Filing at a Glance

Company:	Genworth Life Insurance Company
Product Name:	2017 Choice 2 & 2.1_Round 3_AARP
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	10/13/2017
SERFF Tr Num:	GEFA-130998457
SERFF Status:	Closed-Approved
State Tr Num:	GEFA-130998457
State Status:	Approved
Co Tr Num:	2017 CHOICE 2 & 2.1_ROUND 3_AARP
Implementation Date Requested:	On Approval
Author(s):	Richard Cromwell, Ronald Jackson, June Lipscomb, Jeanette Mai
Reviewer(s):	Greg Smith (primary), Bill Dismore
Disposition Date:	06/28/2019
Disposition Status:	Approved
Implementation Date:	

General Information

Project Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Number: 2017 Choice 2 & 2.1_Round 3_AARP
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 36.3%

Deemer Date: 07/03/2019
Submitted By: Ronald Jackson

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: N/A
Market Type: Individual
Individual Market Type:
Filing Status Changed: 06/28/2019
State Status Changed: 06/28/2019
Created By: Ronald Jackson
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:
RE:Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
AARP Policy Form: 7044VA Rev
Rider Forms: 62376VA, 62378, 62383, 36378VA, 39129VA

The referenced filing is a Long-Term Care (LTC) rate schedule change request submitted for your review.

This existing policy form provides benefits for institutional confinement and home care. This form, also referred to as Choice 2.1, was issued in Virginia between October 2007 and January 2010. This form is no longer being marketed in any state.

On December 9, 2016, GLIC could justify a rate increase of 50.1% on the above-referenced policy form. However, per prior communications with the Virginia Department of Insurance, GLIC reduced the premium rate increase request to 29%. On December 22, 2016 Virginia approved a 29% premium rate increase (SERFF #GEFA-129136848). As stated in our prior filing, the 29% prior approved rate increase would enhance premium adequacy but will not be sufficient to meet GLIC expected obligations and further rate increases were anticipated.

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.

In this filing, GLIC could actuarially justify a premium rate increase of 51.2% on the above-mentioned policy form, to be implemented over three years (15% in the first year, 20% in the second year, and 9.6% in the third year) due to AARP contractual agreements. The phased-in increases are actuarially equivalent to the one-time increase of 47% that can be actuarially justified in the non-AARP filing. We demonstrate that this premium rate increase satisfies the Long-Term Care regulatory requirements of Virginia and the rate stabilization standards set forth in 14VAC5-200-153. The 51.2% rate increase is based on emerging GLIC nationwide Choice 2 and 2.1 Virginia Form experience and updated assumptions, which were revised following comprehensive Long-Term Care assumption reviews in 2015 and 2016. However, based on prior communications with the State, we would like to acknowledge that the Virginia Department of Insurance has a specific approach to calculating rate increases, as described in Section 16 of the Actuarial Memorandum. Under this interpretation, GLIC requests a premium rate increase of 36.3% that will be implemented over two years (15% in the first year and 18.5% in the second year), which will enhance premium adequacy but will not be sufficient to meet GLIC expected obligations. Further rate increases are anticipated on this policy form.

In determining the need for a premium rate increase, GLIC considered the following.

a)Without this requested rate increase, additional future earned premiums are inadequate to offset additional future incurred claims. This is a direct result of lower than originally expected Active Lives terminations.
b)Both claim continuance and claim utilization have been and are projected to be higher than previously expected. This led to a significant strengthening of the long-term claims reserves in the third quarter of 2016.
c)Delays in filing or approving warranted premium rate increases will require higher percentage increases to fewer policyholders in the future in order to obtain the same Lifetime Loss Ratio.
d)Since Virginia has not approved the prior requested rate increase in full, demonstration that the Moderately Adverse Experience (“MAE”) included in the prior filing has been exceeded is not applicable to this filing.

While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options.

GLIC will offer insureds affected by the premium increase several options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department.

For policyholder’s who qualify the Contingent Non-Forfeiture Option (CNFO) benefit will be offered. Additionally, GLIC will make an optional limited benefit available to those policyholders who do not qualify for the CNFO benefit and wish to elect a limited paid-up Long-Term Care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premium paid, less any claims paid.

In the submitted actuarial memorandum, you will find a detailed rate increase justification, and additional state specific information such as the average policyholder issue age and attained age.

Thank you for your assistance in reviewing this filing.

Company and Contact

Filing Contact Information

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

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

Filing Company Information

Genworth Life Insurance Company
6610 W Broad Street
Richmond, VA 23230
(804) 281-6600 ext. [Phone]

CoCode: 70025
Group Code: 4011
Group Name:
FEIN Number: 91-6027719

State of Domicile: Delaware
Company Type: LifeHealth & Annuity
State ID Number:

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Correspondence Summary

Dispositions

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

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Greg Smith	04/29/2019	04/29/2019
Info has been requested from company	Bill Dismore	04/04/2019	04/04/2019
Info has been requested from company	Bill Dismore	03/22/2019	03/22/2019
Info has been requested from company	Bill Dismore	03/18/2019	03/18/2019
Info has been requested from company	Bill Dismore	01/30/2019	01/30/2019
Info has been requested from company	Bill Dismore	01/03/2019	01/03/2019
Info has been requested from company	Bill Dismore	12/26/2018	12/26/2018
Info has been requested from company	Bill Dismore	11/05/2018	11/05/2018
Info has been requested from company	Bill Dismore	09/04/2018	09/04/2018
Disapproved	Greg Smith	05/10/2018	05/11/2018

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	06/03/2019	06/03/2019
Ronald Jackson	04/22/2019	04/22/2019
Ronald Jackson	03/28/2019	03/28/2019
Ronald Jackson	03/22/2019	03/22/2019
Ronald Jackson	03/15/2019	03/15/2019
Ronald Jackson	01/08/2019	01/08/2019
Ronald Jackson	01/08/2019	01/08/2019
Ronald Jackson	12/06/2018	12/06/2018
Ronald Jackson	10/16/2018	10/16/2018
Ronald Jackson	07/23/2018	07/23/2018

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Bobby Toone	03/08/2018	03/08/2018

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	03/08/2018	03/08/2018

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Response to Objection Letter of 5/11/2018	Note To Filer	Bill Dismore	07/23/2018	07/23/2018
RRS	Reviewer Note	Bill Dismore	09/04/2018	

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Disposition

Disposition Date: 06/28/2019
Implementation Date:
Status: Approved

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	33.900%	33.900%	$565,453	729	$1,668,003	33.900%	33.900%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	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	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Special Exhibits	Received & Acknowledged	Yes
Supporting Document	AARP Contractual Agreement	Received & Acknowledged	Yes
Supporting Document	Response Letter (7/23/18)	Received & Acknowledged	Yes
Supporting Document	Objection 2 Attachments	Received & Acknowledged	Yes
Supporting Document	Response Letter (10/16/18)	Received & Acknowledged	Yes
Supporting Document	Experience Projections and Filing Status	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	Response Letter (12/6/18)	Received & Acknowledged	Yes
Supporting Document	Rate Stabilization 58/85 Test	Received & Acknowledged	Yes
Supporting Document	Objection 5 Response Letter (1/8/19)	Received & Acknowledged	Yes
Supporting Document	Objection 6 Response Letter (1/8/19)	Received & Acknowledged	Yes
Supporting Document	Response Letter (3/15/19)	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 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Nationwide Experience and 58/85 Test (updated)	Received & Acknowledged	Yes
Supporting Document	Response Letter (3/22/19)	Received & Acknowledged	Yes
Supporting Document	Response Letter (3/28/19)	Received & Acknowledged	Yes
Supporting Document	Objection 9 Attachments	Received & Acknowledged	Yes
Supporting Document	Policyholder Notification Samples	Received & Acknowledged	Yes
Rate (revised)	Rate Tables	Approved	Yes
Rate	Rate Tables	Withdrawn	No
Rate	Rate Tables	Withdrawn	No

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2017 Choice 2 & 2.1_Round 3_AARP*		
Project Name/Number:	*2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/29/2019
Submitted Date	04/29/2019
Respond By Date	

Dear Ronald N. Jackson,

Introduction:

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

Objection 1

Comments: Further action on this filing is pending approval of necessary forms in a separate filing. Once related forms are approved, processing will continue with this filing.

Conclusion:

We shall be glad to reconsider this submission upon approval 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 the undersigned.

Thank you,

Greg Smith
Principal Examiner
804.371.9348

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 Choice 2 & 2.1_Round 3_AARP		
Project Name/Number:	2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP		

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:

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

Objection 1

Comments: Policyholder Notification

Please provide a complete "John Doe" letter so that we can review how the rate increase is communicated given this proposed rate increase. Please be sure that the letter includes a statement regarding further rate increases anticipated on these policy forms.

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 (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 Choice 2 & 2.1_Round 3_AARP		
Project Name/Number:	2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/22/2019
Submitted Date	03/22/2019
Respond By Date	04/05/2019

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

- Nationwide Experience and 58/85 Test (updated) (Supporting Document)

Comments: So that the Bureau can complete its documentation related to this increase, please supply the following projections on the same block of policies included in Attachment 1 in the Companys March 14, 2019 response:

a.Original pricing

b.No increase

c.Requested premium from inception

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 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 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/18/2019
Submitted Date	03/18/2019
Respond By Date	04/17/2019

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

- Response Letter (3/15/19) (Supporting Document)

Comments: Thank you for your Objection response of 3/15/2019. Please provide the following revisions for consistency with the change in the requested premium increase.

1) Revise the Rate/Rule Schedule, Company Rate Information.

2) Revise the proposed rate sheet attachments and the Percent Rate Change Request.

3) Revise the Long Term Care Insurance Rate Request Summary - 2017 AARP RS Part 1 Long Term Care Insurance Rate Request Summary 21071010.pdf.

4) Revise the Actuarial Memorandum for consistency with the revised rate request.

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 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 Choice 2 & 2.1_Round 3_AARP		
Project Name/Number:	2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/30/2019
Submitted Date	01/30/2019
Respond By Date	03/29/2019

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

- Experience Projections and Filing Status (Supporting Document)

Comments: Based on the projections in Att8g, the lifetime loss ratio under original assumptions (at the valuation interest rate of 4.0% which applied to issue years 2007-2010) is 71.3%. Based on Att8d projections, the lifetime loss ratio with the requested rate increase is 66.8%. The requested increase would need to be reduced to 25% in order to achieve a lifetime loss ratio not less than 71.3%.

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 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 Choice 2 & 2.1_Round 3_AARP*		
Project Name/Number:	*2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	01/03/2019
Submitted Date	01/03/2019
Respond By Date	01/08/2019

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

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please indicate whether the majority of the policies to which the increase is applicable are eligible for the contingent benefit upon lapse.

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 the undersigned. 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 Choice 2 & 2.1_Round 3_AARP		
Project Name/Number:	2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	12/26/2018
Submitted Date	12/26/2018
Respond By Date	01/15/2019

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

- L&H Actuarial Memorandum (Supporting Document)

Comments: If the proposed rate increase were to be approved as stated in the actuarial memorandum ("GLIC could actuarially justify a premium rate increase of 51.2% on the above-mentioned policy form, to be implemented over three years (15% in the first year, 20% in the second year, and 9.6% in the third year) due to AARP contractual agreements.") would the Company be able to certify that no additional rate increases are needed if the experience follows along with the future projections?

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 the undersigned. 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 Choice 2 & 2.1_Round 3_AARP		
Project Name/Number:	2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/05/2018
Submitted Date	11/05/2018
Respond By Date	12/05/2018

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: Please provide the test results per the applicable section (14VAC5-200-153.C.2. or 14VAC5-200-153.G.2.) for each of the six subsets of business.

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 the undersigned. 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 Choice 2 & 2.1_Round 3_AARP		
Project Name/Number:	2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	09/04/2018
Submitted Date	09/04/2018
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 average ultimate voluntary lapse rates under current assumptions versus the original assumptions 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.Since the morbidity assumption is based on internal Company experience, please describe how the assumptions are derived for durations and ages beyond which the Company has credible experience.

4.Please indicate whether any shock lapses, benefit reductions, CBUL, or adverse selection is assumed in the base projections.

5.Please provide the Excel file used to produce Attachment 6 Status of Filings.

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

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

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

b.For this post-stability block, assumptions should include appropriate margins for moderately adverse conditions.

c.Premiums should be at the Virginia rate level for both historical and projected future.

d.Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block. It would appear that 4.0% would be the appropriate rate for 2007-2010 issues rather than 4.12%.

8.To assist the Bureau in its review, for each of the six subsets of the business corresponding to the combinations of (<=5 yrs/>5 yrs benefit periods) and (none/simple/compound inflation protection), please provide (in Excel format) the following six 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.

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

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 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	05/10/2018
Submitted Date	05/11/2018
Respond By Date	

Dear Ronald N. Jackson,

Introduction:

GEFA-130998457 (Prior SERFF # GEFA-129136848)

Based on our review, please provide the following information.

Objection 1

Comments: Has the previously approved rate increase been fully implemented?

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 thats correct, please advise why it is being filed separately in this filing but not in the prior rate filing.

Objection 2

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

Objection 3

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 4

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 5

Comments: Please provide more specifics regarding the following statement:

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.

(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 6

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 7

- 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 8

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

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the information requested. 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 Choice 2 & 2.1_Round 3_AARP		
Project Name/Number:	2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/08/2018
Submitted Date	03/08/2018
Respond By Date	04/09/2018

Dear Ronald N. Jackson,

Introduction:

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

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

Objection 1

- Rate Tables, [62376VA, 62378, 62383, 36378VA, 39129VA] (Rate)

Comments: The form numbers, listed in the Affected Form Numbers section of the Rate/Rules Schedule, do not match the form numbers shown on the rate sheets submitted under "VA AARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix A 20171010.pdf" or "VA AARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix B 20171010.pdf".

Please clarify this discrepancy, and make any necessary revisions.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the revised items 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	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2017 Choice 2 & 2.1_Round 3_AARP		
Project Name/Number:	2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/03/2019
Submitted Date	06/03/2019

Dear Greg Smith,

Introduction:

In reply to comments received April 29:

Response 1

Comments:

We acknowledge review of this filing is dependent upon approval of forms included in a separate submission.

