blended If-Knew used in Minnesota and, 3) the If-Knew methodology requested by Virginia in objections related to this filing. The conclusion from the Pricing Subgroup was that Prospective Present Value is consistent with the NAIC Model regulation and that the Blended If-Knew method resulted in similar justified rate increases, with deviation at higher policy durations (30+). However, the If-Knew (not blended) methodology resulted in premium increases that were significantly different than the other methods. Another key comment from this working group summary was the following: ‘Although it is understandable that states may favor arbitrary caps in the interest of protecting policyholders from large rate increases, one concern is a potential solvency risk if actuarially justified rate increases are postponed.’ Additionally, delays in approving the requested rate increases could result in significantly higher future rate increases.

Therefore, GLIC is providing attachments that reflect rate increase premiums from inception at the requested of the Bureau but believes that these attachments should be used for illustrative purposes only.

GLIC is providing the information requested in items (G) and (H) using the original pricing assumptions but wants to clearly differentiate between how the original pricing is being used. In item (G), the original pricing assumptions are projected since issue to our actual sales mix. In item (H), the original pricing assumptions are being applied to policies that are currently inforce. This is done in order to line up more reasonably with GLIC’s actual past experience but will cause the projections in item (H) to vary significantly from the projections in item (G).

The requested exhibits have been provided using an appropriate maximum statutory discount rate for the product in Attachments 6a-h in “VA PCS II Objection 4 Attachments 20181015.pdf.”

7. For each of the four subsets of the business above, please provide the active life reserves balance as of the projection date on a nationwide basis.

The table below contains the active life reserve balances for the PCS II product on a nationwide basis split by both benefit periods and benefit increase options.

PCS 2 – Active Life Reserves		
	Lifetime	Limited
No Bio	\$142,321,230	\$430,405,990
5% Equal	\$416,049,245	\$773,823,651
5% Compound	\$731,447,126	\$809,720,483
Total	\$1,289,817,600	\$2,013,950,127

**Objection Response
Genworth Life Insurance Company**

8. For each of the four subsets of the business above, please provide the policy count as of the projection date in Virginia.

See the table below for the inforce policy counts, separated by the requested splits of benefit periods and benefit increase options.

Benefit Period	Benefit Increase Option		
	Compound	Simple	None
Lifetime	2,215	914	206
Limited	4,109	2,847	1,139

9. Section 19 of the Actuarial Memorandum indicates that the loss ratio standard is 60%, but 14VAC5-200-150 contains a stricter requirement for rate increase filings. Please provide demonstrations related to these requirements.

Pursuant to Virginia regulation, GLIC has provided the requested 60%/80% demonstration in Attachment 9 of "VA PCS II Objection 4 Attachments 20181015.pdf." GLIC notes that while we pass the 60%/80% test for the rate increase requested in this filing, we plan to follow the rate increase schedule as detailed in our Multi-Year Rate Action Plan that includes future rate increase filings of similar or lesser value in 2020 and 2023, and as justified by our experience. Justification for GLIC's approach to the Multi-Year Rate Action can be found in Section 2 of the actuarial memorandum.

Regards,



Michael S Johnson, FSA, MAAA

AVP and Actuary, LTC In-force Actuarial
Genworth Life Insurance Company

Date: October 15, 2018

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter, dated February 6, 2019, to Genworth Life Insurance Company's (GLIC's) PCS II Virginia rate increase request. The comments and our responses are as follows:

1. Your readability certification does not contain the number of words, syllables, and sentences as required by 14 VAC 5-110-60. Also, please review the regulation for required certification language.

To comply with 14 VAC 5-110-60, the Flesch Score documentation has been updated to include the required information.

2. The Certification of Variability should describe and explain the variability in the Compound 1% Benefit Increases section specific to form 7030-SPO 1017.

Variability regarding the 1% Benefit Increase has been added to the SOV 7030-Schedule_VA and removed from the SOV_7030END-SPO_VA. New SOVs have been attached; refer to "SOV_7030 Schedule_VA.pdf" and "SOV_7030END-SPO_VA.pdf."

3. The Filing Description states that the Stable Premium Option Endorsement will be used with the PCS II policy series. Please identify the specific policy form numbers with which the endorsement will be used and the date the policies were approved in Virginia. Also, in order for us to continue our review of the endorsement, please provide us with copies of these policies.

The Stable Premium Option (SPO) will be used with the comprehensive policy form 7030L which was approved in Virginia on 3/12/98. The policy form is attached; refer to "PCS 2_VA 7030L 001.pdf."

4. The Certification of Variability describes two instances where text may appear in the endorsement under specified circumstances. Please add this language to the endorsement where it would appear if applicable.

The endorsement has been highlighted to make the two different options and the associated text easier to find; see attachment "7030END-SPO 1017_v2.pdf". The SOV for 7030END-SPO 1017 has also been modified to more clearly correspond to the endorsement language; see attachment "SOV_7030END-SPO_VA.pdf."

**Objection Response
Genworth Life Insurance Company**

5. Regarding the Stable Premium Option, our understanding is that it is priced to be equivalent to the premium level assuming all phases of the MYRAP are approved; however, we unable to independently verify this claim. Please provide additional information that supports this claim. In addition,

- **provide separate projections of this option.**
- **provide any marketing or training materials related to this option in addition to any other information that may be provided to policyholders.**
- **explain how future rate increases will be determined for those policyholders that elect this option.**

The SPO was priced to achieve the same lifetime loss ratio (LLR) as Genworth’s MYRAP. The MYRAP for PCS II consisted of a 60% rate increase in 2017 and a 30% rate increase in 2020, resulting in a cumulative rate increase of 108%. The table below compares projected and historical amounts between the SPO designs and Genworth’s MYRAP at the price of pricing. Note that on the basis of modeling and assumptions as of the point of pricing, all options result in a lifetime loss ratio of approximately 110.6%.

	Longer EP Design			10% Coinsurance Design			MYRAP (108% Increase)		
	Earned Premium	Incurred Claims	LR	Earned Premium	Incurred Claims	LR	Earned Premium	Incurred Claims	LR
PV Past	7,855,011,376	5,216,004,369	66.4%	7,855,011,376	5,216,004,369	66.4%	7,855,011,376	5,216,004,369	66.4%
PV Future	3,045,580,160	6,836,347,459	224.5%	3,051,803,430	6,861,708,426	224.8%	4,988,956,420	8,992,689,212	180.3%
Total	10,900,591,536	12,052,351,828	110.6%	10,906,814,806	12,077,712,796	110.7%	12,843,967,796	14,208,693,582	110.6%

GLIC has provided the full projections related to these loss ratios in Attachment 1 of the file “VA PCS II Objection 5 Attachments 20190307.pdf.”

Regarding marketing or training materials: The SPO is an alternative reduced benefit option provided to policyholders receiving a rate increase therefore there are no separate marketing materials provided. The information provided to policyholders regarding this option is all contained within the policyholder notification documents. These documents have been previously provided to the Department in this submission. The policyholder communication documents also provide the basis for training for agents and customer service representatives.

**Objection Response
Genworth Life Insurance Company**

When determining future rate increases for SPO policies, GLIC's current plan is that policyholders who choose SPO will be treated as a separate class of policies. GLIC will continue to monitor experience of all Choice I business and will react as experience develops. Note that it may be required to combine claims experience for the entire block due to credibility issues within just the SPO class.

Regards,



Matthew E. Haladay, FSA, MAAA
Pricing Actuary
Genworth Life Insurance Company

Date: March 7, 2019



Long Term Care Division
1650 Los Gatos Drive
San Rafael, CA 94903 1809

February 12, 1998



NAIC No. 70025

The Honorable Stephen T. Foster
Commissioner of Insurance
Commonwealth of Virginia
State Corporate Commission
1300 E. Main Street
Richmond, VA 23219

Attn: Ms. Mary Ann Mason

Re: General Electric Capital Assurance Company
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Long Term Care Insurance Policy, Form No. 7030L et al
Your letter dated February 3, 1998
Submission No. 007 0000008950

APPROVED
Commonwealth of Virginia
State Corporation Commission
Bureau of Insurance
DATE 3/2/98
BY *alb*

Dear Ms. Mason:

In response to your letter dated February 3, 1998, I have answered each of your concerns/objections in the same order as written by you.

1. As requested per our telephone conversation dated February 3, 1998, I have enclosed a copy of the agents report to comply with regulation 14 VAC 5-200-110 B. 1&2.
2. I have revised the wording of the How We Evaluate Claims provision to include "while a claim is pending".

Based on the above information, we hope that you will be able to grant approval of this submission. I would appreciate a call whenever you have questions. You can phone me toll-free at (800) 284-5568 Ext. 7855 or call directly at (415) 492-7855. Our FAX number is (415) 492-7756. Enclosed for your reply is a prepaid return mail envelope.

Sincerely,

Mick van Staveren
Contract Analyst
Contract Development

Enclosures



GE Capital Assurance

LONG TERM CARE INSURANCE POLICY

POLICYHOLDER:
[JOHN ALAN DOE]
POLICY NUMBER:
[ABC1234567]

This policy is intended to be a tax-qualified contract under the Internal Revenue Code.
SEE THE PROVISIONS ON PAGE 2.

DECLARATIONS

This policy has been issued by General Electric Capital Assurance Company (GE Capital Assurance) Our home office is in Wilmington Delaware; and this policy is serviced by our Administrative Office in San Rafael, California. We are pleased to issue this insurance policy to you. It has many important features. We urge you the Insured Person, to read it carefully.

RENEWABILITY

THIS POLICY IS GUARANTEED RENEWABLE FOR LIFE: You (the Policyholder named above) have the right, subject to the terms of this policy, to continue it as long as you pay the required premiums on time. We cannot change any of the terms of this policy on our own, except that, in the future, we may increase the premiums.

30 DAY RIGHT TO EXAMINE YOUR POLICY

You have 30 days from the day you receive this policy to examine and return it to us if you decide not to keep it. You do not have to tell us your reason for returning the policy. Simply return it to us at our Administrative Office or to the agent or office through which it was bought. We will refund the full amount of any premium paid within 30 days of such a policy return; and the policy will be void from the start.

IMPORTANT CAUTION ABOUT THE APPLICATION

This policy may not apply when you have a claim! Please Read! The issuance of this long term care insurance policy is based upon the responses to questions on the application. A copy of that application is enclosed. If an Insured Person's answers are incorrect or untrue, we have the right to deny benefits or rescind the policy. The best time to clear up any questions is now, before a claim arises! If, for any reason, any of an Insured Person's answers are incorrect, contact our Administrative Office at this address: 1650 Los Gatos Drive, San Rafael, California 94903-1899.

THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY: If you are eligible for Medicare, review the Medicare Supplement Buyer's Guide available from us.

NOTICE TO BUYER: This policy may not cover all of the costs associated with long term care incurred by the buyer during the period of coverage. The buyer is advised to review carefully all policy limitations.

This policy is intended to qualify for favorable tax treatment. As such, it must meet certain federal standards in addition to all applicable standards in the state in which the policy was issued or issued for delivery. If you have any questions regarding the tax qualification of this product, you should direct such questions to the appropriate federal agency, or you should consult your tax advisor.

FEDERAL TAX QUALIFICATION PROVISIONS

This section describes our intent that this be a qualified contract.

Conformity with Internal Revenue Code

This policy is intended to be a qualified long term care insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986 (as amended by the Health Insurance Portability and Accountability Act of 1996 - Public Law 104-191). If on its effective date, the policy does not comply with the requirements of the above cited section, it will be treated as if it had been changed to comply with those requirements. Because the policy is guaranteed renewable, we will inform you in writing of any required change in the provisions of this policy; and you will be given the choice of accepting the change, or retaining the policy without that change.