Related Objection 1

Comments: Further action on this filing is pending approval of necessary forms in a separate filing. Once related forms are approved, processing will continue with this filing.

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 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

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:

Attached is a John Doe version of the policyholder notifications.

Related Objection 1

Comments: Policyholder Notification

Please provide a complete "John Doe" letter so that we can review how the rate increase is communicated given this proposed rate increase. Please be sure that the letter includes a statement regarding further rate increases anticipated on these policy forms.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Notification Samples
Comments:	
Attachment(s):	Sample VA_Choice2AARP Policyholder Letter.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

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

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

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 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/28/2019
Submitted Date	03/28/2019

Dear Greg Smith,

Introduction:

In reply to comments received March 22:

Response 1

Comments:

We ask you to review the attached exhibits.

Related Objection 1

Applies To:

- Nationwide Experience and 58/85 Test (updated) (Supporting Document)

Comments: So that the Bureau can complete its documentation related to this increase, please supply the following projections on the same block of policies included in Attachment 1 in the Companys March 14, 2019 response:

a.Original pricing

b.No increase

c.Requested premium from inception

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (3/28/19)
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 9 Response 20190326.pdf

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (3/28/19)
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 9 Response 20190326.pdf

Satisfied - Item:	Objection 9 Attachments
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 9 Attachments 20190326.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 **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/22/2019
Submitted Date	03/22/2019

Dear Greg Smith,

Introduction:

In response to comments received March 18:

Response 1

Comments:

The requested updates have been made. Please see the attachments.

Related Objection 1

Applies To:

- Response Letter (3/15/19) (Supporting Document)

Comments: Thank you for your Objection response of 3/15/2019. Please provide the following revisions for consistency with the change in the requested premium increase.

1) Revise the Rate/Rule Schedule, Company Rate Information.

2) Revise the proposed rate sheet attachments and the Percent Rate Change Request.

3) Revise the Long Term Care Insurance Rate Request Summary - 2017 AARP RS Part 1 Long Term Care Insurance Rate Request Summary 21071010.pdf.

4) Revise the Actuarial Memorandum for consistency with the revised rate request.

Changed Items:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA AARP RS 2017 Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180720.pdf VA RS Choice 2 & 2.1 AARP Addendum 20190320.pdf VA RS Choice 2 & 2.1 AARP Addendum Exhibits 20190320.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA AARP RS 2017 Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180720.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA AARP RS 2017 Choice 2 2.1 Confidential Actuarial Memo 20171010.pdf*

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA AARP RS 2017 Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180720.pdf VA RS Choice 2 & 2.1 AARP Addendum 20190320.pdf VA RS Choice 2 & 2.1 AARP Addendum Exhibits 20190320.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA AARP RS 2017 Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180720.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA AARP RS 2017 Choice 2 2.1 Confidential Actuarial Memo 20171010.pdf*

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	2017 AARP RS Part 1 Long Term Care Insurance Rate Request Summary 20190320.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*2017 AARP RS Part 1 Long Term Care Insurance Rate Request Summary 21071010.pdf*

State: *Virginia* **Filing Company:** *Genworth Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2017 Choice 2 & 2.1_Round 3_AARP*
Project Name/Number: *2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA AARP RS 2017 Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180720.pdf VA RS Choice 2 & 2.1 AARP Addendum 20190320.pdf VA RS Choice 2 & 2.1 AARP Addendum Exhibits 20190320.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA AARP RS 2017 Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180720.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA AARP RS 2017 Choice 2 2.1 Confidential Actuarial Memo 20171010.pdf*

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	2017 AARP RS Part 1 Long Term Care Insurance Rate Request Summary 20190320.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*2017 AARP RS Part 1 Long Term Care Insurance Rate Request Summary 21071010.pdf*

Satisfied - Item:	Response Letter (3/22/19)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 AARP RS Objection 8 Response 20190320.pdf

No Form Schedule items changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

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	7044VA REV, 36378VA, 39129VA, 62378, 62383	Revised	Previous State Filing Number: GEFA-129136848 Percent Rate Change Request: 33.9	VA RS AARP Choice 2.1 Privileged Choice Rate Tables Appendix A.pdf, VA RS AARP Choice 2.1 Privileged Choice Rate Tables Appendix B.pdf,	03/22/2019 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*7044VA REV, 36378VA, 39129VA, 62378, 62383*	*Revised*	*Previous State Filing Number: GEFA-129136848 Percent Rate Change Request: 36.3*	*VA AARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix A 20171010.pdf, VA AARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix B 20171010.pdf,*	*03/08/2018 By: Ronald Jackson*
Previous Version						
1	*Rate Tables*	*62376VA, 62378, 62383, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-129136848 Percent Rate Change Request: 36.3*	*VA AARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix A 20171010.pdf, VA AARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix B 20171010.pdf,*	*10/13/2017 By: Ronald Jackson*

Conclusion:

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

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

Sincerely,
Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/15/2019
Submitted Date	03/15/2019

Dear Greg Smith,

Introduction:

In reply to comments received January 30, 2019:

Response 1

Comments:

We ask you to review the response letter and the updated exhibits.

Related Objection 1

Applies To:

- Experience Projections and Filing Status (Supporting Document)

Comments: Based on the projections in Att8g, the lifetime loss ratio under original assumptions (at the valuation interest rate of 4.0% which applied to issue years 2007-2010) is 71.3%. Based on Att8d projections, the lifetime loss ratio with the requested rate increase is 66.8%. The requested increase would need to be reduced to 25% in order to achieve a lifetime loss ratio not less than 71.3%.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (3/15/19)
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 7 Response 20190314.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (3/15/19)
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 7 Response 20190314.pdf

Satisfied - Item:	Nationwide Experience and 58/85 Test (updated)
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 7 Attachments 20190314.pdf

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

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 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/08/2019
Submitted Date	01/08/2019

Dear Greg Smith,

Introduction:

In reply to comments received January 3, 2019:

Response 1

Comments:

We ask you to review the attached response.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please indicate whether the majority of the policies to which the increase is applicable are eligible for the contingent benefit upon lapse.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection 6 Response Letter (1/8/19)
Comments:	
Attachment(s):	VA RS Choice 2 & 2.1 AARP Objection 6 20190108.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,

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/08/2019
Submitted Date	01/08/2019

Dear Greg Smith,

Introduction:

In reply to comments received December 26, 2018:

Response 1

Comments:

We ask you to review the attached response.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: If the proposed rate increase were to be approved as stated in the actuarial memorandum ("GLIC could actuarially justify a premium rate increase of 51.2% on the above-mentioned policy form, to be implemented over three years (15% in the first year, 20% in the second year, and 9.6% in the third year) due to AARP contractual agreements.") would the Company be able to certify that no additional rate increases are needed if the experience follows along with the future projections?

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection 5 Response Letter (1/8/19)
Comments:	
Attachment(s):	VA RS Choice 2 & 2.1 AARP Objection 5 Response 20190107.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

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 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/06/2018
Submitted Date	12/06/2018

Dear Greg Smith,

Introduction:

In reply to comments received November 5:

Response 1

Comments:

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

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the test results per the applicable section (14VAC5-200-153.C.2. or 14VAC5-200-153.G.2.) for each of the six subsets of business.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (12/6/18)
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 4 Response 20181204.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (12/6/18)
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 4 Response 20181204.pdf

Satisfied - Item:	Rate Stabilization 58/85 Test
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 4 Attachments 20181204.pdf

No Form Schedule items changed.

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

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 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

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 4:

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 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Comments: 1.Since only a sample of voluntary lapse rates is supplied, please provide the average ultimate voluntary lapse rates under current assumptions versus the original assumptions 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.Since the morbidity assumption is based on internal Company experience, please describe how the assumptions are derived for durations and ages beyond which the Company has credible experience.

4.Please indicate whether any shock lapses, benefit reductions, CBUL, or adverse selection is assumed in the base projections.

5.Please provide the Excel file used to produce Attachment 6 Status of Filings.

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

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

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

b.For this post-stability block, assumptions should include appropriate margins for moderately adverse conditions.

c.Premiums should be at the Virginia rate level for both historical and projected future.

d.Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block. It would appear that 4.0% would be the appropriate rate for 2007-2010 issues rather than 4.12%.

8.To assist the Bureau in its review, for each of the six subsets of the business corresponding to the combinations of (<=5 yrs/>5 yrs benefit periods) and (none/simple/compound inflation protection), please provide (in Excel format) the following six 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.

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

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS AARP Objection 3 Response 20181015.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS AARP Objection 3 Response 20181015.pdf

Satisfied - Item:	Experience Projections and Filing Status
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS AARP Objection 3 Attachments 20181015.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

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 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/23/2018
Submitted Date	07/23/2018

Dear Greg Smith,

Introduction:

In reply to comments received May 11, 2018:

Response 1

Comments:

1) The previously approved rate increase has been fully implemented.

The Choice 2.1 policies sold through AARP (AARP Policies) and the same policies sold through other channels (Non-AARP policies) are evaluated on a combined basis when monitoring experience for determination of actuarially justified rate increases. However, due to our contractual obligations with AARP, GLIC currently monitors and tracks, and has always monitored and tracked, AARP Policies separately.

The contractual agreements with AARP governing rate increases did not specify implementation amount limitations on the first rate increase approved in December 2016, so rate requests on AARP and non-AARP policies were filed together. The contractual agreements with AARP did specify limitations for the second rate increase implemented on AARP policies, which limitations did not apply to Non-AARP policies. Accordingly, GLIC chose to separate the current premium rate increase requests for AARP and non-AARP policies into distinct filings. However, despite the separate filings, the rate increases requested for the AARP Policies and non-AARP policies are actuarily equivalent, with the only difference being that the rate increase on the AARP Policies will be phased over a period of three years.

Related Objection 1

Comments: Has the previously approved rate increase been fully implemented?

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 thats correct, please advise why it is being filed separately in this filing but not in the prior rate filing.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (7/23/18)
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 2 Response 20180720.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) Policies that GLIC sold through AARP (AARP policies) are subject to contractual agreements where the first rate increase has no limitation and the second and third rate increases are subject to a maximum of 15% and 20%, respectively.

Related Objection 2

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 3

Comments:

3) The Actuarial Memorandum has been updated to reflect a notification period of 75 days. Please see Section 20 on page 20 of the attached file VA AARP RS Choice 2 2.1 Confidential Actuarial Memo 20171010 Revised 20180720.pdf.

Related Objection 3

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 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA AARP RS 2017 Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180720.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA AARP RS 2017 Choice 2 2.1 Confidential Actuarial Memo 20171010.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

4) Due to the additional model complexity that would be required to create this exhibit using the AARP rate increase history in each state nationwide, we are providing experience exhibits using the non-AARP rate increase history in each state. As GLIC believes this exhibit should be used for illustrative purposes only, any differences between the AARP and non-AARP rate histories will be minor and largely immaterial.

As requested, please see Attachment Q4a-Q4b the attached file VA RS AARP Choice 2.1 Objection 2 Attachments 20180720.pdf for the requested experience projections with actual approved non-AARP rate increases.

Note that GLIC does not believe these exhibits to be appropriate for use in the calculation of actuarially justified rate increases and has provided them for illustrative purposes only at the request of the state.

Related Objection 4

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 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection 2 Attachments
Comments:	
Attachment(s):	VA RS AARP Choice 2.1 Objection 2 Attachments 20180720.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

5)

1)The previously approved filing, SERFF filing # GEFA-129136848 was the first rate increase filing for AARP and there was no contractual restriction on the first rate increase. That is why we filed AARP and Non-AARP together in the SERFF filing # GEFA-129136848.

This rate filing is a second rate increase for AARP with a limit of 15%. Therefore, GLIC chose to separate these rate increase requests for AARP and non-AARP policies.

2)GLIC noted this treatment in Section 1 of the AARP actuarial memoranda submitted in October 2017. Therefore, GLIC chose to separate these rate increase requests for AARP and non-AARP policies into distinct filings.

3)VA AARP policies are all issued after the VA rate stability effective date 10/1/2003. To clarify further, nationwide policies were first issued under the AARP agreement in October 2007.

4)Prior to this filing, the premium rates for Non-AARP Rate Stability policies and AARP Rate Stability policies were the same. This filing requested different rate increases for AARP and Non-AARP Rate Stability policies. However, the resulting premium rates are actuarially equivalent over the life time of the policy.

5)As stated in Section 17 of the actuarial memorandum, the combined nationwide experience of Choice 2 & 2.1 AARP & non-AARP policies is used in the calculation of actuarially justified rate increases.

Related Objection 5

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Comments: Please provide more specifics regarding the following statement:

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.

(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.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

6) Assuming that the proposed rate increases are approved, 328 out of 729 policyholders in Virginia will be eligible for the contingent non-forfeiture benefit upon lapse.

For policyholders who qualify for the contingent non-forfeiture benefit will be offered. Additionally, GLIC will make an optional limited benefit available to those policyholders who do not qualify for the contingent non-forfeiture benefit and wish to elect a limited paid-up Long-Term Care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premium paid, less any claims paid.

Related Objection 6

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:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

7) As stated in Section 14 of the Actuarial Memorandum, Active Life Reserves were not used in the rate increase analysis. The Disabled Life Reserves will not be impacted by the contingent benefit upon lapse, as it is unlikely that policyholders lapse while on claim.

Related Objection 7

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 8

Comments:

8) 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 8

Comments: Please advise if the company included in this filing the 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:

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

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

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 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/08/2018
Submitted Date	03/08/2018

Dear Greg Smith,

Introduction:

In reply to comments received today, March 8:

Response 1

Comments:

We have updated the Rate/Rule Schedule tab to reflect the affected forms numbers as listed in "VA AARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix A 20171010.pdf" and "VA AARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix B 20171010.pdf".

Related Objection 1

Applies To:

- Rate Tables, [62376VA, 62378, 62383, 36378VA, 39129VA] (Rate)

Comments: The form numbers, listed in the Affected Form Numbers section of the Rate/Rules Schedule, do not match the form numbers shown on the rate sheets submitted under "VA AARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix A 20171010.pdf" or "VA AARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix B 20171010.pdf".