TABLE OF CONTENTS

These are the major provisions of the policy in the order in which they appear.

Section Title	Page
DECLARATIONS (This describes some general rights and obligations).....	1
FEDERAL TAX QUALIFICATION PROVISIONS	2
TABLE OF CONTENTS	2
SCHEDULE	3
GLOSSARY	4
(Here you can find the definition of terms used throughout the policy. Additional definitions are found in some of the Benefit Provisions.)	
BENEFIT PROVISIONS	6
(Here you can find a description of the specific Benefits provided by the contract and how you qualify for them.)	
EXCLUSIONS AND LIMITATIONS.....	14
BASIC CONTRACT PROVISIONS (Provisions discussing this contract in general)	15
CLAIMS PROVISIONS	16
(This section describes the claims process. It includes: what must be done initially; how and when to file a claim; how we evaluate a claim and pay benefits; and how to appeal a claim denial.)	
EFFECTIVE DATE AND PREMIUM PROVISIONS	19
(This section describes the actions to be taken to place and keep the policy in force. It includes the Waiver of Premium and Grace Period provisions. It also describes the safeguards provided against loss of coverage if premiums are not paid on time.)	
A copy of the application for this policy	Attached
Any appropriate Riders, Endorsements, Notices and other papers	Attached

Refer to the Schedule to determine the Benefits, Options and applicable coverage details.

SCHEDULE

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Policy Number: [ABC1234567] Policy Effective Date: [March 1, 1998]

Name and Address of Policyholder: Insured Spouse: [Mary Jane Doe][None]

[John Alan Doe]
[4321 Main Street]
[Anytown, Anystate, US 99999]

POLICY COVERAGES

Privileged Care Coordination Benefit	Included
Home Care Benefit.....	Included
Caregiver Training Benefit.....	Included
Equipment Benefit.....	Included
Supplementary Benefit.....	Included
Long Term Care Facility Benefit	Included
Bed Reservation Benefit.....	Included
Survivorship Benefit	Included
Waiver of Premium	Included

COVERAGE LIMITS

Elimination Period*	[50] [100] DAYS
Daily Payment Maximum*	[\$100.00]
Lifetime Payment Maximum	[\$146,000.00]

* These limits do not always apply – refer to the Benefit Provisions for details.

INFLATION PROTECTION

[NO BENEFIT INCREASES]

[EQUAL 5% BENEFIT INCREASES - The Daily and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of this policy. Annual increases will apply to benefits payable for any expenses incurred on or after the date of the increase. Each increase will be equal to 5% of the original amounts.]

[COMPOUND 5% BENEFIT INCREASES - The Daily and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of this policy. Annual increases will apply to benefits payable for any expenses incurred on or after the date of the increase. The first increase will be equal to 5% of the original amounts. Each increase thereafter will be equal to 5% of the increased amounts that applied on the date of the prior increase.]

[RESTORATION OF BENEFITS

Effective as stated in the Rider - See Attached Rider]

[NONFORFEITURE BENEFIT

Effective with the Policy - See Attached Rider]

See the next page for Premium Information.

SCHEDULE (Continued)

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Policy Number: [ABC1234567]

Name of Policyholder: [John Alan Doe]

PREMIUM INFORMATION

RATE CLASSIFICATION: Policyholder -[Standard]/[Preferred] [with Spousal Discount]
[Insured Spouse - [Standard]/[Preferred] [with Spousal Discount]]

ANNUAL PREMIUMS: Basic Policy Coverage [\$xx.xx]
Inflation Protection..... [\$xx.xx]
Optional Rider(s).....[See Rider(s)]
Annual Total..... [\$xx.xx]

FIRST PREMIUM
[\$aaa.aa]

PREMIUM PAYMENT MODE
[Quarterly]

MODAL PREMIUM
[\$bbb.bb]

GLOSSARY

This section defines words and phrases used on a general basis in the policy. Additional terms are defined in the Benefit Provisions.

- Activities of Daily Living** Each of the following is considered to be an Activity of Daily Living:
- Bathing:** Washing oneself: (a) by sponge bath; or (b) in either a tub or shower, including the task of getting into or out of the tub or shower.
 - Dressing:** Putting on and taking off all items of clothing and any necessary braces, fasteners or artificial limbs.
 - Eating:** Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.
 - Continence:** The ability to maintain control of bowel and bladder functions; or when unable to maintain control of bowel and bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).
 - Toileting:** Getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene.
 - Transferring:** Moving in and out of a bed, chair or wheelchair.
- Daily Payment Maximum** This is the greatest amount we will pay for all expenses an Insured Person incurs on any one day. Unless specifically stated in a Benefit, this limit applies to the combined total for all benefit payments provided by the policy for that person. The Daily Payment Maximum that applies on the Effective Date of the policy is shown in the Schedule. If the Schedule states that Inflation Protection applies, the Benefit Increases provision in the Schedule states how the Daily Payment Maximum will increase over time.
- Elimination Period** The number of days for which an Insured Person must incur expenses that qualify for benefit payments under the policy; but for which we will NOT pay benefits. Days used to satisfy the Elimination Period do not need to be consecutive, but must occur within a 2 year period.
- Once an Insured Person has satisfied this Elimination Period requirement, he or she will never have to satisfy a new Elimination Period for the policy. The Schedule shows the number of days in each Insured Person's Elimination Period.
- Note, the Elimination Period does not apply to: the Privileged Care Coordination Benefit; the Caregiver Training Benefit; the Equipment Benefit; or the Home Care Benefit when the Privileged Care Coordinator Option is used.
- Family Member** Your spouse and anyone who is related to you or your spouse (including adopted, in-law and step-relatives) as a parent, grandparent, child, grandchild, brother, sister, aunt, uncle, first cousin, nephew or niece.

Insured Person	You, the Policyholder named in the Schedule, and your Insured Spouse, if any, who is also named in the Schedule or in an attached coverage rider.
Licensed Health Care Practitioner	Any of the following who is not a Family Member: a physician (as defined in section 1861(r)(1) of the Social Security Act); a registered professional nurse; a licensed social worker; or any other individual who meets such requirements as may be prescribed by the Secretary of the Treasury.
Lifetime Payment Maximum	The combined total amount we will pay as benefits under this policy. This amount is shown in the Schedule. If the Schedule states that Inflation Protection applies, the Benefit Increases provision in the Schedule states how the Lifetime Payment Maximum will increase over time.
Medicaid	Title XIX of the Social Security Amendments of 1965 as then constituted or later amended which in Virginia is the program administered in accordance with Title 32.1.
Medicare	The Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965 as then constituted or later amended.
Nurse	Someone who is licensed as a Registered Graduate Nurse (RN), Licensed Practical Nurse (LPN), or Licensed Vocational Nurse (LVN), and is operating within the scope of that license.
Policy Year	Each twelve month period beginning with the Effective Date of the policy, as shown in the Schedule.
Prevailing Expenses	Expenses, fees or charges actually incurred by an Insured Person which do not exceed the level of charges normally made for similar care, service or other items provided to persons with comparable medical conditions or impairments in the locality where they are received. An expense, fee or charge is considered to be incurred on the day on which the care, service or other item forming the basis for it is received.
You, Your	The Policyholder named in the Schedule.
We, Us, Our	General Electric Capital Assurance Company (GE Capital Assurance). We are a stock life insurance company. Our Administrative Office is at 1650 Los Gamos Drive, San Rafael, California 94903-1899.

BENEFIT PROVISIONS

LIMITATIONS OR CONDITIONS ON ELIGIBILITY FOR BENEFITS

This section describes the Benefits payable under the policy.

BENEFIT ELIGIBILITY

For an Insured Person to be eligible for Benefits provided by the policy we must receive ongoing proof, including a Current Eligibility Certification, which demonstrates, based on information from care providers, personal physicians and other Licensed Health Care Practitioners, that the covered care is needed due to the Insured Person continually:

- being unable to perform, without Substantial Assistance from another individual, at least two (2) Activities of Daily Living due to a loss of functional capacity. In addition, this loss of functional capacity must be expected to exist for a period of at least 90 days; or
- requiring Substantial Supervision to protect oneself from threats to health and safety due to Severe Cognitive Impairment.

Current Eligibility Certification Defined

A **Current Eligibility Certification** is a Licensed Health Care Practitioner's written certification, made within the preceding 12-month period, that the Insured Person meets the above requirements.

The Claims Provisions section describes the claims evaluation process.

Additional Definitions

An **Activity of Daily Living** is one of the following: Bathing; Dressing; Eating; Continence; Toileting; and Transferring. Definitions of these activities are found in the Glossary (page 4).

Substantial Assistance means:

- "Standby Assistance" which is the presence of another person within arms reach of the Insured Person that is necessary to prevent, by physical intervention, injury to the Insured Person while he or she is performing the Activity of Daily Living; or
- "Hands-on Assistance" which is the physical assistance of another person without which the Insured Person would be unable to perform the Activity of Daily Living.

Severe Cognitive Impairment means a loss or deterioration in intellectual capacity that:

- is comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia; and
- is measured by clinical evidence and standardized tests that reliably measure impairment in the person's:
 - short-term or long-term memory;
 - orientation as to people, places or time; and
 - deductive or abstract reasoning.

Substantial Supervision means continual supervision (which may include cueing by verbal prompting, gestures, or other demonstrations) by another person that is necessary to protect the severely cognitively impaired person from threats to his or her health or safety (as may result from wandering).

CONDITIONS

Benefits will be paid only for expenses an Insured Person incurs for covered care that is received pursuant to his or her Plan of Care and while his or her insurance is in force.

Benefit payments are subject to: the Elimination Period requirements; the applicable Daily Payment Maximum and Lifetime Payment Maximum; and all other provisions of the policy.

Plan of Care Defined

A **Plan of Care** is a written, individualized plan for care and support services for an Insured Person that:

- Has been developed as a result of an assessment and incorporates any information provided by his or her personal physician; and
- Has been prescribed by a Licensed Health Care Practitioner; and
- Fairly, accurately and appropriately addresses his or her long term care and support service needs; and
- Specifies: the type, frequency and duration of all services required to meet those needs; the providers appropriate to furnish those services; and an estimate of the cost of such services.

The Plan of Care must be updated as the Insured Person's needs change. We must receive a copy of the Plan of Care upon its completion and each time it is updated. We retain the right to request periodic updates not more frequently than once every 30 days. We will make copies of the current Plan of Care available to the Insured Person's personal physician.

**PRIVILEGED CARE
COORDINATION
BENEFIT**

This is an
Optional Benefit the
Insured Person
may choose to use.

We will pay the expenses an Insured Person incurs for Privileged Care Coordination Services furnished by a Privileged Care Coordinator. Expenses paid under this Benefit will count against the policy's Lifetime Payment Maximum.

No Daily Payment Maximum or Elimination Period: The Daily Payment Maximum does not apply to payments made under this Benefit. This Benefit is not subject to, and may not be used to satisfy, any Elimination Period.

Definitions A **Privileged Care Coordinator** is a Licensed Health Care Practitioner designated by us to provide Privileged Care Coordination Services.

Privileged Care Coordination Services include, but are not limited to:

- Developing and prescribing a Plan of Care appropriate for the Insured Person's condition.
- Providing the initial and ongoing certifications required to satisfy the Current Eligibility Certification requirements.
- Suggesting a variety of formal and informal care and support service providers and possible financial resources available to meet the needs identified in the Insured Person's Plan of Care.
- Assistance with implementing an Insured Person's Plan of Care by scheduling and coordinating the care and support service providers he or she has chosen from those suggested by the Privileged Care Coordinator.
- Ongoing monitoring of the care and support services an Insured Person is receiving. This will include periodic re-assessments to determine revisions to the Plan of Care that are warranted by changes in the Insured Person's care and support service needs.