Please clarify this discrepancy, and make any necessary revisions.

Changed Items:

No Supporting Documents changed.

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 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

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	7044VA REV, 36378VA, 39129VA, 62378, 62383	Revised	Previous State Filing Number: GEFA-129136848 Percent Rate Change Request: 36.3	VA AARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix A 20171010.pdf, VA AARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix B 20171010.pdf,	03/08/2018 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*62376VA, 62378, 62383, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-129136848 Percent Rate Change Request: 36.3*	*VA AARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix A 20171010.pdf, VA AARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix B 20171010.pdf,*	*10/13/2017 By: Ronald Jackson*

Conclusion:

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

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 Choice 2 & 2.1_Round 3_AARP*		
Project Name/Number:	*2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP*		

Note To Filer

Created By:

Bill Dismore on 07/23/2018 01:54 PM

Last Edited By:

Bill Dismore

Submitted On:

06/28/2019 04:20 PM

Subject:

Response to Objection Letter of 5/11/2018

Comments:

Per my phone call to Ronald Jackson today, I left a voice mail requesting a response to the 5/11/2018 objection letter. Since we already have the Company's response to similar objections under GEFA-131220868, we are awaiting your response to the outstanding objections on this filing. Once received, we can proceed with our review of both filings. Please contact me if you have any questions.

Sincerely,

Bill Dismore
Insurance Market Examiner
T: (804) 371-9370

Reviewer Note

Created By:

Bill Dismore on 09/04/2018 10:19 AM

Last Edited By:

Bill Dismore

Submitted On:

06/28/2019 04:20 PM

Subject:

RRS

Comments:

Rate Review Summary

Reset Form

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

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

SERFF Tracking Number: GEFA-130998457

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: $3,063 - After Rate Increase

Average Requested Percentage Rate Change Per Member: 33.9%

Minimum Requested Percentage Rate Change Per Member: 33.9%

Maximum Requested Percentage Rate Change Per Member: 33.9%

Number of Policy Holders Affected : 729

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
7044VA Rev	Choice 2.1 Privileged Choice
62376VA	Nonforfeiture Benefit Rider
62378	Restoration of Benefits Rider
62383	Enhanced Survivorship Benefit Rider (7 year)
36378VA	Return of Premium Rider After 10 Year
39129VA	Graded Return of Premium Rider

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

Genworth Life Insurance Company's (GLIC's) 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. Additionally, state regulation requires insurance carriers, like Genworth, to support our request for a rate increase with actuarial justification.

In this filing, GLIC could actuarially justify a premium rate increase of 51.2% (three-year phased-in 15%/20%/9.6%) on this policy form. We demonstrate that this premium rate increase satisfies the Long Term Care regulatory requirements of Virginia and the rate stabilization standards set forth in 14VAC5-200-153. However, based on prior communications with the State, we would like to acknowledge that the Virginia Department of Insurance has a specific approach to calculating rate increases, GLIC requests a premium rate increase of 33.9% which will enhance premium adequacy but is not likely sufficient to prevent further rate increases. Future rate increases are anticipated.

State: *Virginia* **Filing Company:** *Genworth Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *2017 Choice 2 & 2.1_Round 3_AARP*
Project Name/Number: *2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP*

Post Submission Update Request Processed On 03/22/2019

Status:	Allowed
Created By:	Ronald Jackson
Processed By:	Bill Dismore
Comments:	

Rate Information:

Field Name	Requested Change	Prior Value
SERFF Tracking Number of Last Filing	GEFA-129136848	

Company Rate Information:

Company Name:Genworth Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	33.900%	36.300%
Overall % Rate Impact	33.900%	36.300%
Written Premium Change for this Program	$565453	$605485
Maximum %Change (where required)	33.900%	36.300%
Minimum %Change (where required)	33.900%	36.300%

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 29.000%
Effective Date of Last Rate Revision: 12/22/2016
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: GEFA-129136848

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	33.900%	33.900%	$565,453	729	$1,668,003	33.900%	33.900%

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

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	7044VA REV, 36378VA, 39129VA, 62378, 62383	Revised	Previous State Filing Number: GEFA-129136848 Percent Rate Change Request: 33.9	VA RS AARP Choice 2.1 Privileged Choice Rate Tables Appendix A.pdf, VA RS AARP Choice 2.1 Privileged Choice Rate Tables Appendix B.pdf,

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	18.06	16.77	15.48	14.19	28.44	25.61	23.71	22.76	29.80	27.09	24.38	23.03	40.63	36.57	33.86	32.51
25-29	19.35	18.06	16.77	15.48	30.34	27.50	25.61	23.71	32.51	29.80	27.09	25.74	43.34	39.28	36.57	33.86
30-34	20.64	19.35	18.06	16.77	32.24	30.34	27.50	25.61	35.22	31.15	28.44	27.09	46.05	43.34	39.28	36.57
35-39	23.22	20.64	19.35	18.06	35.09	32.24	29.40	27.50	36.57	33.86	31.15	29.80	50.12	46.05	41.99	39.28
40-44	24.51	21.93	20.64	19.35	37.93	35.09	31.30	30.34	40.63	36.57	33.86	31.15	54.18	50.12	44.70	43.34
45	24.51	23.22	20.64	19.35	38.88	35.09	32.24	30.34	40.63	37.93	33.86	32.51	55.53	50.12	46.05	43.34
46	25.80	23.22	20.64	19.35	38.88	36.03	32.24	31.30	40.63	37.93	33.86	32.51	55.53	51.47	46.05	44.70
47	25.80	23.22	20.64	20.64	39.25	35.51	32.71	30.84	40.63	37.93	33.86	32.51	56.89	51.47	47.41	44.70
48	25.80	23.22	21.93	20.64	39.25	36.46	32.71	30.84	41.99	37.93	33.86	32.51	56.89	52.83	47.41	44.70
49	25.80	24.51	21.93	20.64	39.60	35.93	33.15	31.32	41.99	37.93	35.22	32.51	58.24	52.83	48.76	46.05
50	27.09	24.51	21.93	20.64	39.60	36.84	33.15	31.32	41.99	37.93	35.22	32.51	58.24	54.18	48.76	46.05
51	27.09	24.51	21.93	20.64	40.53	36.84	34.08	32.24	41.99	39.28	35.22	33.86	59.60	54.18	50.12	47.41
52	27.09	24.51	23.22	21.93	42.05	38.31	34.58	33.64	43.34	39.28	35.22	33.86	60.95	55.53	50.12	48.76
53	27.09	25.80	23.22	21.93	43.00	39.25	35.51	33.64	43.34	39.28	36.57	33.86	62.31	56.89	51.47	48.76
54	28.38	25.80	23.22	21.93	44.57	40.78	36.98	35.09	44.70	40.63	36.57	35.22	63.66	58.24	52.83	50.12
55	28.38	25.80	23.22	21.93	45.51	41.72	37.93	36.03	44.70	40.63	36.57	35.22	65.02	59.60	54.18	51.47
56	30.96	28.38	25.80	24.51	48.31	44.23	40.16	38.22	48.45	44.14	39.84	38.22	67.09	61.43	55.78	53.08
57	33.54	29.67	27.09	25.80	50.49	46.18	41.87	39.91	52.21	47.65	43.10	41.23	69.16	63.26	57.37	54.68
58	34.83	32.25	29.67	28.38	53.43	48.83	44.22	42.22	55.96	51.16	46.36	44.23	71.23	65.09	58.97	56.30
59	37.41	34.83	30.96	29.67	56.44	51.54	46.62	44.58	59.71	54.67	49.63	47.24	73.30	66.93	60.55	57.90
60	39.99	36.12	33.54	32.25	59.55	54.32	49.10	47.01	63.47	58.18	52.89	50.25	75.37	68.76	62.15	59.51
61	43.86	39.99	36.12	34.83	64.14	58.50	53.07	50.56	68.23	62.41	56.86	53.95	81.19	74.05	67.17	64.00
62	47.73	43.86	39.99	37.41	68.74	62.68	57.04	54.12	72.99	66.64	60.82	57.65	87.01	79.33	72.20	68.50
63	51.60	47.73	42.57	41.28	74.27	67.70	61.78	58.39	77.75	70.87	64.80	61.35	92.83	84.62	77.22	72.99
64	55.47	50.31	46.44	43.86	78.92	71.93	65.80	62.00	82.51	75.10	68.76	65.05	98.65	89.91	82.25	77.49
65	59.34	54.18	49.02	46.44	83.57	76.16	69.81	65.58	87.27	79.33	72.73	68.76	104.46	95.20	87.27	81.98
66	65.79	60.63	55.47	52.89	91.13	83.30	76.11	71.67	95.47	87.11	79.57	75.39	112.50	102.83	93.96	88.48
67	73.53	67.08	60.63	58.05	97.64	89.46	81.53	76.92	103.68	94.89	86.40	82.01	120.54	110.45	100.66	94.97
68	79.98	73.53	67.08	63.21	105.43	96.81	88.03	83.20	111.88	102.67	93.24	88.64	128.57	118.07	107.35	101.47
69	87.72	79.98	72.24	69.66	112.02	103.07	93.52	88.53	120.09	110.45	100.08	95.25	136.61	125.70	114.05	107.96
70	94.17	86.43	78.69	74.82	120.06	110.66	100.22	95.01	128.29	118.23	106.92	101.88	144.65	133.32	120.74	114.46
71	108.36	99.33	90.30	85.14	137.35	125.74	115.17	108.82	145.90	133.32	122.01	115.71	163.51	149.68	137.10	129.55
72	121.26	112.23	101.91	96.75	155.02	142.20	129.36	122.95	163.51	149.68	135.84	129.55	182.38	167.29	152.19	144.65
73	135.45	123.84	113.52	107.07	173.07	159.01	144.94	137.37	179.86	166.02	150.93	143.38	201.24	184.90	168.54	159.74
74	149.64	136.74	123.84	118.68	191.50	176.18	159.75	152.10	197.47	181.12	164.77	155.96	220.11	202.50	183.63	174.83
75	162.54	149.64	135.45	129.00	210.30	192.58	175.99	167.13	215.08	197.47	178.60	169.80	238.97	218.85	199.99	189.93
76	187.05	171.57	156.09	148.35	234.65	215.83	195.91	185.94	242.75	222.63	202.50	192.44	266.64	245.27	222.63	211.30
77	211.56	193.50	176.73	167.70	258.99	237.97	215.83	205.87	269.16	247.78	225.14	213.82	294.31	270.42	245.27	233.94
78	236.07	215.43	196.08	187.05	283.35	260.10	236.86	224.69	296.83	272.94	247.78	235.21	321.98	295.58	269.16	255.33
79	260.58	238.65	216.72	206.40	308.81	282.24	256.79	243.50	324.50	298.09	270.42	256.58	350.92	320.73	291.80	276.70
80	283.80	260.58	237.36	224.46	333.16	305.48	276.70	263.42	352.17	323.25	293.06	279.22	378.59	347.14	314.44	299.34
81	304.44	278.64	252.84	241.23	356.40	326.51	296.62	282.24	377.32	345.89	314.44	298.09	405.00	371.04	337.08	320.73
82	326.37	299.28	272.19	259.29	382.96	350.87	318.76	303.27	405.00	371.04	337.08	320.73	435.18	398.71	362.23	344.62
83	353.46	323.79	294.12	279.93	412.85	378.54	344.22	327.62	437.70	401.23	364.75	345.89	469.15	430.15	391.17	372.29
84	383.13	350.88	318.63	303.15	448.26	410.63	374.10	355.29	474.18	435.18	394.93	376.07	509.40	466.63	425.12	403.74
85	417.96	383.13	348.30	330.24	489.22	448.26	407.30	387.39	516.94	474.18	431.41	410.03	555.93	509.40	462.85	440.21
86	455.37	416.67	379.26	359.91	532.38	488.11	443.84	421.70	563.47	516.94	470.40	446.51	604.98	554.67	504.36	479.21
87	496.65	455.37	412.80	392.16	581.08	532.38	483.69	459.33	615.05	563.47	511.91	486.76	660.33	604.98	549.64	521.97
88	540.51	495.36	450.21	428.28	633.11	579.97	527.96	501.40	670.39	613.78	558.44	530.77	719.43	659.06	599.95	569.77
89	589.53	540.51	491.49	466.98	689.56	632.00	574.45	545.67	730.76	669.12	608.75	578.56	783.58	718.18	652.78	620.08
90	642.42	589.53	535.35	508.26	751.54	689.56	626.46	595.46	796.16	729.49	662.84	630.14	854.02	783.58	711.89	676.67
91	700.47	642.42	583.08	554.70	820.16	751.54	682.91	648.60	867.85	794.90	723.21	686.73	932.00	854.02	776.04	737.04
92	763.68	699.18	635.97	603.72	893.21	819.05	744.90	707.27	945.83	866.60	787.35	748.37	1,015.01	930.73	846.47	803.71
93	832.05	762.39	692.73	659.19	974.00	893.21	811.31	771.46	1,030.10	944.58	859.05	816.29	1,106.82	1,015.01	921.94	876.66
94	906.87	830.76	755.94	718.53	1,061.45	972.91	884.36	840.09	1,123.18	1,030.10	935.77	889.24	1,206.19	1,105.57	1,004.95	954.64

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.51	21.93	20.64	19.35	36.03	33.19	29.40	28.44	37.93	35.22	32.51	29.80	51.47	47.41	41.99	40.63
25-29	25.80	24.51	21.93	20.64	38.88	35.09	32.24	30.34	40.63	37.93	33.86	32.51	55.53	50.12	46.05	43.34
30-34	28.38	25.80	23.22	21.93	41.72	37.93	34.13	33.19	44.70	40.63	36.57	35.22	59.60	54.18	48.76	47.41
35-39	30.96	28.38	25.80	24.51	44.57	40.78	36.98	35.09	47.41	43.34	39.28	37.93	63.66	58.24	52.83	50.12
40-44	32.25	29.67	27.09	25.80	47.41	43.61	39.82	37.93	51.47	47.41	43.34	40.63	67.72	62.31	56.89	54.18
45	33.54	30.96	27.09	25.80	49.30	44.57	40.78	38.88	52.83	47.41	43.34	41.99	70.43	63.66	58.24	55.53
46	33.54	30.96	28.38	27.09	49.30	45.51	41.72	38.88	52.83	47.41	43.34	41.99	70.43	65.02	59.60	55.53
47	33.54	30.96	28.38	27.09	49.54	45.79	41.13	39.25	52.83	48.76	43.34	41.99	71.79	66.37	59.60	56.89
48	33.54	30.96	28.38	27.09	50.46	45.79	42.05	40.18	52.83	48.76	43.34	41.99	73.14	66.37	60.95	58.24
49	34.83	30.96	28.38	27.09	50.66	46.05	42.36	39.60	52.83	48.76	44.70	41.99	74.50	67.72	62.31	58.24
50	34.83	32.25	28.38	27.09	51.57	46.97	42.36	40.53	52.83	48.76	44.70	41.99	75.85	69.08	62.31	59.60
51	34.83	32.25	29.67	28.38	52.50	47.90	43.29	41.45	54.18	50.12	44.70	43.34	77.21	70.43	63.66	60.95
52	36.12	32.25	29.67	28.38	54.21	49.54	44.87	43.00	55.53	51.47	46.05	43.34	78.56	71.79	65.02	62.31
53	36.12	33.54	30.96	28.38	54.21	50.46	45.79	43.00	56.89	52.83	47.41	44.70	78.56	73.14	66.37	62.31
54	37.41	33.54	30.96	29.67	55.95	51.20	47.41	44.57	58.24	52.83	48.76	46.05	79.92	73.14	67.72	63.66
55	37.41	34.83	30.96	29.67	56.89	52.15	47.41	45.51	59.60	54.18	50.12	47.41	81.27	74.50	67.72	65.02
56	39.99	37.41	33.54	32.25	61.09	56.05	50.81	48.68	63.55	57.90	53.32	50.62	84.86	77.85	70.58	67.62
57	42.57	38.70	34.83	33.54	64.55	59.28	53.60	51.25	67.49	61.60	56.51	53.83	88.43	81.19	73.43	70.21
58	45.15	41.28	37.41	36.12	69.01	63.42	57.21	54.62	71.44	65.31	59.71	57.04	92.02	84.55	76.28	72.82
59	47.73	43.86	38.70	37.41	73.61	67.67	60.93	58.06	75.39	69.01	62.91	60.26	95.59	87.89	79.13	75.41
60	49.02	45.15	41.28	38.70	78.35	72.09	64.76	61.64	79.33	72.73	66.11	63.47	99.18	91.24	81.98	78.02
61	54.18	50.31	45.15	42.57	83.79	76.88	69.36	66.02	86.21	79.08	71.93	68.76	106.05	97.32	87.80	83.57
62	59.34	54.18	49.02	46.44	89.22	81.70	73.96	70.41	93.09	85.42	77.75	74.05	112.93	103.41	93.62	89.13
63	63.21	58.05	52.89	50.31	95.85	87.59	79.54	75.74	99.96	91.77	83.57	79.33	119.80	109.48	99.43	94.67
64	68.37	63.21	56.76	54.18	101.34	92.45	84.20	80.19	106.84	98.12	89.38	84.62	126.68	115.57	105.25	100.23
65	73.53	67.08	60.63	58.05	106.84	97.32	88.86	84.62	113.71	104.46	95.20	89.91	133.55	121.65	111.07	105.78
66	82.56	74.82	68.37	64.50	117.11	106.75	97.45	92.80	124.43	114.26	104.09	98.59	144.57	131.79	120.31	114.56
67	91.59	83.85	76.11	72.24	126.03	114.95	104.92	99.90	135.14	124.06	112.97	107.28	155.60	141.91	129.53	123.34
68	100.62	91.59	83.85	78.69	136.62	124.68	113.79	108.33	145.86	133.85	121.85	115.96	166.62	152.05	138.77	132.12
69	108.36	99.33	90.30	86.43	145.67	132.99	121.35	115.53	156.57	143.65	130.73	124.64	177.65	162.18	147.99	140.89
70	117.39	108.36	98.04	92.88	156.59	143.02	130.50	124.23	167.29	153.45	139.62	133.32	188.66	172.32	157.23	149.68
71	136.74	125.13	113.52	108.36	179.61	164.81	148.97	141.58	189.93	174.83	158.48	150.93	213.82	196.21	177.35	168.54
72	154.80	141.90	129.00	122.55	202.07	186.02	168.91	160.36	212.57	194.96	177.35	168.54	237.72	218.85	198.72	188.66
73	172.86	158.67	144.48	136.74	226.07	207.68	188.21	179.56	235.21	216.33	196.21	186.15	262.88	241.49	218.85	208.79
74	192.21	175.44	159.96	152.22	250.58	229.79	209.01	198.07	257.85	236.46	215.08	205.02	288.03	264.13	240.24	227.66
75	210.27	193.50	175.44	166.41	275.61	252.35	229.12	218.05	280.48	257.85	233.94	222.63	313.19	286.77	260.36	247.78
76	239.94	220.59	199.95	190.92	308.81	283.35	256.79	244.61	316.95	290.55	264.13	251.55	350.92	321.98	291.80	277.97
77	270.90	247.68	225.75	214.14	342.02	313.24	284.46	271.17	353.43	324.50	295.58	280.48	388.65	355.95	323.25	308.16
78	300.57	276.06	250.26	238.65	375.22	344.22	313.24	296.62	389.90	358.47	325.76	309.41	426.38	391.17	355.95	337.08
79	331.53	303.15	276.06	261.87	408.43	374.10	340.90	323.20	426.38	391.17	355.95	338.34	464.12	425.12	387.39	367.26
80	361.20	331.53	300.57	286.38	441.63	405.10	368.58	349.76	462.85	425.12	386.14	367.26	501.85	460.34	418.84	397.45
81	387.00	354.75	322.50	305.73	472.62	433.88	394.03	374.10	495.55	454.05	413.81	392.42	537.07	493.04	447.76	425.12
82	415.38	380.55	345.72	328.95	508.04	465.97	423.92	402.88	533.29	489.27	443.99	422.60	577.31	529.52	481.72	457.82
83	448.92	411.51	374.10	354.75	548.99	503.60	457.12	434.99	576.05	528.25	479.21	455.31	623.84	572.28	519.46	494.30
84	486.33	446.34	405.06	385.71	595.46	545.67	496.97	471.51	625.11	572.28	520.71	494.30	676.67	620.08	564.74	535.80
85	530.19	486.33	442.47	420.54	649.71	595.46	541.25	513.56	680.45	623.84	567.25	539.58	738.31	676.67	615.05	583.60
86	577.92	530.19	482.46	457.95	708.36	648.60	589.94	560.05	742.07	680.45	618.81	587.38	804.96	737.04	670.39	636.42
87	630.81	577.92	525.03	499.23	771.46	707.27	643.06	610.97	808.74	742.07	674.15	640.20	876.66	803.71	730.76	694.28
88	687.57	629.52	572.76	544.38	841.18	771.46	700.62	666.31	881.69	808.74	734.53	698.06	955.89	876.66	796.16	757.17
89	749.49	686.28	624.36	593.40	916.44	840.09	763.71	726.08	960.92	880.42	801.19	760.95	1,041.42	954.64	867.85	825.08
90	816.57	748.20	679.83	646.29	999.47	916.44	832.33	791.38	1,047.71	960.92	872.88	828.86	1,135.75	1,041.42	945.83	899.30
91	890.10	815.28	741.75	704.34	1,089.11	998.36	907.59	862.22	1,142.04	1,046.45	952.12	904.33	1,237.63	1,134.49	1,031.35	979.79
92	970.08	888.81	807.54	767.55	1,187.63	1,088.01	989.49	939.70	1,245.17	1,140.79	1,037.65	984.82	1,349.57	1,236.37	1,124.43	1,067.84
93	1,056.51	968.79	881.07	837.21	1,293.88	1,186.52	1,078.04	1,024.92	1,357.12	1,243.92	1,130.72	1,074.12	1,470.32	1,348.31	1,225.05	1,164.68
94	1,151.97	1,056.51	959.76	912.03	1,410.09	1,292.76	1,175.45	1,116.79	1,479.11	1,355.85	1,232.59	1,170.97	1,602.37	1,469.05	1,335.73	1,269.08

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	25.80	24.51	21.93	20.64	39.82	36.98	33.19	32.24	41.99	39.28	35.22	33.86	56.89	52.83	47.41	46.05
25-29	28.38	25.80	23.22	21.93	43.61	39.82	36.03	34.13	46.05	41.99	37.93	36.57	62.31	56.89	51.47	48.76
30-34	30.96	28.38	25.80	24.51	46.47	42.67	38.88	36.98	48.76	44.70	40.63	39.28	66.37	60.95	55.53	52.83
35-39	32.25	29.67	27.09	25.80	50.26	45.51	41.72	39.82	52.83	48.76	44.70	41.99	71.79	65.02	59.60	56.89
40-44	34.83	32.25	29.67	28.38	54.05	49.30	44.57	42.67	56.89	52.83	47.41	44.70	77.21	70.43	63.66	60.95
45	36.12	33.54	29.67	28.38	54.99	50.26	45.51	43.61	58.24	52.83	48.76	46.05	78.56	71.79	65.02	62.31
46	36.12	33.54	29.67	28.38	55.95	51.20	46.47	44.57	58.24	54.18	48.76	46.05	79.92	73.14	66.37	63.66
47	36.12	33.54	30.96	28.38	56.08	51.41	46.74	44.87	59.60	54.18	50.12	47.41	81.27	74.50	67.72	65.02
48	36.12	33.54	30.96	29.67	57.01	52.34	47.67	45.79	59.60	55.53	50.12	47.41	82.62	75.85	69.08	66.37
49	37.41	33.54	30.96	29.67	58.02	52.50	47.90	46.05	60.95	55.53	50.12	47.41	85.33	77.21	70.43	67.72
50	37.41	33.54	30.96	29.67	58.95	54.35	48.81	46.97	60.95	56.89	51.47	48.76	86.69	79.92	71.79	69.08
51	38.70	34.83	32.25	29.67	59.87	54.35	49.74	46.97	62.31	56.89	51.47	50.12	88.04	79.92	73.14	69.08
52	38.70	36.12	32.25	30.96	60.75	56.08	50.46	48.59	63.66	58.24	52.83	50.12	88.04	81.27	73.14	70.43
53	39.99	37.41	33.54	32.25	61.69	57.01	51.41	48.59	65.02	59.60	54.18	51.47	89.40	82.62	74.50	70.43
54	41.28	37.41	34.83	32.25	63.53	57.84	53.10	50.26	66.37	60.95	55.53	51.47	90.75	82.62	75.85	71.79
55	42.57	38.70	34.83	33.54	64.47	58.79	53.10	51.20	66.37	60.95	55.53	52.83	92.11	83.98	75.85	73.14
56	45.15	41.28	37.41	36.12	69.04	63.04	57.02	54.89	71.61	65.69	59.77	56.81	95.90	87.55	79.19	76.24
57	47.73	43.86	39.99	38.70	72.77	66.51	60.26	57.91	76.85	70.42	64.00	60.78	99.69	91.11	82.53	79.32
58	51.60	46.44	42.57	39.99	77.62	71.01	64.41	61.82	82.08	75.16	68.23	64.77	103.48	94.69	85.88	82.42
59	54.18	49.02	45.15	42.57	82.60	75.65	68.69	65.84	87.32	79.89	72.46	68.74	107.28	98.25	89.22	85.50
60	56.76	51.60	47.73	45.15	87.75	80.43	73.12	70.00	92.56	84.62	76.69	72.73	111.07	101.82	92.56	88.60
61	61.92	56.76	51.60	49.02	93.81	86.07	78.14	74.79	99.70	91.24	82.78	78.55	118.74	108.95	98.90	94.67
62	65.79	60.63	55.47	52.89	99.86	91.72	83.15	79.61	106.84	97.85	88.86	84.37	126.41	116.10	105.25	100.76
63	70.95	64.50	59.34	55.47	107.26	98.58	89.28	85.48	113.98	104.46	94.94	90.18	134.08	123.23	111.60	106.84
64	76.11	69.66	63.21	59.34	113.39	104.31	94.35	90.34	121.12	111.07	101.02	96.00	141.75	130.38	117.94	112.93
65	79.98	73.53	67.08	63.21	119.53	110.01	99.43	95.20	128.26	117.69	107.11	101.82	149.42	137.51	124.29	119.00
66	90.30	82.56	76.11	72.24	131.86	121.30	109.69	104.83	140.84	129.12	117.64	111.64	162.80	149.76	135.41	129.41
67	100.62	92.88	83.85	79.98	142.71	131.22	118.68	113.26	153.43	140.55	128.16	121.47	176.19	162.00	146.52	139.82
68	110.94	101.91	92.88	87.72	155.44	142.88	129.26	123.19	166.01	151.97	138.69	131.28	189.57	174.24	157.64	150.23
69	121.26	110.94	101.91	96.75	166.42	152.92	138.37	131.72	178.60	163.40	149.21	141.11	202.96	186.48	168.74	160.64
70	131.58	121.26	109.65	104.49	179.56	164.94	149.29	141.98	191.18	174.83	159.74	150.93	216.33	198.72	179.86	171.05
71	153.51	140.61	127.71	121.26	206.03	188.06	171.16	162.71	216.33	198.72	181.12	171.05	245.27	223.88	203.76	193.69
72	174.15	159.96	145.77	138.03	231.99	212.76	193.51	183.89	242.75	222.63	202.50	192.44	272.94	250.30	227.66	216.33
73	196.08	179.31	162.54	154.80	259.60	237.97	216.33	205.52	267.91	246.52	223.88	212.57	301.86	276.70	251.55	238.97
74	216.72	198.66	180.60	171.57	287.79	263.71	239.64	227.61	294.31	269.16	245.27	232.69	330.79	303.12	275.45	261.61
75	237.36	218.01	198.66	188.34	316.55	289.99	263.42	250.14	319.47	293.06	266.64	252.81	359.72	329.53	299.34	284.25
76	277.35	254.13	230.91	219.30	358.61	328.73	298.84	284.46	367.26	337.08	305.64	290.55	407.51	373.56	339.59	323.25
77	316.05	288.96	263.16	250.26	401.78	368.58	335.37	318.76	415.06	379.84	345.89	328.28	456.57	418.84	381.10	362.23
78	354.75	325.08	295.41	281.22	444.95	408.43	370.78	351.96	461.60	423.87	384.87	366.01	505.62	464.12	421.35	399.96
79	393.45	361.20	327.66	312.18	488.11	447.15	406.21	386.29	509.40	466.63	423.87	403.74	554.67	508.13	461.60	438.96
80	433.44	397.32	361.20	343.14	531.27	487.00	442.73	420.59	557.19	510.65	464.12	440.21	603.72	553.41	503.10	477.94
81	463.11	424.41	385.71	366.36	567.81	520.21	473.71	449.37	596.17	545.86	496.82	471.66	645.23	591.14	538.32	510.65
82	497.94	456.66	415.38	394.74	610.97	560.05	509.14	483.69	640.20	587.38	533.29	506.88	694.28	636.42	578.56	549.64
83	537.93	492.78	447.63	425.70	659.67	604.33	550.09	522.42	691.76	633.91	576.05	547.13	749.62	686.73	625.11	593.66
84	583.08	535.35	486.33	461.82	716.12	656.35	596.59	566.70	750.88	688.00	625.11	593.66	813.77	745.85	677.93	643.97
85	635.97	583.08	530.19	503.10	780.31	715.01	649.71	617.60	817.54	749.62	681.70	647.75	886.72	812.51	738.31	701.82
86	692.73	635.97	577.92	548.25	850.03	779.20	708.36	672.94	891.75	817.54	743.34	705.60	965.95	885.46	804.96	764.71
87	755.94	692.73	629.52	598.56	926.41	850.03	772.56	733.83	972.25	890.49	809.99	769.74	1,052.74	965.95	877.91	833.89
88	823.02	754.65	686.28	651.45	1,010.53	926.41	842.29	800.24	1,059.03	970.98	882.94	838.93	1,148.33	1,052.74	957.15	909.36
89	897.84	823.02	748.20	710.79	1,101.29	1,009.42	917.56	872.17	1,154.61	1,057.77	962.19	914.39	1,251.47	1,147.07	1,042.68	991.11
90	977.82	896.55	815.28	774.00	1,199.79	1,100.18	1,000.56	949.65	1,259.01	1,153.36	1,048.96	996.14	1,363.40	1,250.20	1,137.01	1,079.15
91	1,066.83	977.82	888.81	843.66	1,308.27	1,198.69	1,090.22	1,035.99	1,372.21	1,257.75	1,143.30	1,085.44	1,486.66	1,362.15	1,238.89	1,177.25
92	1,162.29	1,065.54	968.79	919.77	1,425.58	1,307.16	1,188.72	1,128.96	1,495.47	1,370.95	1,246.44	1,183.55	1,619.98	1,485.41	1,350.82	1,282.90
93	1,266.78	1,161.00	1,056.51	1,003.62	1,553.97	1,424.48	1,294.98	1,230.79	1,630.04	1,494.21	1,358.37	1,290.45	1,765.88	1,618.73	1,471.57	1,398.62
94	1,381.59	1,265.49	1,150.68	1,093.92	1,694.54	1,552.88	1,412.30	1,341.47	1,775.94	1,628.79	1,480.38	1,406.16	1,925.62	1,764.63	1,604.89	1,524.39