HOME CARE BENEFIT

This is an option
the Insured Person
may choose to use.

Benefits of the Privileged Care Coordinator Option: The following benefits apply when an Insured Person receives care and support services exclusively in accordance with a Plan of Care developed by a Licensed Health Care Practitioner who is a Privileged Care Coordinator:

- We will pay 100% of the expenses he or she incurs for the following care and services that are consistent with that Plan of Care:
 - Health care services provided by a Nurse, or a licensed physical, occupational, respiratory or speech therapist;
 - Home Health Aide and Personal Care Attendant Services;
 - Homemaker Services;
 - Chore Services;
 - Adult Day Care;
 - Hospice Care; and
- The first 21 days of Respite Care he or she receives during a Policy Year. (Respite Care is not subject to, nor will it satisfy any Elimination Period.)
- Payment for the above expenses will not be subject to the Daily Payment Maximum; however, not more than 7 times the Daily Payment Maximum will be paid for all those expenses which an Insured Person incurs during any calendar week (Sunday through Saturday).
- The policy will be eligible for monthly waiver of any premiums becoming due while an Insured Person is receiving the above care and support services.

No Elimination Period: When this option is used, we will waive the Insured Person's Elimination Period for these care and support services. In addition, each day the Insured Person incurs expenses for the above care and support services (except Respite Care) will count toward satisfying his or her Elimination Period for other benefits that are subject to an Elimination Period.

This applies when the
above option is not used.

Benefits When Any Other Plan of Care Is Used: The following benefits apply when an Insured Person receives care and support services in accordance with a Plan of Care developed by a Licensed Health Care Practitioner who is not a Privileged Care Coordinator:

- We will pay 100% of the Prevailing Expenses he or she incurs for:
 - Health care services provided by a Nurse, or a licensed physical, occupational, respiratory or speech therapist;
 - Adult Day Care;
 - Hospice Care;
- The first 21 days of Respite Care he or she receives during a Policy Year (Respite Care is not subject to, nor will it satisfy any Elimination Period.); and
- We will pay 80% of the Prevailing Expenses he or she incurs for:
 - Home Health Aide and Personal Care Attendant Services;
 - Homemaker Services; and
 - Chore Services; and
- We will not waive the Elimination Period requirement for care and support services received in accordance with that Plan of Care; and
- Payment for all expenses he or she incurs on any one day will always be subject to the Daily Payment Maximum.

Definitions

Adult Day Care means a program for six or more individuals of social and health-related services provided during the day in a community group setting for the purpose of supporting frail, impaired elderly or other disabled adults who can benefit from care in a group setting outside the home.

Chore Services means assistance a person provides with light work or household tasks the Insured Person would normally perform. This is limited to assistance provided when: the Insured Person is no longer capable of performing the work or tasks (because of his or her need for assistance); they are necessary to or consistent with the Insured Person's ability to remain safely at home; and an informal (unpaid) caregiver is not available. This may include such activities as: simple household repairs; taking out the garbage; and related tasks that do not require the services of a trained aide or attendant.

Home Health Aide and Personal Care Attendant Services means assistance a person provides with the following tasks when necessary to, or consistent with, the Insured Person's ability to remain safely at home: simple health care tasks; personal hygiene; performing Activities of Daily Living; managing medications; and other related supportive tasks. Providers of these services may be independent and do not need to be affiliated with a home health care agency.

Homemaker Services means assistance a person provides with activities necessary to or consistent with the Insured Person's needs to manage and maintain a household when he or she is no longer capable of managing those activities and an informal (unpaid) caregiver is not available. This may include such activities as: preparing meals; doing laundry; and doing incidental household tasks.

Hospice Care means services (not prescription drugs) that are designed to provide palliative care to an Insured Person or to alleviate the person's physical, emotional and spiritual discomforts because he or she is experiencing the last phases of life due to a terminal disease (6 months or less to live).

Respite Care is short-term care provided in order to relieve an Insured Person's primary informal (unpaid) caregiver in the Insured Person's home. It can be furnished in an institution, in the Insured Person's home, or at a community-based program.

**CAREGIVER
TRAINING BENEFIT**

We will pay the Prevailing Expenses an Insured Person incurs for training an informal (unpaid) caregiver to care for the Insured Person in his or her home. All of the following conditions apply to the payment of this Benefit.

- We will not pay for training provided to someone who will be paid to care for the Insured Person.
- The training cannot be received while the Insured Person is confined in a hospital or Long Term Care Facility, unless it is reasonably expected that the training will make it possible for the Insured Person to go home where he or she can be cared for by the person receiving the training.

No Elimination Period: This Benefit is not subject to, and may not be used to satisfy, any Elimination Period.

Limitations on Benefit Payments: The lifetime maximum total amount we will pay with respect to an Insured Person under this Caregiver Training Benefit is an amount equal to five (5) times his or her Daily Payment Maximum. Payment under this Benefit will not count against any Daily Payment Maximum.

EQUIPMENT BENEFIT

We will pay the Prevailing Expenses an Insured Person incurs for the purchase or rental of Supportive Equipment when all of the following conditions are satisfied.

- The equipment must be intended to assist the Insured Person in living at home or in other residential housing by relieving his or her need for direct physical assistance.
- It must be reasonably expected that the equipment will enable the Insured Person to remain at home or in other residential housing for at least 90 days after the date of purchase or first rental.
- The equipment must be specified in, and consistent with, the Insured Person's Plan of Care.

Supportive Equipment is equipment, such as the following, which meets the above conditions: pumps and other devices for intravenous injection; ramps to permit movement from one level of the residence to another; grab bars to assist in toileting; and other mechanical aids. It does not include either: equipment that will, other than incidentally, increase the value of the residence in which it is installed; or artificial limbs, teeth, medical supplies, or equipment placed in the Insured Person's body, temporarily or permanently.

No Elimination Period: This Benefit is not subject to, and may not be used to satisfy, any Elimination Period.

Limitations on Benefit Payments: The lifetime maximum total amount we will pay with respect to an Insured Person under this Equipment Benefit is an amount equal to 50 times his or her Daily Payment Maximum. Payment under this Benefit will not count against any Daily Payment Maximum.

**SUPPLEMENTARY
BENEFIT**

(For expenses not
otherwise covered;
upon approval by us.)

We will pay the Handling Expense an Insured Person incurs for care, treatment, services, supplies or other items received in accordance with a Supplementary Benefit plan.

Any plan may be adopted as a **Supplementary Benefit** as long as:

- it clearly specifies the benefits to be payable;
- it provides coverage only for qualified long term care services as defined in Section 7702B(b) of the Internal Revenue Code (see page 2); and
- it is mutually agreeable to the Insured Person, his or her personal physician and us as a cost-effective alternative to benefits otherwise available under the policy.

Benefits are not payable for any expenses incurred either: prior to the date of mutual agreement; or after the Lifetime Payment Maximum has been reached. Agreement to participate in a Supplementary Benefit plan will not waive any of the rights an Insured Person or we have under the policy.

A Supplementary Benefit plan may be discontinued at any time without affecting the Insured Person's right to the benefits otherwise available under the policy.

Examples: A Supplementary Benefit plan may pay for the use of providers, facilities or supports not otherwise covered by the policy. Examples include, but are not limited to:

- In-home safety devices.
- Home delivered meals.
- Stays in other types of facilities.
- Additional equipment benefits.

**LONG TERM CARE
FACILITY BENEFIT**

e will pay the expenses an Insured Person incurs for care and support services (including room and board, but not prescription drugs) provided by a Long Term Care Facility. The expenses must be consistent with the level of charges normally made for other inpatients receiving similar care in that facility. He or she must be confined there as a resident inpatient.

**Long Term Care
Facility Defined**

An institution* (such as a nursing home, assisted care facility or Alzheimer's facility) which is licensed by the appropriate federal or state agency to engage primarily in providing care and services sufficient to support needs resulting from inability to perform Activities of Daily Living or Severe Cognitive Impairment. It must also:

- Provide such care and services on a twenty-four hour a day basis;
- Have a trained and ready to respond employee on duty at all times to provide such care and services;
- Provide 3 meals a day and accommodate special dietary needs;
- Have arrangements with a duly licensed physician or Nurse to furnish medical care in case of an emergency;
- Have the appropriate methods and procedures to provide necessary assistance to residents in the management of prescribed medications; and
- Have accommodations for at least five resident inpatients in one location, unless it has been determined by us, based on information from our Privileged Care Coordinator, that it has the services and facilities required to appropriately address the Insured Person's needs as described in his or her Plan of Care (even with accommodations for less than five resident inpatients).

A Long Term Care Facility is NOT: a hospital or clinic; a subacute care or rehabilitation hospital or unit; a place which operates primarily for the treatment of alcoholism, drug addiction or mental illness; the Insured Person's primary place of residence in an area used principally for independent residential living (including, but not limited to, boarding homes and adult foster care facilities); or a substantially similar establishment.

- * If an institution has multiple licenses or purposes, a portion, ward, wing or unit thereof will qualify as a Long Term Care Facility only if it: meets all of the above criteria; is authorized by its license, to the extent that licensing is required by law, to provide such care to inpatients; and is engaged principally in providing not only room and board, but also care and services which meet all of those criteria.

**BED RESERVATION
BENEFIT**

We will continue to pay benefits, or give Elimination Period credit, under the Long Term Care Facility Benefit for each day an Insured Person:

- is temporarily absent during a stay in the Long Term Care Facility; and
- is charged to reserve his or her accommodations in that facility.

We will do this for a total of not more than the first 21 days per person (continuous or not) of such absence during a Policy Year.

**SURVIVORSHIP
BENEFIT**

When an Insured Person's spouse dies at this policy has been in force for at least ten years, no further premium payments will be required for this policy if:

- Both the Insured Person and such spouse continuously had long term care insurance coverage in force with us, other than under a Nonforfeiture Benefit, on the date of death of the spouse and for at least the prior ten year period; and
- Such spouse's coverage included a similar Survivorship Benefit; and
- No long term care benefits were paid or payable by us for the Insured Person or spouse during the first ten years of such concurrent coverage.

EXCLUSIONS AND LIMITATIONS

This section states the conditions under which payment will be limited, or not made at all, even if an Insured Person otherwise qualifies for benefits. These conditions apply to all benefits provided by the policy and to all attached riders.

EXCLUSIONS

No payment will be made for any expenses incurred for any room and board, care, treatment, services, equipment or other items:

- Provided by a Family Member, unless:
 - the Family Member is a regular employee of the organization that is providing the services; and
 - the organization receives payment for the services; and
 - the Family Member receives no compensation other than the normal compensation for employees in her or his job category.
- For which no charge is normally made in the absence of insurance.
- Provided outside of the United States of America or its territories or possessions.
- Provided by or in a Veterans Administration or federal government facility, unless a valid charge is made to the Insured Person or his or her estate.
- Resulting, directly or indirectly, from war or act of war, whether declared or not.
- Resulting, directly or indirectly, from attempted suicide or an intentionally self-inflicted injury.
- Resulting, directly or indirectly, from the Insured Person's alcoholism or addiction to drugs or narcotics; but not addiction which results from the administration of those substances in accordance with the advice and written instructions of a duly licensed physician.

NON-DUPLICATION

Benefits will be paid only for covered expenses that are in excess of the amount paid or payable under Medicare (including amounts that would be reimbursable but for the application of a deductible or coinsurance amount) and any other federal, state or other governmental health care plan or law (except Medicaid).

We will consider, for the purposes of satisfying an Elimination Period, days on which an Insured Person incurs expenses that would otherwise qualify as satisfying his or her Elimination Period, but are excluded from coverage because benefits are paid or payable under governmental health care plans or laws as stated above.