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

1825 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	30.96	28.38	25.80	24.51	46.47	42.67	38.88	36.98	48.76	44.70	40.63	39.28	66.37	60.95	55.53	52.83
25-29	32.25	29.67	27.09	25.80	49.30	45.51	41.72	38.88	52.83	48.76	43.34	41.99	70.43	65.02	59.60	55.53
30-34	34.83	32.25	29.67	28.38	53.10	49.30	44.57	42.67	56.89	51.47	47.41	44.70	75.85	70.43	63.66	60.95
35-39	37.41	34.83	30.96	29.67	57.84	53.10	47.41	45.51	60.95	55.53	50.12	48.76	82.62	75.85	67.72	65.02
40-44	41.28	37.41	33.54	32.25	61.64	56.89	51.20	49.30	65.02	59.60	54.18	51.47	88.04	81.27	73.14	70.43
45	41.28	37.41	34.83	32.25	62.58	57.84	52.15	50.26	66.37	60.95	55.53	52.83	89.40	82.62	74.50	71.79
46	41.28	38.70	34.83	33.54	63.53	58.79	53.10	50.26	66.37	60.95	55.53	52.83	90.75	83.98	75.85	71.79
47	41.28	38.70	34.83	33.54	63.56	57.95	53.28	50.46	66.37	60.95	55.53	52.83	92.11	83.98	77.21	73.14
48	42.57	38.70	34.83	33.54	64.49	58.88	53.28	50.46	66.37	60.95	55.53	52.83	93.46	85.33	77.21	73.14
49	42.57	38.70	34.83	33.54	63.56	58.95	53.42	50.66	66.37	60.95	55.53	52.83	93.46	86.69	78.56	74.50
50	42.57	38.70	34.83	33.54	64.47	58.95	53.42	50.66	66.37	60.95	55.53	52.83	94.81	86.69	78.56	74.50
51	43.86	39.99	36.12	34.83	65.39	59.87	54.35	51.57	69.08	63.66	56.89	54.18	96.17	88.04	79.92	75.85
52	43.86	41.28	37.41	34.83	67.29	61.69	56.08	53.28	70.43	65.02	59.60	55.53	97.52	89.40	81.27	77.21
53	45.15	41.28	37.41	36.12	68.23	62.62	57.01	54.21	73.14	66.37	60.95	58.24	98.88	90.75	82.62	78.56
54	46.44	42.57	38.70	36.12	70.16	64.47	58.79	55.95	74.50	69.08	62.31	59.60	100.23	92.11	83.98	79.92
55	47.73	43.86	38.70	37.41	71.12	65.43	58.79	55.95	77.21	70.43	63.66	60.95	101.59	93.46	83.98	79.92
56	50.31	46.44	42.57	39.99	76.99	70.78	63.80	60.69	82.66	75.39	68.38	65.16	106.93	98.31	88.61	84.30
57	54.18	50.31	45.15	43.86	81.94	75.30	68.06	64.73	88.11	80.34	73.10	69.36	112.26	103.15	93.23	88.67
58	58.05	54.18	49.02	46.44	88.20	81.00	73.40	69.80	93.56	85.29	77.83	73.57	117.60	108.00	97.86	93.06
59	61.92	56.76	51.60	49.02	94.65	86.88	78.91	75.03	99.01	90.25	82.55	77.77	122.92	112.84	102.48	97.43
60	65.79	60.63	55.47	52.89	101.33	92.97	84.61	80.43	104.46	95.20	87.27	81.98	128.26	117.69	107.11	101.82
61	70.95	65.79	59.34	56.76	108.63	99.65	90.67	86.07	112.13	102.35	93.62	88.07	137.51	126.15	114.77	108.95
62	76.11	69.66	63.21	60.63	115.96	106.35	96.74	91.72	119.80	109.48	99.96	94.14	146.78	134.61	122.45	116.10
63	81.27	74.82	68.37	64.50	124.82	114.46	104.09	98.58	127.46	116.63	106.31	100.23	156.03	143.07	130.11	123.23
64	86.43	79.98	72.24	68.37	132.22	121.23	110.23	104.31	135.14	123.76	112.66	106.31	165.29	151.54	137.78	130.38
65	91.59	83.85	76.11	72.24	139.63	127.99	116.36	110.01	142.80	130.91	119.00	112.40	174.54	160.00	145.45	137.51
66	104.49	95.46	86.43	82.56	153.45	140.56	127.88	120.90	157.51	144.47	131.18	124.12	189.44	173.53	157.87	149.25
67	116.10	105.78	96.75	91.59	165.51	151.52	137.93	130.41	172.21	158.04	143.34	135.86	204.34	187.06	170.28	160.99
68	127.71	117.39	105.78	100.62	179.77	164.49	149.82	141.64	186.92	171.60	155.52	147.59	219.24	200.59	182.70	172.73
69	139.32	127.71	116.10	109.65	191.99	175.58	160.00	151.27	201.63	185.17	167.69	159.33	234.13	214.13	195.11	184.47
70	150.93	138.03	126.42	119.97	206.70	188.96	172.25	162.85	216.33	198.72	179.86	171.05	249.03	227.66	207.54	196.21
71	174.15	159.96	145.77	138.03	234.55	215.53	195.46	185.94	246.52	225.14	205.02	194.96	279.22	256.58	232.69	221.36
72	197.37	181.89	165.12	156.09	264.08	242.69	220.23	209.55	276.70	252.81	230.17	218.85	310.67	285.52	259.10	246.52
73	221.88	202.53	184.47	175.44	294.21	270.42	245.54	233.64	306.89	280.48	255.33	242.75	342.11	314.44	285.52	271.67
74	245.10	224.46	203.82	193.50	324.99	298.74	271.38	257.15	335.83	308.16	280.48	266.64	373.56	343.37	311.92	295.58
75	268.32	245.10	223.17	211.56	356.40	326.51	297.74	282.24	366.01	335.83	305.64	290.55	405.00	371.04	338.34	320.73
76	305.73	279.93	254.13	242.52	399.56	366.36	333.16	316.55	413.81	379.84	344.62	328.28	454.05	416.32	378.59	359.72
77	348.30	319.92	290.25	276.06	447.15	410.63	373.00	354.18	467.88	428.90	389.90	369.78	508.13	466.63	423.87	402.48
78	389.58	357.33	325.08	308.31	492.53	451.58	410.63	389.61	519.46	475.43	432.67	411.29	559.71	513.16	466.63	442.73
79	429.57	393.45	357.33	339.27	531.27	487.00	442.73	420.59	565.99	519.46	471.66	447.76	603.72	553.41	503.10	477.94
80	463.11	424.41	385.71	366.36	574.45	526.85	478.15	454.91	611.27	560.96	509.40	484.24	652.78	598.69	543.35	516.94
81	495.36	454.08	412.80	392.16	614.29	563.38	512.47	485.90	654.03	599.95	544.61	518.19	698.06	640.20	582.34	552.16
82	532.77	488.91	443.76	421.83	660.78	605.44	550.09	522.42	703.09	643.97	586.11	557.19	750.88	688.00	625.11	593.66
83	575.34	527.61	479.88	455.37	712.79	654.13	594.37	564.48	759.68	695.54	632.65	601.20	809.99	743.34	675.42	641.45
84	624.36	572.76	521.16	494.07	773.68	709.47	645.28	613.18	823.83	754.65	686.73	652.78	879.17	806.22	733.27	696.79
85	681.12	624.36	567.60	539.22	843.40	773.68	702.83	667.42	898.03	823.83	748.37	710.64	958.41	879.17	798.68	758.43
86	741.75	679.83	617.91	586.95	919.77	843.40	765.92	728.28	978.53	896.78	816.29	774.77	1,045.20	958.41	870.36	827.60
87	808.83	741.75	674.67	639.84	1,002.78	918.66	835.65	793.60	1,066.57	978.53	889.24	845.21	1,139.52	1,043.93	949.61	901.81
88	882.36	808.83	735.30	697.89	1,092.44	1,001.67	909.81	864.43	1,163.43	1,066.57	969.73	920.67	1,241.41	1,138.27	1,033.87	982.31
89	961.05	881.07	801.09	761.10	1,190.94	1,091.33	992.82	943.02	1,267.81	1,162.16	1,056.51	1,003.68	1,353.34	1,240.14	1,128.21	1,071.60
90	1,047.48	959.76	873.33	829.47	1,298.31	1,189.83	1,081.37	1,027.12	1,382.27	1,266.56	1,152.10	1,094.24	1,475.35	1,352.09	1,228.83	1,167.19
91	1,141.65	1,046.19	952.02	904.29	1,414.51	1,297.20	1,178.76	1,120.11	1,505.53	1,381.01	1,255.23	1,192.35	1,607.40	1,474.08	1,339.51	1,272.84
92	1,244.85	1,140.36	1,037.16	985.56	1,541.81	1,413.41	1,285.02	1,220.83	1,641.37	1,504.27	1,368.43	1,299.26	1,752.05	1,606.15	1,460.25	1,387.30
93	1,357.08	1,243.56	1,130.04	1,074.57	1,681.27	1,540.70	1,401.24	1,330.40	1,789.78	1,640.11	1,491.69	1,416.23	1,910.53	1,750.79	1,592.31	1,511.82
94	1,478.34	1,355.79	1,231.95	1,171.32	1,831.79	1,679.05	1,526.32	1,449.93	1,950.78	1,788.52	1,625.01	1,544.52	2,081.58	1,908.01	1,734.44	1,647.65