BASIC CONTRACT PROVISIONS

This section describes: the documents that state all the contractual agreements; the importance of completing the application truthfully and correctly; and other basic rights, obligations and features.

The Contract

Entire Contract; Changes: This policy, including the endorsements and the attached papers, if any, constitutes the entire contract of insurance. No change in this policy shall be valid until approved by an executive officer of the Company and unless such approval is endorsed hereon or attached hereto. No agent has the authority to change this policy or to waive any of its provisions.

Time Limit on Certain Defenses

Misstatements in the Application: During the first 6 months the policy is in force, we may rescind (void) the policy or deny an otherwise valid claim upon a showing of misrepresentation that was material to the acceptance of an Insured Person for coverage.

While the policy has been in force for at least 6 months but less than 2 years, we may rescind the policy or deny an otherwise valid claim upon a showing of misrepresentation that was material to the acceptance of an Insured Person for coverage; and is pertinent to the conditions for which benefits are sought.

After the policy has been in force for 2 years it will not be contestable upon the grounds of misrepresentation alone; and may be contested only upon a showing that an Insured Person knowingly and intentionally misrepresented relevant facts relating to his or her health. If we pay any benefits under the policy, the benefit payments will not be recovered by us in the event the policy is rescinded.

Pre-Existing Conditions: We will not reduce or deny any claim under this policy because of a sickness or physical or medical condition that existed before the policy's Effective Date.

Other Provisions

Misstatement of Age: If an Insured Person's age was misstated in the application for this policy, we will pay the benefits that the premiums paid would have purchased at his or her true age. If, based on that true age, the policy would not have become effective, we will only be liable for the refund of all premiums paid for this policy.

Governing Jurisdiction: Any provision of this policy that on its effective date is in conflict with laws of the state in which the insured resides on that date is hereby amended to conform to the minimum requirements of the laws.

Time Periods: All time periods begin and end at 12:01 a.m. at your residence.

Non-Participating; Dividends Not Payable: This policy does not participate in our profits or surplus earnings; has no cash values; and will not pay dividends at any time.

No Cash Values, Borrowing, or Use as Collateral: The policy does not provide for a cash surrender value, or other money that can be borrowed; or paid, assigned or pledged as collateral for a loan.

CLAIMS PROVISIONS

This section describes: when we must be notified of a claim; what to send us; how we evaluate and pay claims; and other rights and responsibilities under the contract.

Your Role in the Claims Process

Let us know at once, then follow these procedures.

Early awareness by our Claims Department will facilitate a timely claim review. You can help us in this process by letting us know immediately when an Insured Person thinks he or she is eligible for benefits under this policy. Of course, someone else who is authorized to act on your behalf can also contact us for you.

Privileged Care Coordinators

When an Insured Person uses a Privileged Care Coordinator (as provided in the Privileged Care Coordination Benefit), we will work with that coordinator to ensure that we understand the Insured Person's condition, any prescribed Plan of Care, and any care and support services received.

Telling us About a Claim

Notice of Claim: We must be notified when an Insured Person has a claim. The notice can be given to us at our Administrative Office or to our agent. It must be received within 30 days of the date the covered loss starts, or as soon as reasonably possible. Include in the notice at least: the Insured Person's name; the Policy Number; and an address to which the claim forms should be sent.

How to File a Claim

Claim Forms: When we get notice of claim we will send out the necessary forms to be used to file proof of loss.

The forms will tell you how to complete them and where to send them. Read them carefully. Answer all questions and send all required information to the address on the forms. This will assist us in the evaluation of the claim so that we can determine the benefits for which the person is eligible.

If you or your representative do not get the necessary claim forms within 15 days, proof of loss can be filed without them by sending us a letter which describes the occurrence, the character and the extent of the loss for which your claim is made. That letter must be sent to us at our Administrative Office within the time period stated in the next paragraph.

When to File a Claim

Proofs of Loss: When the policy provides for payment for continuing loss, written proof of the loss must be given to us within 90 days after the end of each 30 day period for which benefits may be payable. For any other loss, written proof must be given to us within 90 days after such loss. If it was not reasonably possible to give us written proof in the time required, we shall not reduce or deny a claim for being late if the proof is filed as soon as reasonably possible. Unless the claimant is not legally capable, the required proof must always be given to us no later than 1 year from the time specified.

**Our Evaluation Criteria;
and the Claims Payment
Process**

How We Evaluate Claims: We will obtain information about a person on whose behalf a claim is made by working with that person, and his or her personal physician and Privileged Care Coordinator (if the Privileged Care Coordinator Benefit is used). We will also consult with any Licensed Health Care Practitioners, agencies and other care providers he or she used. We will then review that information to determine eligibility for benefits. We reserve the right, as part of the review and at our expense, to do an assessment or a physical examination of a person on whose behalf a claim is made. Similar reviews may be required, at reasonable intervals, to determine eligibility for continued benefits while a claim is pending. We may use outside services to assist in evaluating an Insured Person's condition.

On an ongoing basis, we must receive updates to the Insured Person's Plan of Care and a Current Eligibility Certification by a Licensed Health Care Practitioner as required in the Benefit Eligibility provisions. We will also need a copy of his or her Medicare Explanation(s) of Benefits (or similar form for other plans and programs subject to the Non-Duplication provision) to determine which expenses (if any) are excluded from coverage.

Physical Examinations: At our expense, we have the right to require a medical examination at reasonable intervals while a claim is pending.

Time of Payment of Claim: After we receive the proper written proof of loss, we will pay any benefits then due immediately; and at the end of each 30 days thereafter, when the loss is expected to result in on-going benefits.

Payment of Claims: All benefits will be payable to the Policyholder. If the Insured Person becomes eligible for medical assistance in the Commonwealth of Virginia, the Virginia Department of Medical Assistance Services will be the payor of last resort for benefits payable under the policy. Any benefits unpaid at the Policyholder's death will be payable to his or her estate. If benefits are payable to an estate, we may pay a portion of those benefits, up to \$1,000, directly to someone related to the Insured Person by blood or marriage who is deemed by us to be justly entitled to the benefits. We will be discharged to the extent of any such payment made in good faith.

We may pay all or a portion of any benefits for care or services an Insured Person receives to the provider of the care or services; unless you direct us to do otherwise in writing by the time proofs of loss are filed. We do not require that the care or services be provided by a particular provider.

How to Appeal a Claim Decision

When an insured person, the policyholder, or the insured person's agent files a claim, or any part of a claim, is denied.

Appeal Process: If you believe that our decision on a claim is in error, we will reconsider the claim. You must send us a brief note (no special form needed) that tells us why you feel we should change our decision. You may authorize someone else to act for you in this appeal process.

The note should include the names, addresses and phone numbers of any providers you think we should contact to learn more about the health and the care received by the person on whose behalf the claim was made. This would include the physicians, health care professionals and other care providers who treated the Insured Person; and the facilities from which he or she received care, treatment, services, equipment or other items.

We will provide you with a written explanation of the reasons for any claim denial and make available all information directly related to that denial within 60 days of the date of any written claims appeal. We will immediately pay any benefits due as a result of our reconsideration.

Legal Actions: You cannot sue on any claim before 60 days after written proof of loss has been given as required by your policy. You cannot sue after 3 years from the time written proof of loss is required to be given.

EFFECTIVE DATE AND PREMIUM PROVISIONS

This section describes such things as: when the policy becomes effective; how and when to pay premiums; the importance of paying premiums on time; what happens if premiums are not paid on time; and protection available in the event of unintentional lapse of the policy.

The Policy Taking Effect **Effective Date and Consideration:** This policy is issued based on: the statements made in its application; and payment of the First Premium shown in the Schedule. It takes effect on the Effective Date shown in the Schedule. It can be continued in force by the timely payment of premiums until it terminates because the Lifetime Payment Maximum (including any increases due to any Inflation Protection) has been reached.

**Your Right to Cancel
The Policy at Any Time** The Policyholder may cancel this policy at any time by sending us written notice. The policy will be cancelled as of the date we receive the notice, or the later date stated in the notice. We will promptly return the unearned portion of any premium paid. The cancellation will not prejudice any claim for any uninterrupted institutional confinement that begins before the effective date of the cancellation.

**Our Limited Right To
Change Premiums** Premiums will not increase due to a change in age or health. We can, however, change premiums based on premium class; but only if we change the premiums for all similar policies issued in the same state and on the same form as this policy. Premium changes will only be made as of an anniversary of the policy's Effective Date. We must give you at least 31 days written notice before we change premiums.

Paying Premiums The Premium Payment Mode shown in the Schedule states how often premiums are to be paid. Each premium after the First Premium is due at the end of the period for which the prior premium was paid.

Waiver of Premium
During covered
confinements and while
receiving Home Care
Benefits under a Plan of
Care from a Privileged
Care Coordinator

We will waive premium payments for each coverage month that begins:

- While an Insured Person is receiving continuing benefits under the Long Term Care Facility Benefit or the Bed Reservation Benefit; or
- When Home Care Benefits are being received in accordance with a Plan of Care from a Privileged Care Coordinator.

This waiver applies to premium payments for the policy and all attached forms. It stops when the Insured Person ceases to meet the above requirements because:

- he or she is no longer eligible to receive continuing Long Term Care Facility or Bed Reservation Benefits; or
- the Privileged Care Coordinator's Plan of Care no longer requires the Insured Person to receive care or services for which benefits are payable under the Home Care Benefit.

At the end of the period for which the last premium has been waived we will first give credit for any premium paid for periods during which the waiver applied. You will then be required to pay the pro rata premium needed to return the policy to its previous premium payment mode. You must pay future premiums as they become due.

Refunds of Premium

All refunds of premium or similar amounts under the policy shall be applied as a reduction in future premiums or to increase future benefits. This does not apply to any refund: on death of the Policyholder when there is no surviving spouse who is an Insured Person under the policy; or on a complete surrender or cancellation of the policy.

What Happens When Premiums are Not Paid

Grace Period: This policy has a 31 day grace period. If a renewal premium is not paid on or before the date it is due, it may be paid during the following 31 days. The policy will stay in force during the grace period. If the premium is not paid during the grace period, the policy will terminate at the end of the grace period. This is called a lapse. The end of the grace period is the lapse date.

Extension of Benefits: Termination of this policy will not affect any claim for expenses incurred during uninterrupted institutional confinement that begins while the policy is in force and continues without interruption beyond the date of termination.

This extension of benefits, beyond the period the policy was in force, will terminate when the Lifetime Payment Maximum that applies on the date of termination is reached; and is subject to the Elimination Period and all other applicable provisions of the policy. For the purposes of this provision, an uninterrupted institutional confinement will include: being transferred to another Long Term Care Facility; receiving another level of care in the same Long Term Care Facility; and transferring back to a Long Term Care Facility from a temporary or acute hospitalization.

Reinstatement: If the renewal premium is not paid before the grace period ends, the policy will lapse.

Later acceptance of the premium by us (or by an agent duly authorized to accept such payment) without requiring an application for reinstatement will reinstate this policy as of the date of premium acceptance.

If we or our duly authorized agent require an application for reinstatement, and give you a conditional receipt for the premium, this policy will be reinstated upon either: our approval of the application; or, lacking such approval, the 45th day after the date of the conditional receipt, unless we give you prior written notice of our disapproval of the application.

The reinstated policy will cover only expenses incurred as a result of losses that begin after the date of reinstatement. In all other respects your rights and our rights will remain the same; subject to any provisions noted on or attached to the policy as reinstated.

Unpaid Premiums: When a claim is paid, any premium due and unpaid will be deducted from the claim payment.

**Protection Against
Unintentional Lapse**

Lapse Notice to Someone Else: You have the right to designate someone else to receive notice of lapse or termination of this policy for nonpayment of premium. Any such notice will not be given to that person until thirty (30) days after a premium is due and unpaid. When you direct us to make such notifications, the policy will not lapse or terminate for nonpayment of premium until 30 days after we notify both you and your designee of a lapse or termination.

Your application shows who you have named to receive these notices. You can direct us, in writing, to change your designation and send the notices to someone else.

Continuation for Lapse due to Alzheimer's Disease and Other Forms of Cognitive or Functional Impairment: We will provide a retroactive continuation of coverage if:

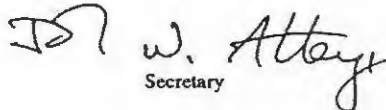
- the policy terminates due to non-payment of premiums (lapse); and
- within 7 months after termination we are given proof that an Insured Person met the Benefit Eligibility requirements of the policy.

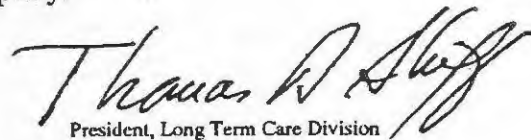
We must receive proof of his or her impairment or incapacity and all past-due premiums within that 7 month period. Any benefits for which an Insured Person qualified during the continuation period will be paid to the same extent they would have been paid if the policy and its riders had remained in force from the date of termination.

**Conversion of Spouse
Coverage Upon Death
of the Policyholder**

If you, the Policyholder, die while the policy is in force and your spouse is an Insured Person, he or she can continue to be covered by the policy; provided that premiums continue to be paid when due. All reference to "you" and the "Policyholder" in this policy will then apply to such spouse.

Signed for General Electric Capital Assurance Company.


Secretary


President, Long Term Care Division

Please keep this policy in a safe place with your other important documents.

Genworth Life Insurance Company
 Attachment 1: PCS II Policy Forms - Nationwide Experience Projection

Year	EP Design			Coinsurance Design			MYRAP (108% Increase)			Discount Factor
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium	Loss Ratio	
1997	2,071	1,442,148	0%	2,071	1,442,148	0%	2,071	1,442,148	0%	214.86%
1998	976,514	29,735,950	3%	976,514	29,735,950	3%	976,514	29,735,950	3%	206.59%
1999	16,910,401	182,239,751	9%	16,910,401	182,239,751	9%	16,910,401	182,239,751	9%	198.65%
2000	51,437,598	414,287,702	12%	51,437,598	414,287,702	12%	51,437,598	414,287,702	12%	191.01%
2001	93,063,414	641,819,441	14%	93,063,414	641,819,441	14%	93,063,414	641,819,441	14%	183.66%
2002	120,796,550	657,907,736	18%	120,796,550	657,907,736	18%	120,796,550	657,907,736	18%	176.60%
2003	150,871,335	620,006,996	24%	150,871,335	620,006,996	24%	150,871,335	620,006,996	24%	169.80%
2004	178,505,265	577,325,444	31%	178,505,265	577,325,444	31%	178,505,265	577,325,444	31%	163.27%
2005	211,879,911	540,390,174	39%	211,879,911	540,390,174	39%	211,879,911	540,390,174	39%	156.99%
2006	224,993,239	504,945,929	45%	224,993,239	504,945,929	45%	224,993,239	504,945,929	45%	150.96%
2007	259,364,148	471,840,123	55%	259,364,148	471,840,123	55%	259,364,148	471,840,123	55%	145.15%
2008	301,900,283	445,148,897	68%	301,900,283	445,148,897	68%	301,900,283	445,148,897	68%	139.57%
2009	330,302,640	431,538,190	77%	330,302,640	431,538,190	77%	330,302,640	431,538,190	77%	134.20%
2010	375,915,837	404,030,648	93%	375,915,837	404,030,648	93%	375,915,837	404,030,648	93%	129.04%
2011	416,026,444	377,310,720	110%	416,026,444	377,310,720	110%	416,026,444	377,310,720	110%	124.07%
2012	458,198,120	368,439,017	124%	458,198,120	368,439,017	124%	458,198,120	368,439,017	124%	119.30%
2013	480,382,210	347,142,294	138%	480,382,210	347,142,294	138%	480,382,210	347,142,294	138%	114.71%
2014	472,724,701	312,304,915	151%	472,724,701	312,304,915	151%	472,724,701	312,304,915	151%	110.30%
2015	505,138,600	278,562,899	181%	505,138,600	278,562,899	181%	505,138,600	278,562,899	181%	106.06%
2016	566,615,089	248,592,402	228%	566,615,089	248,592,402	228%	566,615,089	248,592,402	228%	101.98%
2017	519,037,149	362,845,589	143%	519,037,149	362,845,589	143%	519,037,149	362,845,589	143%	98.06%
2018	478,910,983	345,871,188	138%	479,863,903	345,871,188	139%	508,764,715	361,810,923	141%	94.29%
2019	415,683,135	296,512,779	140%	417,791,162	296,512,779	141%	496,470,312	355,374,399	140%	90.66%
2020	396,763,196	267,048,595	149%	398,682,219	267,048,331	149%	491,407,063	402,939,554	122%	87.17%
2021	380,674,295	236,092,762	161%	382,383,280	236,103,887	162%	478,321,478	380,653,418	126%	83.82%
2022	367,667,978	209,459,938	176%	369,188,811	209,639,379	176%	467,158,298	357,999,269	130%	80.60%
2023	353,065,448	187,533,870	188%	354,414,698	187,949,780	189%	457,709,008	368,607,410	124%	77.50%
2024	335,400,803	164,424,195	204%	336,611,632	164,901,994	204%	436,852,886	327,263,749	133%	74.52%
2025	316,055,330	143,861,245	220%	317,151,563	144,362,886	220%	413,616,933	289,752,600	143%	71.65%
2026	299,199,418	125,612,854	238%	300,211,074	126,076,435	238%	393,576,663	255,734,738	154%	68.89%
2027	288,400,036	109,368,324	264%	289,352,682	109,801,626	264%	381,590,667	224,905,068	170%	66.24%
2028	278,659,326	94,868,278	294%	279,568,758	95,274,498	293%	371,018,307	196,993,801	188%	63.70%
2029	266,303,396	81,965,365	325%	267,171,930	82,345,480	324%	357,017,852	171,834,685	208%	61.25%
2030	251,537,593	70,516,690	357%	252,362,613	70,868,431	356%	339,880,317	149,239,280	228%	58.89%
2031	235,305,511	60,384,441	390%	236,094,012	60,702,486	389%	320,985,182	128,999,553	249%	56.63%
2032	218,408,624	51,420,814	425%	219,165,365	51,710,907	424%	301,562,778	110,904,014	272%	54.45%
2033	201,095,084	43,520,906	462%	201,819,987	43,786,142	461%	281,974,205	94,796,845	297%	52.35%
2034	183,369,674	36,599,601	501%	184,064,593	36,839,950	500%	262,091,499	80,547,842	325%	50.34%
2035	165,123,062	30,579,185	540%	165,788,013	30,796,144	538%	241,229,872	68,028,332	355%	48.40%
2036	146,722,460	25,373,083	578%	147,350,708	25,567,054	576%	219,301,844	57,083,173	384%	46.54%
2037	128,618,268	20,896,413	616%	129,201,341	21,068,421	613%	196,782,658	47,564,148	414%	44.75%
2038	111,567,520	17,073,983	653%	112,104,553	17,225,409	651%	174,860,008	39,341,481	444%	43.03%
2039	95,649,886	13,838,906	691%	96,141,026	13,971,196	688%	153,648,162	32,295,154	476%	41.38%
2040	80,805,544	11,127,439	726%	81,250,741	11,241,602	723%	133,045,730	26,312,023	506%	39.78%
2041	67,214,185	8,872,456	758%	67,616,014	8,969,877	754%	113,460,489	21,267,505	533%	38.25%
2042	55,019,281	7,013,716	784%	55,379,949	7,096,028	780%	95,229,269	17,048,621	559%	36.78%
2043	44,412,975	5,495,541	808%	44,733,725	5,564,321	804%	78,849,246	13,551,890	582%	35.37%
2044	35,387,806	4,268,826	829%	35,667,914	4,325,563	825%	64,436,753	10,682,375	603%	34.01%
2045	27,854,240	3,288,173	847%	28,094,841	3,334,323	843%	52,012,989	8,350,690	623%	32.70%
2046	21,711,566	2,512,096	864%	21,915,548	2,549,100	860%	41,548,453	6,473,462	642%	31.44%
2047	16,816,668	1,903,936	883%	16,986,747	1,933,181	879%	32,976,187	4,975,654	663%	30.23%
2048	12,965,679	1,431,784	906%	13,105,003	1,454,530	901%	26,046,791	3,792,053	687%	29.07%
2049	9,980,743	1,068,836	934%	10,092,882	1,086,289	929%	20,541,081	2,866,378	717%	27.95%
2050	7,687,927	792,681	970%	7,777,059	805,902	965%	16,212,375	2,150,370	754%	26.88%
2051	5,904,389	584,604	1010%	5,974,394	594,498	1005%	12,746,237	1,602,361	795%	25.84%
2052	4,498,610	429,031	1049%	4,552,989	436,370	1043%	9,939,135	1,186,784	837%	24.85%
2053	3,391,811	313,471	1082%	3,433,680	318,874	1077%	7,669,701	874,180	877%	23.89%
2054	2,530,038	228,083	1109%	2,562,034	232,039	1104%	5,849,380	640,708	913%	22.97%
2055	1,872,216	165,315	1133%	1,896,530	168,214	1127%	4,421,795	467,548	946%	22.09%
2056	1,379,066	119,444	1155%	1,397,512	121,562	1150%	3,329,324	340,009	979%	21.24%
2057	1,015,986	85,997	1181%	1,029,942	87,546	1176%	2,506,048	246,405	1017%	20.42%
2058	750,142	61,653	1217%	760,628	62,780	1212%	1,885,541	177,839	1060%	19.64%
2059	553,740	43,953	1260%	561,557	44,765	1254%	1,415,962	127,651	1109%	18.88%
2060	408,442	31,181	1310%	414,277	31,761	1304%	1,060,593	91,182	1163%	18.16%
2061	300,453	22,065	1362%	304,798	22,478	1356%	791,902	64,895	1220%	17.46%
2062	215,906	15,560	1388%	219,098	15,852	1382%	578,847	45,975	1259%	16.79%
2063	149,941	10,927	1372%	152,246	11,133	1368%	408,307	32,399	1260%	16.14%
2064	101,787	7,628	1334%	103,428	7,773	1331%	281,358	22,695	1240%	15.52%
2065	68,460	5,291	1294%	69,615	5,393	1291%	192,575	15,805	1218%	14.92%
2066	45,356	3,624	1252%	46,162	3,695	1249%	130,697	10,835	1206%	14.35%
2067	30,103	2,469	1219%	30,661	2,519	1217%	88,624	7,388	1200%	13.80%
2068	19,891	1,699	1171%	20,276	1,733	1170%	59,848	5,080	1178%	13.27%
2069	13,050	1,180	1106%	13,314	1,202	1107%	40,137	3,516	1142%	12.76%
2070	8,512	825	1031%	8,690	840	1035%	26,795	2,443	1097%	12.27%
2071	5,507	565	975%	5,626	574	980%	17,762	1,651	1076%	11.79%
2072	3,554	381	933%	3,633	387	939%	11,715	1,090	1074%	11.34%
2073	2,294	261	879%	2,346	265	886%	7,730	730	1059%	10.90%
2074	1,479	181	818%	1,513	183	826%	5,093	490	1040%	10.49%
2075	950	127	750%	972	128	758%	3,318	331	1001%	10.08%
2076	605	90	674%	619	91	682%	2,161	227	954%	9.69%
2077	382	65	585%	391	66	594%	1,406	158	891%	9.32%

Accumulated and Present Values as of 12/31/2016

Past:	5,216,004,369	7,855,011,376	66.4%	5,216,004,369	7,855,011,376	66.4%	5,216,004,369	7,855,011,376	66.4%
Future:	6,836,347,459	3,045,580,160	224.5%	6,861,708,426	3,051,803,430	224.8%	8,992,689,212	4,988,956,420	180.3%
Lifetime:	12,052,351,828	10,900,591,536	110.6%	12,077,712,796	10,906,814,806	110.7%	14,208,693,582	12,843,967,796	110.6%



Genworth Life
PO Box 40005
Lynchburg, VA 24506

**Important Change – Decision
Required**

John Sample
123 Main Street
Richmond, VA23223

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 Adjust your coverage to reduce your premiums
- 3 Pay nothing more by electing the Optional Limited Benefit

Dear John Sample,

Thank you for choosing Genworth Life Insurance Company for your long term care insurance needs. We value your business and are committed to providing quality service and being here when you need us the most.