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	32.25	29.67	27.09	25.80	49.30	45.51	40.78	38.88	52.83	48.76	44.70	41.99	70.43	65.02	58.24	55.53
25-29	34.83	32.25	29.67	27.09	53.10	48.36	43.61	41.72	56.89	52.83	47.41	46.05	75.85	69.08	62.31	59.60
30-34	37.41	34.83	30.96	29.67	56.89	52.15	47.41	44.57	62.31	56.89	51.47	48.76	81.27	74.50	67.72	63.66
35-39	39.99	37.41	33.54	32.25	61.64	55.95	51.20	48.36	66.37	60.95	55.53	52.83	88.04	79.92	73.14	69.08
40-44	43.86	39.99	36.12	34.83	65.43	60.68	54.99	52.15	71.79	65.02	59.60	56.89	93.46	86.69	78.56	74.50
45	43.86	39.99	37.41	34.83	67.33	61.64	55.95	53.10	73.14	66.37	60.95	56.89	96.17	88.04	79.92	75.85
46	43.86	41.28	37.41	34.83	67.33	62.58	56.89	54.05	73.14	66.37	60.95	56.89	96.17	89.40	81.27	77.21
47	45.15	41.28	37.41	34.83	67.29	61.69	56.08	53.28	73.14	66.37	60.95	58.24	97.52	89.40	81.27	77.21
48	45.15	41.28	37.41	36.12	68.23	62.62	57.01	54.21	73.14	66.37	60.95	58.24	98.88	90.75	82.62	78.56
49	45.15	41.28	37.41	36.12	67.23	61.71	56.18	53.42	73.14	66.37	60.95	58.24	98.88	90.75	82.62	78.56
50	45.15	41.28	37.41	36.12	68.16	62.63	57.11	54.35	73.14	66.37	60.95	58.24	100.23	92.11	83.98	79.92
51	46.44	42.57	38.70	36.12	69.08	63.56	58.02	54.35	75.85	69.08	62.31	59.60	101.59	93.46	85.33	79.92
52	46.44	42.57	38.70	37.41	71.03	65.43	58.88	56.08	77.21	70.43	65.02	60.95	102.94	94.81	85.33	81.27
53	47.73	43.86	39.99	37.41	71.97	65.43	59.82	57.01	79.92	73.14	66.37	63.66	104.30	94.81	86.69	82.62
54	49.02	45.15	39.99	38.70	73.96	67.33	61.64	58.79	82.62	74.50	67.72	65.02	105.65	96.17	88.04	83.98
55	49.02	45.15	41.28	38.70	74.91	68.27	62.58	58.79	83.98	77.21	70.43	66.37	107.01	97.52	89.40	83.98
56	52.89	49.02	43.86	42.57	81.44	74.46	68.06	64.18	89.93	82.66	75.39	71.08	113.11	103.41	94.53	89.14
57	56.76	52.89	47.73	45.15	87.02	79.79	72.74	68.83	95.87	88.11	80.34	75.79	119.21	109.29	99.65	94.29
58	60.63	55.47	50.31	47.73	93.99	86.38	78.59	74.59	101.82	93.56	85.29	80.50	125.31	115.17	104.79	99.45
59	64.50	59.34	54.18	51.60	101.19	93.22	84.62	80.53	107.77	99.01	90.25	85.20	131.41	121.05	109.91	104.59
60	68.37	63.21	56.76	54.18	108.63	100.28	90.88	86.70	113.71	104.46	95.20	89.91	137.51	126.94	115.04	109.75
61	74.82	68.37	61.92	59.34	116.78	107.60	97.56	92.97	121.39	111.60	101.55	96.00	147.83	136.20	123.50	117.69
62	81.27	73.53	67.08	64.50	124.94	114.90	104.26	99.24	129.05	118.74	107.90	102.08	158.14	145.45	131.97	125.62
63	86.43	79.98	72.24	68.37	134.77	123.76	112.35	106.84	136.73	125.88	114.24	108.17	168.46	154.71	140.43	133.55
64	92.88	85.14	77.40	73.53	143.01	131.17	119.12	113.18	144.39	133.02	120.59	114.24	178.77	163.96	148.89	141.49
65	99.33	90.30	82.56	78.69	151.27	138.57	125.88	119.53	152.07	140.16	126.94	120.33	189.09	173.22	157.35	149.42
66	112.23	103.20	92.88	89.01	166.13	152.18	138.22	131.26	168.19	154.65	140.29	132.99	205.10	187.88	170.65	162.05
67	125.13	114.81	103.20	98.04	179.10	164.06	149.01	141.49	184.32	169.12	153.64	145.65	221.12	202.54	183.97	174.68
68	136.74	126.42	114.81	108.36	194.44	178.10	161.75	153.59	200.44	183.61	166.99	158.31	237.13	217.20	197.27	187.31
69	149.64	138.03	125.13	118.68	207.59	190.13	172.68	163.95	216.57	198.08	180.34	170.98	253.15	231.86	210.58	199.94
70	162.54	149.64	135.45	129.00	223.40	204.61	185.82	176.43	232.69	212.57	193.69	183.63	269.16	246.52	223.88	212.57
71	188.34	171.57	156.09	148.35	254.62	233.49	212.36	201.79	265.39	242.75	221.36	210.05	303.12	277.97	252.81	240.24
72	212.85	194.79	178.02	168.99	285.45	261.93	238.42	226.65	298.09	272.94	247.78	235.21	335.83	308.16	280.48	266.64
73	237.36	218.01	198.66	188.34	318.01	292.06	265.02	252.03	330.79	303.12	275.45	261.61	369.78	339.59	308.16	293.06
74	263.16	241.23	219.30	207.69	351.25	321.71	292.17	277.94	363.50	333.31	303.12	286.77	403.74	369.78	335.83	319.47
75	287.67	264.45	239.94	228.33	385.17	353.09	320.98	304.38	396.20	362.23	329.53	313.19	437.70	401.23	364.75	345.89
76	328.95	300.57	273.48	260.58	430.56	395.14	358.61	340.90	446.51	410.03	372.29	353.43	489.27	449.02	407.51	387.39
77	374.10	343.14	312.18	296.70	482.58	442.73	401.78	381.85	505.62	462.85	421.35	399.96	548.38	503.10	456.57	433.93
78	419.25	384.42	349.59	331.53	531.27	487.00	442.73	420.59	560.96	514.43	467.88	443.99	603.72	553.41	503.10	477.94
79	461.82	423.12	384.42	365.07	573.33	525.74	478.15	453.80	611.27	559.71	509.40	484.24	651.51	597.44	543.35	515.68
80	497.94	456.66	415.38	394.74	618.72	567.81	515.78	490.33	660.33	604.98	549.64	523.22	703.09	645.23	586.11	557.19
81	532.77	488.91	443.76	421.83	663.00	607.65	552.31	524.63	706.86	647.75	588.63	559.71	753.40	690.51	627.62	596.17
82	572.76	525.03	477.30	454.08	711.69	653.02	593.26	563.38	759.68	695.54	632.65	601.20	808.74	742.07	674.15	640.20
83	619.20	567.60	516.00	490.20	769.24	705.05	640.86	608.75	820.05	752.13	682.96	649.00	874.14	801.19	728.24	691.76
84	672.09	615.33	559.86	531.48	834.54	764.82	695.08	660.78	889.24	815.02	742.07	704.34	948.34	869.11	789.87	750.88
85	731.43	670.80	610.17	579.21	909.81	833.44	758.17	720.54	969.73	889.24	808.74	767.23	1,033.87	947.09	861.57	818.80
86	798.51	731.43	664.35	632.10	991.71	908.70	826.80	784.75	1,056.51	968.47	880.42	836.41	1,126.94	1,032.62	939.55	891.75
87	869.46	797.22	724.98	688.86	1,081.37	990.60	900.95	855.58	1,152.10	1,056.51	959.67	911.88	1,228.83	1,125.69	1,023.81	972.25
88	948.15	869.46	789.48	750.78	1,177.65	1,080.26	981.75	933.06	1,256.50	1,150.85	1,046.45	994.89	1,338.25	1,227.56	1,115.63	1,060.29
89	1,033.29	946.86	860.43	817.86	1,283.91	1,177.65	1,070.30	1,016.06	1,368.43	1,255.23	1,140.79	1,084.18	1,458.99	1,338.25	1,216.25	1,154.61
90	1,126.17	1,032.00	939.12	891.39	1,400.13	1,282.81	1,166.59	1,107.93	1,491.69	1,368.43	1,243.92	1,181.03	1,591.06	1,457.74	1,325.67	1,259.01
91	1,228.08	1,124.88	1,022.97	971.37	1,525.19	1,399.02	1,271.75	1,207.54	1,626.28	1,490.44	1,355.85	1,287.94	1,733.18	1,589.80	1,445.16	1,372.21
92	1,337.73	1,226.79	1,114.56	1,059.09	1,662.45	1,524.10	1,385.74	1,316.02	1,773.43	1,625.01	1,477.86	1,403.65	1,889.14	1,731.93	1,574.70	1,495.47
93	1,458.99	1,336.44	1,215.18	1,154.55	1,812.97	1,661.34	1,510.81	1,435.55	1,931.90	1,770.91	1,609.92	1,529.42	2,060.19	1,887.89	1,716.84	1,631.31
94	1,589.28	1,457.70	1,324.83	1,259.04	1,975.67	1,810.76	1,646.94	1,563.94	2,106.74	1,930.65	1,755.82	1,667.78	2,245.09	2,057.68	1,871.53	1,777.21

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

2920 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	36.12	33.54	29.67	28.38	54.99	50.26	45.51	43.61	59.60	54.18	48.76	47.41	78.56	71.79	65.02	62.31
25-29	38.70	36.12	32.25	30.96	58.79	54.05	49.30	46.47	63.66	58.24	52.83	50.12	83.98	77.21	70.43	66.37
30-34	41.28	38.70	34.83	33.54	63.53	57.84	53.10	50.26	69.08	62.31	56.89	54.18	90.75	82.62	75.85	71.79
35-39	45.15	41.28	37.41	36.12	68.27	62.58	56.89	54.05	73.14	67.72	60.95	58.24	97.52	89.40	81.27	77.21
40-44	47.73	43.86	39.99	38.70	73.01	67.33	60.68	57.84	78.56	73.14	66.37	62.31	104.30	96.17	86.69	82.62
45	49.02	45.15	41.28	38.70	74.91	68.27	61.64	58.79	81.27	74.50	67.72	63.66	107.01	97.52	88.04	83.98
46	49.02	45.15	41.28	38.70	74.91	69.22	62.58	59.74	81.27	74.50	67.72	63.66	107.01	98.88	89.40	85.33
47	49.02	45.15	41.28	38.70	74.77	68.23	62.62	58.88	81.27	74.50	67.72	63.66	108.36	98.88	90.75	85.33
48	50.31	45.15	41.28	39.99	75.70	69.16	62.62	59.82	81.27	74.50	67.72	63.66	109.71	100.23	90.75	86.69
49	50.31	45.15	41.28	39.99	75.53	69.08	62.63	59.87	81.27	74.50	67.72	63.66	111.07	101.59	92.11	88.04
50	50.31	46.44	41.28	39.99	75.53	69.08	63.56	59.87	81.27	74.50	67.72	63.66	111.07	101.59	93.46	88.04
51	51.60	46.44	42.57	39.99	76.45	70.00	63.56	60.78	83.98	77.21	69.08	66.37	112.42	102.94	93.46	89.40
52	51.60	47.73	43.86	41.28	78.51	71.97	65.43	62.62	85.33	78.56	71.79	67.72	113.78	104.30	94.81	90.75
53	52.89	49.02	43.86	42.57	79.44	72.90	66.36	62.62	88.04	81.27	73.14	70.43	115.13	105.65	96.17	90.75
54	54.18	49.02	45.15	42.57	81.54	74.91	68.27	64.47	90.75	83.98	75.85	71.79	116.49	107.01	97.52	92.11
55	55.47	50.31	45.15	43.86	82.50	75.85	69.22	65.43	93.46	85.33	77.21	74.50	117.84	108.36	98.88	93.46
56	59.34	54.18	49.02	46.44	89.96	82.60	75.23	71.35	99.90	91.28	82.66	79.44	124.95	114.72	104.49	99.10
57	63.21	58.05	52.89	50.31	96.40	88.39	80.38	76.46	106.32	97.21	88.11	84.37	132.06	121.08	110.10	104.74
58	67.08	61.92	56.76	52.89	104.37	95.58	86.79	82.78	112.76	103.16	93.56	89.31	139.17	127.44	115.71	110.37
59	72.24	65.79	59.34	56.76	112.63	103.02	93.42	89.33	119.18	109.10	99.01	94.23	146.27	133.80	121.32	116.01
60	76.11	69.66	63.21	60.63	121.17	110.72	100.28	96.10	125.62	115.04	104.46	99.18	153.38	140.16	126.94	121.65
61	82.56	76.11	68.37	65.79	129.94	118.87	107.81	103.01	134.34	122.98	111.87	106.05	164.49	150.48	136.46	130.38
62	89.01	82.56	74.82	70.95	138.71	127.03	115.33	109.90	143.07	130.91	119.27	112.93	175.59	160.79	145.98	139.10
63	96.75	87.72	79.98	76.11	149.36	136.88	124.39	118.27	151.79	138.84	126.68	119.80	186.70	171.11	155.50	147.83
64	103.20	94.17	86.43	81.27	158.24	145.12	132.02	125.25	160.53	146.78	134.08	126.68	197.81	181.41	165.02	156.55
65	109.65	100.62	91.59	87.72	167.13	153.38	139.63	132.22	169.25	154.71	141.49	133.55	208.92	191.73	174.54	165.29
66	123.84	113.52	103.20	98.04	183.67	168.65	153.45	145.41	186.97	171.05	156.21	147.59	226.76	208.22	189.44	179.52
67	138.03	126.42	114.81	109.65	198.12	182.02	165.51	156.94	204.68	187.41	170.92	161.64	244.58	224.72	204.34	193.76
68	152.22	139.32	126.42	121.26	215.18	197.78	179.77	170.55	222.41	203.76	185.64	175.67	262.42	241.20	219.24	207.99
69	166.41	152.22	139.32	131.58	229.81	211.31	191.99	182.23	240.12	220.11	200.36	189.72	280.25	257.70	234.13	222.23
70	180.60	165.12	150.93	143.19	247.42	227.58	206.70	196.26	257.85	236.46	215.08	203.76	298.09	274.19	249.03	236.46
71	208.98	190.92	174.15	165.12	282.10	258.85	235.61	222.92	294.31	269.16	245.27	232.69	335.83	308.16	280.48	265.39
72	236.07	216.72	197.37	187.05	317.52	290.79	264.08	251.24	330.79	303.12	275.45	261.61	373.56	342.11	310.67	295.58
73	264.45	242.52	220.59	208.98	353.71	323.43	294.21	280.16	367.26	335.83	305.64	290.55	411.29	376.07	342.11	325.76
74	291.54	267.03	243.81	230.91	389.55	357.82	324.99	308.58	402.48	369.78	335.83	319.47	447.76	411.29	373.56	354.69
75	319.92	292.83	267.03	252.84	427.24	391.81	356.40	338.69	438.96	402.48	366.01	347.14	485.49	445.24	405.00	384.87
76	365.07	334.11	303.15	288.96	478.15	438.30	398.46	378.54	496.82	455.31	413.81	392.42	543.35	498.07	452.79	430.15
77	415.38	380.55	345.72	328.95	535.70	491.43	446.06	423.92	560.96	514.43	467.88	443.99	608.75	558.44	506.88	481.72
78	465.69	426.99	388.29	368.94	589.94	540.12	491.43	467.08	622.59	571.02	518.19	493.04	670.39	613.78	558.44	530.77
79	512.13	469.56	426.99	405.06	636.42	583.30	530.18	503.60	677.93	622.59	565.99	537.07	723.21	662.84	602.47	572.28
80	553.41	506.97	460.53	437.31	687.34	629.79	573.33	544.56	733.27	671.64	611.27	579.83	781.07	715.67	651.51	618.81
81	592.11	541.80	492.78	468.27	736.04	674.06	613.18	582.19	783.58	718.18	654.03	621.33	836.41	765.98	696.79	661.58
82	635.97	583.08	530.19	503.10	790.27	724.97	658.56	626.46	842.69	772.26	701.82	667.87	898.03	823.83	748.37	711.89
83	686.28	629.52	572.76	543.09	854.47	782.53	711.69	676.27	910.61	833.89	758.43	720.70	970.98	889.24	808.74	768.49
84	745.62	683.70	620.49	589.53	926.41	848.94	772.56	733.83	987.34	905.58	822.57	782.32	1,052.74	964.70	877.91	833.89
85	812.70	744.33	677.25	642.42	1,010.53	925.30	841.18	799.13	1,076.63	987.34	896.78	852.75	1,148.33	1,051.48	955.89	908.10
86	884.94	811.41	737.88	700.47	1,101.29	1,009.42	917.56	871.07	1,173.49	1,075.38	978.53	929.48	1,251.47	1,147.07	1,042.68	989.86
87	964.92	884.94	803.67	763.68	1,199.79	1,100.18	999.47	949.65	1,279.14	1,172.22	1,066.57	1,012.50	1,363.40	1,250.20	1,135.75	1,079.15
88	1,051.35	963.63	875.91	833.34	1,308.27	1,198.69	1,090.22	1,035.99	1,394.85	1,277.87	1,162.16	1,104.30	1,486.66	1,362.15	1,238.89	1,177.25
89	1,146.81	1,051.35	955.89	908.16	1,425.58	1,307.16	1,187.63	1,128.96	1,519.36	1,393.59	1,266.56	1,203.67	1,619.98	1,485.41	1,349.57	1,282.90
90	1,250.01	1,145.52	1,041.03	989.43	1,553.97	1,424.48	1,294.98	1,230.79	1,656.46	1,518.11	1,381.01	1,311.84	1,765.88	1,618.73	1,471.57	1,398.62
91	1,362.24	1,248.72	1,135.20	1,078.44	1,693.43	1,552.88	1,411.20	1,341.47	1,806.13	1,655.20	1,504.27	1,430.07	1,924.36	1,764.63	1,603.64	1,524.39
92	1,484.79	1,360.95	1,237.11	1,175.19	1,846.17	1,692.34	1,538.48	1,462.11	1,968.39	1,803.61	1,640.11	1,558.36	2,097.93	1,923.11	1,748.27	1,661.49
93	1,618.95	1,483.50	1,348.05	1,280.97	2,012.19	1,845.07	1,676.83	1,592.72	2,145.72	1,967.12	1,787.27	1,697.96	2,286.59	2,096.68	1,905.50	1,809.91
94	1,763.43	1,617.66	1,470.60	1,397.07	2,193.72	2,011.10	1,828.47	1,736.61	2,338.16	2,143.21	1,948.26	1,851.41	2,492.86	2,285.34	2,077.80	1,973.42