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from \$349.02 to \$506.09 beginning on your next billing anniversary date, July 8,2019.** Please note that this increase is not due to a change in your health, age, or claims history.

We appreciate the financial difficulty premium increases can cause. That is why we are offering coverage adjustment options to help you manage your premium cost while still maintaining important coverage. The enclosed pages outline these options along with your personalized information. We encourage you to discuss your options with your financial advisor or a member of our Customer Service Team by calling 800 883.1127 before making a decision. For additional information regarding premium increases, we encourage you to visit Genworth.com/LTCpremiums.

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

Sincerely,

Matt Kepler
Senior Vice President

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.**

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

Long Term Care Insurance

Premium Increase Notice
04/16/2019
Genworth Life Insurance Company

Insured:
John Sample

Policy Number:
CFG1234567

Agent:
Jane Agent

Customer Service:
800 883.1127

M-Th: 8:30-6PM ET
F: 9-6PM ET

Fax: 800 876.8220
Genworth.com/LTCpremiums



Coverage Options

Page 1 of 1

Genworth Life
PO Box 40005
Lynchburg, VA 24506

Customer service:
800 883.1127
M-Th: 8:30-6PM ET
F: 9-6PM ET
Fax: **800 876.8220**

The median monthly cost of care provided in your area:

In Home Care \$3813.00 (Based on 44 hours/week)
Assisted Living \$5048.00
Nursing Home \$9216.00
Genworth 2018 Cost of Care Study

Policyholder: John Sample
Date: 04/16/2019
Policy number: CFG1234567
Premium before increase: \$349.02 quarterly

Your options:	1 Keep current coverage	2 Adjust your coverage		
	If you are comfortable with your current level of coverage, pay the increased premium when you receive your next bill. If we don't hear from you by July 8, 2019 this 45.000% increase will take effect.	If you are comfortable having less coverage, the alternatives below have been provided. There may be other ways that you can reduce your benefits and premiums beyond those listed. Call our customer service team at 800 883.1127 to discuss your options.		
		Alternative A	Alternative B	Alternative C
Daily maximum benefit]	\$108.60	\$91.54	\$92.80	[\$108.60
Benefit period	Unlimited	Unlimited	Unlimited	3 Years
Inflation protection	Compound 5%	Compound 5%	Simple 5%	Compound 5%
Elimination period	100 days	100 days	100 days	100 days
Quarterly premium	\$506.09	<input type="checkbox"/> \$426.56	<input type="checkbox"/> \$346.18	<input type="checkbox"/> \$272.20
3 Pay nothing more	If you would like to stop paying premiums on your policy, you can choose the option at right. Please read the detailed description of this option in the enclosed endorsement and Important Information Regarding This Premium Increase. The benefit value is current as of the date of this notice; a final benefits value will be sent to you following your selection of this option.		<input type="checkbox"/> \$12,564.72 Paid up policy benefit <input type="checkbox"/> Optional Limited Benefit	

You may have other ways to reduce your benefits than those shown above; contact the Customer Service team for additional quotes. More information on your options can be found in the enclosed endorsements and Important Information Regarding This Premium Increase. Please read all documents before making a decision. The options shown here are quotes and may change.

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options above, please check the blue box to indicate your choice, then sign and return this form by fax or mail in the enclosed envelope by: **July 8, 2019**

► Policyholder Signature

Date

By signing, you represent and agree that (1) we are authorized to process the requested change to your policy, (2) the change will not be effective until reflected in a policy amendment we send to you, (3) the benefits and premiums quoted above are subject to confirmation and may change, and (4) you have read and understand the information on this form and the enclosed documents, including the Important Information Regarding This Premium Increase.



Important Information Regarding This Premium Increase

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

from Genworth Life Insurance Company

Page 1 of 2

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. Our premium rate filings are available for public inspection and may be accessed on line through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.

The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. Our decision to increase premiums was not determined based upon the current economic environment. Please note that we requested a 55.000% rate increase and the Virginia Bureau of Insurance allowed a rate increase of 45.000%. For additional information regarding premium increases, please go to Genworth.com/LTCpremiums.

Guaranteed renewable

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. It means that although the insurance company cannot refuse to continue your coverage for any reason, the company can revise your rates if it does so for all similarly issued policies. 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 Bureau of Insurance for another premium increase again in the future.

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

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.

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 800 883.1127. **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. If your daily benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period. In addition, other benefit amounts may be proportionately reduced. Any benefits paid or payable are deducted from the reduced policy maximum. Reducing benefits while you are receiving policy benefits is generally not advisable. You have the right to a revised rate or premium schedule upon request.

Select a Limited Benefit with No Further Premium Requirement

If you would like to stop paying premiums on your policy you can choose an optional limited benefit. Your new coverage maximum will be roughly equal to the total premiums you have paid on your policy, minus any benefits paid. Please refer to the enclosed endorsement for additional details regarding this benefit.

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. If your policy does not provide 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 contact 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.

Rate increase history

In accordance with the requirements of the state (commonwealth or district) where your policy was issued, we are providing you with the history of previous rate increases that have been implemented on policies that were underwritten by Genworth Life Insurance Company.

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. 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 Sample

Policy Number: CFG1234567

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.

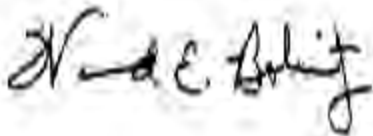
Payment Limitations

Coverage under this Benefit ends and the Policy terminates when the first of the following occurs:

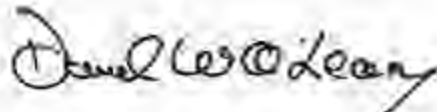
- the total amount paid under this Benefit equals the Limited Benefit Allowance; or
- the maximum amount of benefits payable under the Policy is exhausted.

In all other respects the provisions and conditions of the Policy remain the same.

Signed for Genworth Life Insurance Company,



Ward E. Bobitz
Secretary



David W. O'Leary
Senior Vice President



Genworth Life
PO Box 40005
Lynchburg, VA 24506

Important Change - Decision Required

Sample Policyholder
9660 WESTGATE CIR
RICHMOND, VA 23230

The premium on your long term care insurance policy is increasing.

You have 4 options:

- ① Keep your current coverage the same and pay the premium increase
- ② Elect the Stable Premium option and avoid additional increases until at least 2028
- ③ Review and Adjust your coverage to reduce your premiums
- ④ Pay nothing more by electing the Contingent Benefit Upon Lapse

Dear Sample Policyholder,

Thank you for choosing Genworth Life Insurance Company for your long term care insurance needs. We value your business and remain committed to providing quality service and being here when you need us the most.

This letter is to inform you that, as a result of higher than expected aggregate policyholder claims costs, **the premium on your current long term care coverage will increase from \$926.65 to \$1,436.29 beginning on your next billing anniversary date, January 12, 2019.** Please note that this increase is not due to a change in your health, age, or claims history.

We plan to request at least 150% in additional premium increases over the next 6-8 years. We appreciate that premium increases can be difficult for our policyholders. **To assist you, we are offering you several choices, including the new Stable Premium option that allows you to adjust your coverage to mitigate both the current and already planned future increases and lock in your new premium until at least 2028.** We have also included other alternatives to consider as you evaluate your coverage needs. These options and your personalized information are outlined on the enclosed pages. We encourage you to discuss them with your financial advisor or a member of our Customer Service Team by calling 800 883.1127 before making a decision. For additional information regarding premium increases, please go to www.genworth.com/ltcpremiums.

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

Sincerely,

Elena Edwards
Senior Vice President

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.**

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

Long Term Care Insurance

Premium Increase Notice

11/06/2018

Genworth Life Insurance Company

Insured:

Sample Policyholder

Policy Number:

UCG9999999

Customer Service:

800 883.1127

M-Th: 8:30 - 6PM ET

F: 9 - 6PM ET

FAX: 800 876.8220

www.genworth.com/ltcpremiums

Coverage Options to Consider

Your long term care insurance policy protects you financially should you require care in the future. However, we understand that evolving financial situations combined with increasing premiums may cause you to re-evaluate your coverage. **On the *Coverage Options* page that follows**, we have also introduced a **new Stable Premium option to consider** and we offer several alternatives for keeping coverage in place and within budget.

Understanding the Stable Premium option

With this option, you adjust your benefits and receive a new premium along with a [guarantee that your new premium will not increase until at least 2028](#).

Along with the rate guarantee, this option provides:

1. **A three-year benefit period** (The benefit period is the period of time used to calculate the lifetime payment maximum. Your coverage is based on this lifetime payment maximum, not a certain period of time.)
2. **Retention of your increased maximum daily/monthly benefit**
3. **1% annual compound benefit inflation going forward**
4. **Your choice of:**
 - a. An extended Elimination Period (EP) of 180 days for facility care and 90 days for home care. (The EP is the number of days of covered care that you must pay for before your coverage begins to pay benefits.)
 - or**
 - b. A combination of 10% coinsurance (you pay 10% of covered expenses) and a 100-day facility EP.Both versions of this option continue to offer a home care benefit.

The premium for the Stable Premium option is shown on the *Coverage Options* page. You may read the sample policy endorsement and important information included in this package for more detail.

Review and Adjust your Long Term Care Coverage

The alternatives shown under Review and Adjust your coverage on the following *Coverage Options* page provide ways for you to tune-up your coverage and keep the benefits most important to you, scale back on benefits that no longer seem as essential, and help keep your premiums within your budget. Each option presented has a pre-defined set of benefits that, while less than what you currently have, is designed to offer meaningful coverage that aligns your long term care insurance with your financial needs.

What the research shows

As you think about these options, consider that a recent, publicly available industry study performed by PwC indicated that the average duration of a long term care event is about three years and that approximately 75%-80% of long term care events will cost less than \$250,000¹. Keep in mind that these figures are averages and approximations and your actual experience may be different. The U.S. Dept. of Health and Human Services also has information on cost of care at: LongTermCare.gov.

Options for reducing benefits and premiums other than those presented in this package may be available. You can speak with your financial advisor or contact our Customer Service Team. We are available to talk with you, discuss options, and help answer your questions. You can also visit our website at www.genworth.com/lcpremiums.

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

¹ *The formal cost of long-term care services: How can society meet a growing need?* The referenced study, initially made available in October 2016, is based on data for the time period 2000-2015 and reports figures in 2016 dollars.



Coverage Options

Page 1 of 1

Genworth Life
PO Box 40005
Lynchburg, VA 24506

Customer service:
800 883.1127
M-Th: 8:30 - 6PM ET
F: 9 - 6PM ET
Fax: **800 876.8220**

The median monthly cost of care provided in your area:

In Home Care \$3,813.00 (Based on 44 hours/week)
Assisted Living \$5,048.00
Nursing Home \$9,216.00

Genworth 2018 Cost of Care Study

Policyholder: Sample Policyholder
Date: 11/06/2018
Policy number: UCG9999999
Premium before increase: \$926.65 annually

Your options:	① Keep current coverage	② Elect Stable Premium option		③ Review and Adjust your coverage	
	If you are comfortable with your current level of coverage, pay the increased premium when you receive your next bill. If we don't hear from you by January 12, 2019 this 55.000% rate increase will take effect.	If you would like to change your benefits to guarantee no additional premium increases until at least 2028 , you may select one of the alternatives below. A detailed description of this option can be found in the enclosed sample endorsement.		If you are comfortable reducing your benefits, the alternatives below are designed to provide different levels of cost and coverage as you evaluate your current needs.	
		Stable Premium A	Stable Premium B	Alternative C	Alternative D
Daily maximum benefit	\$196.47	\$196.47	\$196.47	\$161.56	\$165.90
Benefit Period	3 years	3 years	3 years	3 years	2 years
Inflation protection	Compound 5%	Compound 1%	Compound 1%	Compound 5%	Compound 5%
Elimination Period (Days before benefits begin)	100 days Facility/ 0 days Home Care	180 days Facility/ 90 days Home Care	100 days Facility/ 0 days Home Care	100 days Facility/ 0 days Home Care	100 days Facility/ 0 days Home Care
Coinsurance	None	None	10%	None	None
Annual premium	\$1,436.29	<input type="checkbox"/> \$1,604.58	<input type="checkbox"/> \$1,604.58	<input type="checkbox"/> \$1,180.95	<input type="checkbox"/> \$926.20
④ Pay nothing more	If you would like to stop paying premiums on your policy, you can choose the option at right. Please read the detailed description of the option in the enclosed endorsement and Important Information Regarding This Premium Increase. The benefit value is current as of the date of this notice; a final benefits value will be sent to you following your selection of this option.			\$11,486.54 Paid up policy benefit <input type="checkbox"/> Contingent Benefit Upon Lapse	

You may have other ways to reduce your benefits than those shown above; contact the Customer Service team for additional quotes. More information on your options can be found in the enclosed endorsement and Important Information Regarding This Premium Increase. Please read all documents before making a decision. The options shown here are quotes and may change.

You do not need to return this form if you are keeping your current coverage. If changing your coverage to one of the options above, please check the blue box to indicate your choice, then sign and return this form by fax or mail in the enclosed envelope by: **January 12, 2019.**

► Policyholder Signature

Date

By signing, you represent and agree that (1) we are authorized to process the requested change to your policy, (2) the change will not be effective until reflected in a policy amendment we send to you, (3) the benefits and premiums quoted above are subject to confirmation and may change, and (4) you have read and understand the information on this form and the enclosed documents, including the Important Information Regarding This Premium Increase.



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

Important Information Regarding This Premium Increase from Genworth Life Insurance Company

Page 1 of 2

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. Our premium rate filings are available for public inspection and may be accessed on line through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.

The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims. Our decision to increase premiums was not determined based upon the current economic environment. Please note that we requested a 72.000% rate increase and the Virginia Bureau of Insurance allowed a rate increase of 55.000%. For additional information regarding premium increases, please go to Genworth.com/LTCpremiums or call us at 800.833.1127.

Guaranteed renewable

Your long term care insurance coverage is guaranteed renewable, meaning that we cannot cancel or refuse to continue your coverage because of a change in your individual health or age. As long as you pay the required premium on time and have not used all your benefits, coverage will continue.

Guaranteed renewable does not mean that premiums are guaranteed to remain the same indefinitely. It means that although the insurance company cannot refuse to continue your coverage for any reason, the company can revise your rates if it does so for all similarly issued policies. 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 Bureau of Insurance for another premium increase again in the future. However, if you elect the Stable Premium option, your new premium will not increase until at least 2028.

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

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.

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 800.833.1127.

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.

Understanding the Stable Premium option

The Stable Premium option is designed to mitigate the impact of current and planned future increases by changing your benefits, while also guaranteeing that your new premium will not increase until at least 2028. Both versions of this option will provide a one percent (1%) compound benefit increase going forward, and you will retain the daily/monthly benefits increased pursuant to your current benefit increase option (if any) prior to acceptance of this change. As part of the calculation of your new resulting premium, your premium will be adjusted in consideration of this retained benefit. There may be other options available to you to mitigate or offset the current premium increase, however only the Stable Premium option includes the additional benefit of having no further premium increases implemented on your policy until at least 2028. Please review all of the documents in this package, in particular the Coverage Options page and the sample endorsement, for more details regarding how your benefits and premium will change under the Stable Premium option.

Please note: By accepting any change in benefits you may have a lower dollar amount of benefits available for future claims. In accordance with your policy, if you have previously been on claim, benefits that have already been paid under your policy will count toward your new lifetime payment maximum. This will be shown on the updated schedule page that you will receive if you elect this option. Similarly, in accordance with your policy, any days which have already satisfied your Elimination Period will continue to satisfy your new Elimination Period under the Stable Premium option.

If you choose this option, you may change your decision in writing within 60 days of our written confirmation of your benefit changes under this option. After the 60 day period, you cannot revert back to the benefits you had prior to electing the Stable Premium option. The only benefit change that will be available to you going forward is a reduction to an available Daily Payment Maximum or dropping an applicable rider.

Select a Limited Benefit with No Further Premium Requirement

If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. Please refer to the enclosed endorsement for additional details regarding this benefit.

If your daily benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period. In addition, other benefit amounts may be proportionately reduced. Any benefits paid or payable are deducted from the reduced policy maximum. Reducing benefits while you are receiving policy benefits is generally not advisable.

You have the right to a revised rate or premium schedule upon request.

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. If your policy does not provide 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 contact 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.

Rate increase history

In accordance with the requirements of the state (commonwealth or district) where your policy was issued, we are providing you with the history of previous rate increases that have been implemented on policies that were underwritten by Genworth Life Insurance company.

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. 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:]

[Policy]Number:

STABLE PREMIUM OPTION ENDORSEMENT

This Endorsement is to be attached to, and adds/changes the following language to the above identified Policy.

This Endorsement changes the policy coverage, and is a part of the policy and subject to all the provisions of the policy except where they are modified by this Endorsement. Except where stated otherwise in this Endorsement, to the extent that any provisions contained in this Endorsement are contrary to or inconsistent with those of the policy, the provisions of this Endorsement will control. This Endorsement and the accompanying updated Schedule are to be attached to and form a part of the policy.

The effective date of this Endorsement is [policy anniversary date].

Lifetime Payment Maximum

- The Lifetime Payment Maximum is changed as shown on the accompanying updated Schedule.

Compound 1% Benefit Increases

- As shown on the accompanying updated Schedule, the Inflation Protection provision is changed to Compound 1% Benefit Increases. The Daily Payment Maximum will remain at its current level (or slightly above due to system rounding) [, including all prior [Equal][Compound] 5% Benefit Increases if that was an original benefit under the policy,] until the first anniversary of the policy effective date that occurs after the effective date of this Endorsement. Beginning on the first anniversary of the policy effective date that occurs after the effective date of this Endorsement, the Daily Payment Maximum and Lifetime Payment Maximum amounts will increase in accordance with the Compound 1% Benefit Increases provision of the policy.
- The attached updated policy Schedule reflects this change to the Inflation Protection provision.

Elimination Period [and co-insurance]

- [As shown on the accompanying updated Schedule, the Elimination Period is changed to 180 days for the Long Term Care Facility Benefit, and a 90-day Elimination Period is required for the Home Care Benefit.
- The definition of the term "Elimination Period" in the Glossary section of the policy is deleted in its entirety and replaced with the following:

The number of days for which an Insured Person must incur expenses that qualify for benefit payments under policy; but for which we will NOT pay benefits. For the Long Term Care Facility Benefit, the Elimination Period can be satisfied by days for which payment would otherwise be made under the Long Term Care Facility Benefit (including Bed Reservation Benefit Days), or days the Insured Person receives services covered under the

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Home Care Benefit in accordance with a Privileged Care Coordinator's Plan of Care. For the Home Care Benefit, the Elimination Period can be satisfied by days for which payment would otherwise be made under either the Home Care Benefit or the Long Term Care Facility Benefit (including Bed Reservation Benefit Days). Days used to satisfy the Elimination Period do not need to be consecutive, but must occur within a 2 year period.

Once an Insured Person has satisfied this requirement, he or she will never have to satisfy a new Elimination Period for the policy. The Schedule shows the number of days in each Insured Person's Elimination Period.

Note, the Elimination Period does not apply to: the Privileged Care Coordination Benefit; the Caregiver Training Benefit; or the Equipment Benefit.

- The paragraphs of the "Home Care Benefit" provision that appear prior to the "Definitions" section of that provision are deleted in their entirety and replaced with the following:

The following benefits apply when an Insured Person receives care and support services in accordance with a Plan of Care developed by a Licensed Health Care Practitioner:

- Subject to the Elimination Period and the Daily Payment Maximum limitation in the next paragraph, we will pay the expenses he or she incurs for the following care and services that are consistent with that Plan of Care:
 - Health care services provided by a Nurse, or a licensed physical, occupational, respiratory or speech therapist;
 - Home Health Aide and Personal Care Attendant Services;
 - Homemaker Services;
 - Chore Services;
 - Adult Day Care;
 - Hospice Care; and
 - The first 21 days of Respite Care he or she receives during a Policy Year. (Respite Care is not subject to, nor will it satisfy any Elimination Period.)
- Unless specified differently by a separate Policy rider or endorsement, payment for the above expenses will not be subject to the Daily Payment Maximum; however, not more than 7 times the Daily Payment Maximum will be paid for all those expenses which an Insured Person incurs during any calendar week (Sunday through Saturday).
- After satisfying the Elimination Period, the policy will be eligible for monthly waiver of any premiums becoming due while an Insured person is receiving Home Care Benefits in accordance with a Plan of Care developed by a Privileged Care Coordinator.

- The first paragraph of the "Bed Reservation Benefit" provision is deleted in its entirety and replaced with the following:

We will continue to pay benefits under the Long Term Care Facility Benefit, or give Elimination Period credit for either the Long Term Care Facility Benefit or Home Care Benefit, for each day an Insured Person:

- is temporarily absent during a stay in the Long Term Care Facility; and
- is charged to reserve his or her accommodations in that facility.

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- The first paragraph of the “Waiver of Premium” provision in the “Effective Date and Premium Provisions” section is deleted in its entirety and replaced with the following:

We will waive premium payments for each coverage month that begins:

- While an Insured Person is receiving continuing benefits under the Long Term Care Facility Benefit or the Bed Reservation Benefit (after satisfying the Elimination Period); or
- When Home Care Benefits are being received in accordance with a Plan of Care from a Privileged Care Coordinator (after satisfying the Elimination Period).]

OR

[[As shown on the accompanying updated Schedule, the Elimination Period is changed to be 100 days for the Long Term Care Facility Benefit.]

- The third paragraph of the definition of the term “Elimination Period” in the Glossary section of the policy is deleted in its entirety and replaced with the following:

Note, the Elimination Period does not apply to: the Privileged Care Coordination Benefit; the Caregiver Training Benefit; or the Equipment Benefit.

- The paragraphs of the “Home Care Benefit” provision that appear prior to the “Definitions” section of that provision are deleted in their entirety and replaced with the following:

The following benefits apply when an Insured Person receives care and support services in accordance with a Plan of Care developed by a Licensed Health Care Practitioner:

- Subject to the Daily Payment Maximum limitation in the next paragraph, we will pay 90% of the expenses he or she incurs for the following care and services that are consistent with that Plan of Care:

- Health care services provided by a Nurse, or a licensed physical, occupational, respiratory or speech therapist;
- Home Health Aide and Personal Care Attendant Services;
- Homemaker Services;
- Chore Services;
- Adult Day Care;
- Hospice Care; and
- The first 21 days of Respite Care he or she receives during a Policy Year.
(Respite Care is not subject to, nor will it satisfy any Elimination Period.)