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

3650 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.70	34.83	32.25	30.96	58.79	54.05	48.36	46.47	63.66	58.24	52.83	50.12	83.98	77.21	69.08	66.37
25-29	41.28	38.70	34.83	33.54	62.58	57.84	52.15	50.26	67.72	62.31	56.89	54.18	89.40	82.62	74.50	71.79
30-34	45.15	41.28	37.41	34.83	67.33	61.64	55.95	53.10	73.14	67.72	60.95	58.24	96.17	88.04	79.92	75.85
35-39	47.73	43.86	39.99	38.70	73.01	66.37	60.68	57.84	78.56	71.79	65.02	62.31	104.30	94.81	86.69	82.62
40-44	51.60	47.73	42.57	41.28	77.75	72.06	65.43	61.64	85.33	77.21	70.43	67.72	111.07	102.94	93.46	88.04
45	52.89	47.73	43.86	41.28	79.64	73.01	66.37	63.53	86.69	78.56	71.79	67.72	113.78	104.30	94.81	90.75
46	52.89	47.73	43.86	41.28	80.60	73.96	67.33	63.53	86.69	78.56	71.79	69.08	115.13	105.65	96.17	90.75
47	52.89	49.02	43.86	41.28	80.38	73.84	66.36	63.56	86.69	79.92	71.79	69.08	116.49	107.01	96.17	92.11
48	52.89	49.02	43.86	42.57	80.38	73.84	67.29	63.56	86.69	79.92	71.79	69.08	116.49	107.01	97.52	92.11
49	52.89	49.02	43.86	42.57	80.13	73.68	67.23	63.56	86.69	79.92	71.79	69.08	117.84	108.36	98.88	93.46
50	54.18	49.02	45.15	42.57	81.05	74.60	67.23	64.47	86.69	79.92	71.79	69.08	119.20	109.71	98.88	94.81
51	54.18	50.31	45.15	43.86	81.98	75.53	68.16	65.39	89.40	81.27	74.50	70.43	120.55	111.07	100.23	96.17
52	55.47	51.60	46.44	43.86	84.12	77.57	70.10	66.36	92.11	83.98	77.21	73.14	121.90	112.42	101.59	96.17
53	56.76	51.60	47.73	45.15	85.05	78.51	71.03	67.29	94.81	86.69	78.56	74.50	123.26	113.78	102.94	97.52
54	58.05	52.89	47.73	45.15	87.23	80.60	73.01	69.22	97.52	89.40	81.27	77.21	124.61	115.13	104.30	98.88
55	59.34	54.18	49.02	46.44	88.18	81.54	73.96	70.16	100.23	92.11	83.98	78.56	125.97	116.49	105.65	100.23
56	63.21	58.05	52.89	50.31	96.17	88.80	80.47	76.39	107.16	98.54	89.67	84.28	133.57	123.34	111.77	106.10
57	68.37	61.92	56.76	54.18	103.05	95.03	86.04	81.73	114.09	104.98	95.34	89.98	141.16	130.19	117.87	111.97
58	72.24	65.79	60.63	56.76	111.57	102.77	92.98	88.38	121.01	111.42	101.03	95.69	148.76	137.04	123.98	117.84
59	76.11	70.95	64.50	60.63	120.40	110.80	100.17	95.25	127.94	117.85	106.71	101.39	156.36	143.89	130.08	123.71
60	81.27	74.82	67.08	64.50	129.53	119.08	107.60	102.37	134.87	124.29	112.40	107.11	163.96	150.74	136.20	129.58
61	89.01	81.27	73.53	69.66	138.93	127.66	115.53	109.90	144.13	132.50	120.06	114.24	175.87	161.59	146.25	139.10
62	95.46	87.72	79.98	76.11	148.32	136.21	123.48	117.42	153.38	140.69	127.74	121.39	187.76	172.42	156.30	148.62
63	103.20	94.17	86.43	81.27	159.73	146.62	133.08	126.51	162.64	148.89	135.40	128.52	199.67	183.27	166.35	158.14
64	110.94	100.62	91.59	87.72	169.25	155.29	141.11	134.13	171.89	157.08	143.07	135.67	211.56	194.11	176.39	167.66
65	117.39	108.36	98.04	92.88	178.77	163.96	149.15	141.75	181.15	165.29	150.74	142.80	223.47	204.96	186.44	177.18
66	132.87	121.26	110.94	105.78	196.56	180.29	164.01	155.77	200.01	182.79	166.63	158.01	242.66	222.58	202.48	192.31
67	148.35	135.45	123.84	117.39	212.11	194.56	177.00	168.02	218.87	200.30	182.51	173.22	261.87	240.20	218.53	207.43
68	162.54	149.64	135.45	129.00	230.47	211.42	192.34	182.50	237.73	217.80	198.40	188.43	281.07	257.82	234.56	222.56
69	178.02	163.83	148.35	140.61	246.22	225.87	205.50	194.91	256.59	235.31	214.28	203.64	300.27	275.44	250.61	237.68
70	193.50	176.73	161.25	153.51	265.16	243.24	221.31	209.83	275.45	252.81	230.17	218.85	319.47	293.06	266.64	252.81
71	223.17	205.11	185.76	176.73	302.16	276.81	251.45	238.77	314.44	288.03	262.88	249.03	359.72	329.53	299.34	284.25
72	252.84	232.20	210.27	199.95	339.97	311.11	283.31	268.35	353.43	324.50	294.31	280.48	399.96	366.01	333.31	315.70
73	282.51	259.29	236.07	223.17	377.51	346.13	314.77	299.63	392.42	359.72	327.01	310.67	438.96	402.48	366.01	348.40
74	312.18	286.38	260.58	247.68	416.92	381.89	347.96	330.46	431.41	394.93	359.72	340.86	479.21	438.96	399.96	379.84
75	341.85	313.47	285.09	270.90	457.12	419.50	380.74	361.94	470.40	431.41	391.17	372.29	519.46	476.69	432.67	411.29
76	389.58	357.33	325.08	308.31	512.47	469.29	426.13	405.10	530.77	486.76	442.73	420.09	582.34	533.29	484.24	460.34
77	445.05	407.64	370.23	352.17	573.33	525.74	478.15	453.80	599.95	549.64	500.58	475.43	651.51	597.44	543.35	515.68
78	497.94	456.66	415.38	394.74	630.89	577.77	525.74	499.18	666.61	611.27	554.67	527.00	716.92	656.55	597.44	567.25
79	548.25	501.81	456.66	433.44	680.69	624.24	567.81	539.03	725.73	665.36	604.98	574.80	773.52	709.37	645.23	612.53
80	592.11	541.80	492.78	468.27	736.04	674.06	613.18	582.19	783.58	719.43	654.03	621.33	836.41	765.98	696.79	661.58
81	633.39	580.50	527.61	500.52	786.95	721.65	656.35	623.15	838.93	769.74	699.31	664.09	894.27	820.05	745.85	708.12
82	679.83	624.36	567.60	539.22	845.61	775.88	705.05	669.63	901.81	826.35	752.13	714.40	960.92	881.69	801.19	760.95
83	735.30	673.38	612.75	581.79	914.24	837.87	761.49	723.86	974.76	893.00	811.26	771.01	1,038.90	952.12	865.33	822.57
84	797.22	731.43	664.35	630.81	991.71	908.70	826.80	784.75	1,056.51	968.47	880.42	836.41	1,126.94	1,032.62	939.55	891.75
85	869.46	797.22	723.69	687.57	1,080.26	990.60	900.95	855.58	1,152.10	1,056.51	959.67	911.88	1,227.56	1,125.69	1,023.81	972.25
86	946.86	868.17	789.48	749.49	1,177.65	1,080.26	981.75	933.06	1,255.23	1,150.85	1,046.45	993.62	1,338.25	1,227.56	1,115.63	1,060.29
87	1,032.00	946.86	860.43	817.86	1,283.91	1,176.56	1,070.30	1,016.06	1,368.43	1,255.23	1,140.79	1,084.18	1,458.99	1,336.99	1,216.25	1,154.61
88	1,126.17	1,032.00	937.83	891.39	1,400.13	1,282.81	1,166.59	1,107.93	1,491.69	1,367.18	1,243.92	1,181.03	1,591.06	1,457.74	1,325.67	1,259.01
89	1,226.79	1,124.88	1,022.97	971.37	1,525.19	1,397.92	1,271.75	1,207.54	1,626.28	1,490.44	1,355.85	1,287.94	1,733.18	1,588.54	1,445.16	1,372.21
90	1,337.73	1,225.50	1,114.56	1,059.09	1,662.45	1,524.10	1,385.74	1,316.02	1,772.18	1,625.01	1,477.86	1,403.65	1,889.14	1,731.93	1,574.70	1,495.47
91	1,457.70	1,336.44	1,215.18	1,154.55	1,812.97	1,661.34	1,510.81	1,434.44	1,931.90	1,770.91	1,609.92	1,529.42	2,060.19	1,887.89	1,716.84	1,630.04
92	1,589.28	1,456.41	1,323.54	1,257.75	1,975.67	1,810.76	1,646.94	1,563.94	2,106.74	1,930.65	1,754.57	1,667.78	2,245.09	2,057.68	1,871.53	1,777.21
93	1,731.18	1,587.99	1,443.51	1,371.27	2,153.87	1,974.56	1,794.16	1,704.50	2,295.40	2,104.22	1,913.04	1,817.46	2,447.58	2,243.83	2,038.82	1,936.93
94	1,887.27	1,729.89	1,572.51	1,493.82	2,347.57	2,151.66	1,955.76	1,858.36	2,501.67	2,294.14	2,085.35	1,980.96	2,667.69	2,445.07	2,222.45	2,111.77