- Unless specified differently by a separate Policy rider or endorsement, payment for the above expenses will not be subject to the Daily Payment Maximum; however, not more than 7 times the Daily Payment Maximum will be paid for all those expenses which an Insured Person incurs during any calendar week (Sunday through Saturday).

- The policy will be eligible for monthly waiver of any premiums becoming due while an Insured Person is receiving Home Care Benefits in accordance with a Plan of Care from a Privileged Care Coordinator.

No Elimination Period. We will waive the Insured Person’s Elimination Period for these care and support services. In addition, if the care and support services are provided in

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accordance with a Privileged Care Coordinator's Plan of Care, each day the Insured Person incurs expenses for the above care and support services (except Respite Care) will count toward satisfying his or her Elimination Period for other benefits that are subject to an Elimination Period.

- The first sentence of the "Long Term Care Facility Benefit" provision is deleted in its entirety and replaced with the following:

Subject to the Daily Payment Maximum, we will pay ninety percent (90%) of the expenses an Insured Person incurs for care and support services (including room and board, but not prescription drugs) provided by a Long Term Care Facility.]

Impact to Your premium

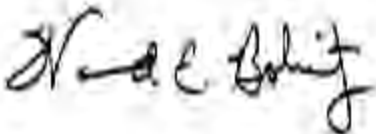
- Once this Endorsement becomes effective, while we may begin the regulatory process of seeking a premium increase, we will not implement a premium increase on Your policy in accordance with Our Limited Right To Change Premiums until at least the anniversary of the policy effective date that occurs on or after January 1, 2028.

Limited options to change coverage

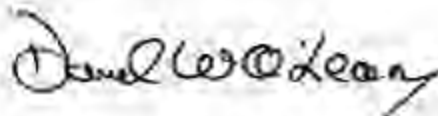
- If You decide that You do not wish to keep the benefit changes made pursuant to this Endorsement but instead wish to revert to the benefits You had prior to selecting the benefit changes made pursuant to this Endorsement, You must change Your decision in writing within 60 days of the effective date of this Endorsement. After the 60-day period, You cannot revert back to the benefits You had prior to selecting the benefit changes made pursuant to this Endorsement.
- Other than Your right described above to provide written notice that You do not wish to keep the benefit changes made pursuant to this Endorsement, the only benefit change that You may make going forward from the effective date of this Endorsement is a reduction to an available Daily Payment Maximum or dropping an applicable rider. Changing Your Daily Payment Maximum will impact other benefits and maximum coverage amounts under Your policy.

In all other respects, the conditions and provisions of the policy, as modified by any other riders or endorsements, remain the same.

Signed for Genworth Life Insurance Company.



Ward E. Bobitz
Secretary



David W. O'Leary
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: Sample Policyholder

Policy Number: UCG9999999

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		Percentage Increase Over		Percentage Increase Over	
	Initial Premium	Age	Initial Premium	Age	Initial Premium	Age
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.

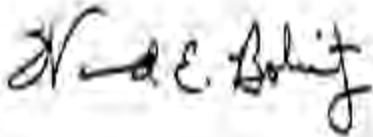
It will not be reduced by any Benefits previously paid under the Policy.

Payment Limitations

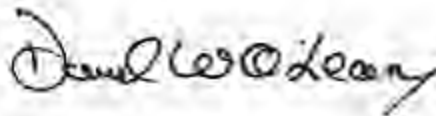
Payment is subject to the limits determined above for the Shortened Benefit Period plan. In addition, the total amount payable under this Benefit and the Policy, while it was in force prior to conversion, is limited to the maximum amount that would have been paid if the Policy had remained in premium 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



David W. O'Leary
Senior Vice President

**Objection Response
Genworth Life Insurance Company**

This letter is in response to the comments received in your objection letter, dated May 31, 2019, to Genworth Life Insurance Company's (GLIC's) PCS II Virginia rate increase request. We would like to schedule a discussion with you to go through this document as well as the attachments submitted as soon as possible. Thank you.

The comments and our responses are as follows:

1. The schedule that will be used is the same one that was originally approved with policy form 7030L on 3/12/98. A sample of the policy form is attached in this submission. An updated Schedule (Page) along with a variability statement (SOV) containing benefit ranges for changes particular to the Stable Premium Option (SPO) endorsements is also included.

2. As indicated in Response #1, the Schedule to be used will be the same as the originally approved schedule with benefit updates to reflect the SPO benefit changes.

3. An updated SOV is attached indicating:

“COMPOUND 1% BENEFIT INCREASES – The Daily Payment Maximum and Lifetime Payment Maximum amounts will each increase on every anniversary of the effective date of the policy. Annual increases will apply to benefits payable for expenses incurred on or after the date of the increase. Beginning on the first anniversary of the policy effective date that occurs after the effective date of the Endorsement changing this Inflation Protection provision to Compound 1% Benefit Increases, the Daily Payment Maximum and Lifetime Payment Maximum amounts will increase by 1% of the amounts in effect at that time as shown above; and each increase thereafter will be equal to 1% of the Daily Payment Maximum and Lifetime Payment Maximum in effect at the time of each such increase.”

4. The SOV was incorrect. Benefit increase information is not contained in a rider for 7030L but is only referenced on the schedule page. We apologize for the confusion.

5. Disclosure: We agree that clear disclosure is necessary to ensure that policyholder's understand the impact of the selection of the SPO. SPO is discussed in the Coverage Options to Consider, the Important Information document and a sample endorsement is enclosed with the policyholder notification package along with the SOV. To improve clarity the 7030END SPO has been annotated to correspond to the SOV.

Clarification regarding the SPO: In your example of the 65 year old, the impact of the stable premium option on their benefits would be as follows:

**Objection Response
Genworth Life Insurance Company**

Current Benefits	SPO Extended Elimination Period	SPO Coinsurance
\$100 Daily Payment Maximum	\$100 Daily Payment Maximum	\$100 Daily Payment Maximum
50 Day Elimination Period (EP)	180 Day EP Facility 90 Day EP HHC	100 Day Elimination Period (EP)
4 Year Lifetime Payment Maximum	3 Year Lifetime Payment Maximum	3 Year Lifetime Payment Maximum
5% Benefit Increase	1% Benefit Increase	1% Benefit Increase
0% Coinsurance	0% Coinsurance	10% Coinsurance

Note: If the current benefits are already at or below the levels outlined for the EP option or coinsurance option then the benefits either won't change or will be changed to match those above.

Impact of future rate increases not being approved: Some of the answer is contained in the actuarial equivalency discussion below but obviously it's possible for some policyholders to benefit from not selecting the SPO if a future rate increase is not approved. That is likely to be a case-by-case situation. Given that we already know that we can justify a substantial rate increase on this block it seems likely that another increase will occur that an SPO policyholder will not receive.

Actuarial Equivalency discussion:

- The SPO is a favorable option for policyholders because:
 - It offers premium stability through a rate guarantee until at least 2028. We do not anticipate that rate increases for SPO policies will be required, as long as experience doesn't deteriorate from current assumptions.
 - The rate increase that is reflected in SPO pricing is actually less than that in the cumulative MYRAP since our MYRAP will be implemented over approximately 10 years. The corresponding one time rate increase is smaller due to interest discounting and projected decrements.
 - It offers benefits that were not available at initial product launch, such as coinsurance and 1% compound benefit inflation. We believe giving policyholders more options allows them to keep what benefits are important to them when mitigating premium rate increases. Additionally, the policyholder will retain their current inflated benefit. The new 1% compound benefit inflation will be applied on the policy anniversary following the rate increase.

**Objection Response
Genworth Life Insurance Company**

- Genworth is not pursuing the full justified rate increase for these products. This means we are not trying to get back to original profitability on these blocks. The SPO also does not attempt to return to original profitability, but is actuarially equivalent to the rate increases we plan to file for.
- We believe it's important to be transparent with policyholders about future planned rate increases to help them make informed choices about their benefits. Policyholders who elect the SPO will have more certainty about their benefits and premium going forward than a policyholder who is subject to future rate increases.

Will the additional premium of \$2297 continue to be charged? Will any rate increases approved during that 10 year (2028) period then be added to premium in effect prior to the election of this benefit?

No. We have no plans to change the premium for SPO during the premium guarantee period.

What happens after 10 years (2028)? Will policyholders that elect this benefit be grouped separately from the rest of the block for rate increase purposes?

If experience emerges as expected, future rate increases would not be required for policyholders electing this option. If experience for policyholders who elect this option deteriorate from current expectations, we may pursue a rate increase that would be implemented after the rate guarantee expires. Policyholders who elect this option will be considered a separate class from the remaining block. This means that policyholders who elect this option will not be used in calculating rate increases for the remaining block, and vice versa. Until credible experience develops, projections for policyholders who elect this option may rely on assumptions for the remaining block.

6. The full underwriting company name will appear on all documents and pages of the policyholder notification letter and will not be displayed as variable text. Please see attached policyholder notification package. Font size will be the same as other text.

7. The full underwriting company name will appear on all documents and pages of the policyholder notification letter and will not be displayed as variable text. Please see attached policyholder notification package. Font size will be the same as other text.

8. The full underwriting company name will appear on all documents and pages of the policyholder notification letter and will not be displayed as variable text. Please see attached policyholder notification package. Font size will be the same as other text.

**Objection Response
Genworth Life Insurance Company**

9. The full underwriting company name will appear on all documents and pages of the policyholder notification letter and will not be displayed as variable text. Please see attached policyholder notification package. Font size will be the same as other text.

10. The full underwriting company name will appear on all documents and pages of the policyholder notification letter and will not be displayed as variable text. Please see attached policyholder notification package. Font size will be the same as other text.

11. The full underwriting company name will appear on all documents and pages of the policyholder notification letter and will not be displayed as variable text. Please see attached policyholder notification package. Font size will be the same as other text.

12. Font used will all be 10 point.

13. The 165239 VA will be used with policy notifications that do not contain a SPO offer which are the policy forms in GEFA-131306414 & GEFA-131306456. 165239 VA 01/12/17 will be used with the SPO offers which are the policy forms in GEFA-131306457 & GEFA-131306458.

14. 165239 VA 01/12/17 has been updated to reflect – All premium rate fillings are available for public inspection and may be accessed online through the Virginia Bureau of Insurance’s webpage at www.scc.virginia.gov/BOI.

15. The full underwriting company name will appear on all documents and pages of the policyholder notification letter and will not be displayed as variable text. Please see attached policyholder notification package. Font size will be the same as other text.

16. Please review the Optional Limited Benefit option form. The description of the Optional Limited Benefit Allowance is captioned below. The calculation is the premiums paid not including waived premium minus and benefit paid or payable. We respectfully submit that the description in 165239 VA 01/12/17 is accurate.

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.

**Objection Response
Genworth Life Insurance Company**

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.

17. In the Important change letter (165224SPO 06/20/18) there is a sentence regarding future increases: 'We plan to request at least XXX% in additional premium increases over the next X-X years.' This is where we tell the policyholder about the planned future rate increases planned in the future. Please review the Statement of Variability for further information regarding the possible ranges of the percentages and the number of years.

To accommodate your request for more clarity about the filing process the sentence has been updated to read as follows:

We plan to request at least [150%] in additional premium increases over the next [3-5] years. Note that any future increases would first be subject to the review and approval of the Virginia Bureau of Insurance.