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.86	39.99	36.12	34.83	66.99	61.16	56.31	53.39	72.11	66.56	61.02	56.86	95.69	87.37	80.43	76.28
25-29	46.44	42.57	38.70	37.41	71.84	66.01	60.19	57.28	77.66	72.11	65.18	62.41	102.62	94.30	85.98	81.82
30-34	50.31	46.44	41.28	39.99	77.66	70.87	65.04	61.16	84.60	76.28	69.34	66.56	110.94	101.24	92.92	87.37
35-39	54.18	49.02	45.15	42.57	83.49	76.69	69.89	66.01	90.15	83.20	74.88	72.11	119.26	109.56	99.85	94.30
40-44	58.05	52.89	47.73	45.15	89.31	82.52	74.76	70.87	97.07	88.75	80.43	76.28	127.58	117.88	106.79	101.24
45	59.34	54.18	49.02	46.44	91.25	83.49	75.72	72.81	98.47	90.15	83.20	79.05	130.35	119.26	108.17	104.01
46	59.34	54.18	49.02	46.44	92.22	84.46	76.69	72.81	98.47	91.53	83.20	79.05	131.75	120.65	109.56	104.01
47	59.34	54.18	49.02	46.44	91.86	84.20	76.55	72.72	98.47	91.53	83.20	79.05	133.13	122.03	110.94	105.39
48	59.34	54.18	49.02	47.73	92.82	85.17	77.52	73.68	98.47	91.53	83.20	79.05	134.52	123.43	112.33	106.79
49	59.34	54.18	50.31	47.73	92.42	84.87	76.38	72.61	99.85	91.53	83.20	79.05	135.90	124.81	112.33	106.79
50	59.34	55.47	50.31	47.73	93.36	84.87	77.32	73.56	99.85	91.53	83.20	79.05	137.29	124.81	113.71	108.17
51	60.63	55.47	50.31	49.02	94.30	86.75	78.28	74.50	102.62	94.30	84.60	80.43	138.67	127.58	115.11	109.56
52	61.92	56.76	51.60	49.02	96.65	89.00	80.38	76.55	105.39	97.07	87.37	83.20	140.07	128.97	116.49	110.94
53	63.21	58.05	52.89	50.31	97.60	89.94	81.33	77.52	108.17	99.85	90.15	85.98	141.45	130.35	117.88	112.33
54	64.50	59.34	54.18	51.60	99.99	92.22	83.49	79.61	110.94	102.62	92.92	88.75	142.84	131.75	119.26	113.71
55	65.79	60.63	55.47	51.60	101.94	93.19	84.46	80.57	115.11	105.39	95.69	90.15	145.62	133.13	120.65	115.11
56	70.95	64.50	59.34	55.47	111.64	102.05	92.66	88.26	123.70	113.44	102.90	97.36	155.05	141.73	128.69	122.59
57	76.11	69.66	63.21	60.63	120.07	109.74	99.82	94.96	132.30	121.48	110.11	104.57	164.47	150.32	136.74	130.08
58	81.27	74.82	67.08	64.50	130.43	119.20	108.58	103.17	140.89	129.53	117.33	111.78	173.90	158.93	144.78	137.57
59	86.43	78.69	72.24	68.37	141.16	128.99	117.67	111.70	149.50	137.57	124.54	118.99	183.33	167.52	152.83	145.06
60	91.59	83.85	76.11	72.24	152.28	139.14	127.08	120.51	158.09	145.62	131.75	126.20	192.76	176.12	160.86	152.54
61	99.33	90.30	82.56	78.69	162.49	148.54	135.48	128.51	167.92	154.41	140.07	133.73	205.68	188.03	171.49	162.67
62	107.07	98.04	89.01	85.14	172.69	157.96	143.87	136.51	177.75	163.22	148.40	141.28	218.60	199.95	182.12	172.80
63	116.10	105.78	96.75	91.59	185.22	169.48	154.21	146.34	187.58	172.02	156.72	148.81	231.52	211.86	192.75	182.92
64	123.84	113.52	103.20	98.04	195.55	179.03	162.71	154.44	197.41	180.83	165.06	156.36	244.44	223.78	203.38	193.05
65	131.58	121.26	109.65	104.49	205.88	188.55	171.21	162.54	207.24	189.63	173.38	163.89	257.35	235.68	214.01	203.17
66	148.35	136.74	123.84	117.39	223.35	204.54	185.73	176.33	226.09	206.85	188.95	178.66	275.74	252.52	229.30	217.69
67	165.12	152.22	138.03	131.58	238.24	218.18	198.12	188.08	244.93	224.07	204.52	193.44	294.12	269.35	244.58	232.20
68	183.18	167.70	152.22	144.48	256.26	234.68	213.10	202.31	263.78	241.29	220.09	208.21	312.50	286.19	259.87	246.71
69	199.95	183.18	166.41	157.38	271.33	248.48	225.63	214.20	282.63	258.52	235.66	222.98	330.88	303.02	275.16	261.22
70	216.72	198.66	180.60	171.57	289.89	265.48	241.06	228.86	301.47	275.74	251.23	237.75	349.27	319.86	290.44	275.74
71	250.26	229.62	207.69	197.37	329.41	302.65	274.86	260.44	343.14	314.95	286.77	272.06	392.16	360.30	327.21	310.05
72	282.51	259.29	236.07	224.46	370.84	339.59	308.34	293.76	386.03	354.17	321.08	305.15	436.28	399.51	362.75	345.59
73	316.05	290.25	263.16	250.26	412.09	378.36	343.58	326.72	427.70	392.16	356.62	339.46	479.17	439.95	399.51	379.90
74	349.59	321.21	291.54	277.35	455.27	416.88	379.56	360.37	470.59	431.38	392.16	372.55	523.29	479.17	436.28	414.22
75	383.13	350.88	318.63	303.15	498.24	457.25	415.20	394.71	512.26	470.59	427.70	405.64	566.18	519.61	471.82	448.53
76	437.31	399.90	363.78	345.72	558.63	512.26	465.88	442.16	579.66	530.64	482.85	458.34	634.81	582.11	529.42	502.45
77	497.94	456.66	415.38	394.74	625.50	573.73	520.89	495.00	654.42	600.49	545.35	518.39	710.79	651.97	591.92	562.50
78	557.28	510.84	464.40	441.18	688.05	630.89	573.73	544.61	726.72	666.67	605.40	575.98	781.87	716.92	651.97	618.88
79	612.75	562.44	510.84	485.04	743.04	681.57	619.02	588.83	792.90	726.72	660.54	627.46	844.37	774.52	703.44	669.12
80	663.06	607.59	552.12	525.03	802.35	735.49	668.63	635.20	855.40	784.32	713.24	677.70	911.77	835.79	759.81	721.82
81	708.21	650.16	590.82	561.15	858.44	787.26	716.08	680.50	915.45	839.47	763.49	724.27	975.50	894.61	813.73	773.29
82	762.39	697.89	634.68	603.72	923.15	846.58	768.93	731.18	984.08	901.97	819.86	779.42	1,049.03	962.02	873.78	830.89
83	823.02	754.65	686.28	651.45	997.56	914.52	831.48	789.42	1,062.51	974.27	886.04	841.92	1,133.59	1,039.22	944.86	897.07
84	892.68	817.86	744.33	706.92	1,081.68	992.16	901.58	856.28	1,153.20	1,057.61	960.79	913.00	1,229.18	1,127.46	1,024.52	973.05
85	972.66	892.68	811.41	770.13	1,179.81	1,080.59	982.46	933.93	1,257.36	1,151.97	1,047.80	995.11	1,340.70	1,227.95	1,116.43	1,061.28
86	1,060.38	972.66	883.65	839.79	1,285.50	1,178.74	1,070.89	1,018.04	1,370.11	1,256.14	1,142.17	1,084.57	1,460.80	1,339.47	1,216.92	1,156.87
87	1,155.84	1,060.38	963.63	915.90	1,400.89	1,284.43	1,167.95	1,109.71	1,493.88	1,368.88	1,245.11	1,182.61	1,591.92	1,459.57	1,327.22	1,261.04
88	1,260.33	1,155.84	1,050.06	997.17	1,527.08	1,399.82	1,272.56	1,208.94	1,627.46	1,492.66	1,356.63	1,289.23	1,735.31	1,590.70	1,446.09	1,373.79
89	1,373.85	1,259.04	1,144.23	1,087.47	1,665.11	1,525.99	1,386.88	1,317.85	1,774.52	1,626.24	1,479.18	1,404.42	1,892.17	1,734.08	1,575.99	1,497.56
90	1,497.69	1,372.56	1,247.43	1,185.51	1,815.02	1,662.95	1,511.97	1,436.48	1,933.84	1,773.30	1,611.53	1,531.87	2,062.52	1,889.72	1,718.15	1,632.37
91	1,631.85	1,496.40	1,359.66	1,292.58	1,977.85	1,812.86	1,647.86	1,565.89	2,107.86	1,932.61	1,757.37	1,669.13	2,247.57	2,060.07	1,872.56	1,779.43
92	1,778.91	1,630.56	1,482.21	1,408.68	2,155.80	1,975.70	1,796.69	1,707.17	2,297.81	2,106.63	1,915.46	1,819.87	2,449.77	2,245.12	2,041.68	1,939.97
93	1,938.87	1,777.62	1,616.37	1,535.10	2,349.92	2,153.64	1,958.45	1,860.31	2,504.92	2,296.59	2,087.03	1,982.86	2,670.36	2,447.32	2,225.51	2,113.99
94	2,114.31	1,937.58	1,760.85	1,673.13	2,561.29	2,347.76	2,134.23	2,027.47	2,730.41	2,502.47	2,275.75	2,161.78	2,910.56	2,667.91	2,425.26	2,303.94

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Joint

1460 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	12.90	12.90	11.61	10.32	20.86	18.96	17.07	16.12	21.67	20.32	18.96	17.61	29.80	27.09	24.38	23.03
25-29	14.19	12.90	11.61	11.61	22.76	20.86	18.96	18.02	24.38	21.67	20.32	18.96	32.51	29.80	27.09	25.74
30-34	15.48	14.19	12.90	12.90	23.71	21.81	19.92	18.96	25.74	23.03	21.67	20.32	33.86	31.15	28.44	27.09
35-39	16.77	15.48	14.19	12.90	25.61	23.71	21.81	20.86	27.09	25.74	23.03	21.67	36.57	33.86	31.15	29.80
40-44	18.06	16.77	15.48	14.19	27.50	25.61	23.71	21.81	29.80	27.09	24.38	23.03	39.28	36.57	33.86	31.15
45	18.06	16.77	15.48	14.19	28.44	26.55	23.71	22.76	29.80	27.09	24.38	24.38	40.63	37.93	33.86	32.51
46	18.06	16.77	15.48	14.19	28.44	26.55	23.71	22.76	29.80	27.09	25.74	24.38	40.63	37.93	33.86	32.51
47	19.35	16.77	15.48	15.48	28.97	26.17	24.30	22.43	29.80	28.44	25.74	24.38	41.99	37.93	35.22	32.51
48	19.35	18.06	15.48	15.48	28.97	27.10	24.30	23.36	31.15	28.44	25.74	24.38	41.99	39.28	35.22	33.86
49	19.35	18.06	15.48	15.48	29.48	26.72	23.94	23.03	31.15	28.44	25.74	24.38	43.34	39.28	35.22	33.86
50	19.35	18.06	16.77	15.48	29.48	26.72	24.87	23.03	31.15	28.44	25.74	24.38	43.34	39.28	36.57	33.86
51	19.35	18.06	16.77	15.48	30.39	27.63	24.87	23.94	31.15	28.44	25.74	24.38	44.70	40.63	36.57	35.22
52	20.64	18.06	16.77	15.48	30.84	28.04	26.17	24.30	31.15	28.44	27.09	25.74	44.70	40.63	37.93	35.22
53	20.64	18.06	16.77	15.48	31.77	28.97	26.17	25.23	32.51	29.80	27.09	25.74	46.05	41.99	37.93	36.57
54	20.64	19.35	16.77	16.77	32.24	30.34	27.50	25.61	32.51	29.80	27.09	25.74	46.05	43.34	39.28	36.57
55	20.64	19.35	16.77	16.77	33.19	30.34	27.50	26.55	32.51	29.80	27.09	25.74	47.41	43.34	39.28	37.93
56	23.22	20.64	19.35	18.06	35.31	32.20	29.30	28.13	35.27	32.30	29.35	27.99	49.03	44.72	40.69	39.07
57	24.51	21.93	20.64	19.35	36.98	33.66	30.71	29.35	38.02	34.80	31.59	30.25	50.66	46.10	42.08	40.21
58	25.80	24.51	21.93	20.64	39.22	35.62	32.61	31.02	40.78	37.31	33.85	32.51	52.28	47.48	43.49	41.36
59	28.38	25.80	23.22	21.93	41.51	37.63	34.56	32.71	43.52	39.81	36.09	34.77	53.91	48.87	44.88	42.49
60	29.67	27.09	24.51	23.22	43.87	39.69	36.57	34.48	46.29	42.31	38.35	37.02	55.53	50.25	46.29	43.64
61	32.25	29.67	27.09	25.80	47.21	42.83	39.28	37.19	49.99	45.76	41.25	39.67	59.77	54.22	49.72	47.07
62	34.83	32.25	29.67	28.38	50.56	45.96	42.00	39.91	53.69	49.19	44.17	42.31	64.00	58.18	53.16	50.52
63	37.41	34.83	30.96	29.67	54.58	49.72	45.28	43.16	57.39	52.63	47.07	44.96	68.23	62.15	56.59	53.95
64	41.28	37.41	33.54	32.25	57.97	52.89	48.03	45.91	61.09	56.06	49.99	47.60	72.46	66.11	60.04	57.39
65	43.86	39.99	36.12	34.83	61.35	56.06	50.77	48.66	64.80	59.51	52.89	50.25	76.69	70.09	63.47	60.82
66	49.02	45.15	39.99	38.70	67.02	61.30	55.60	53.07	70.95	64.96	58.17	55.29	82.74	75.68	68.64	65.52
67	54.18	49.02	45.15	42.57	71.90	65.85	59.78	56.86	77.12	70.42	63.43	60.33	88.78	81.30	73.80	70.20
68	59.34	54.18	49.02	46.44	77.76	71.26	64.76	61.42	83.27	75.88	68.71	65.38	94.83	86.89	78.97	74.90
69	64.50	59.34	54.18	51.60	82.71	75.85	68.99	65.26	89.44	81.33	73.97	70.42	100.87	92.51	84.13	79.58
70	69.66	64.50	58.05	55.47	88.74	81.42	74.12	69.94	95.59	86.79	79.24	75.46	106.92	98.10	89.31	84.28
71	79.98	73.53	67.08	63.21	101.42	92.97	84.52	80.29	108.17	99.37	89.31	85.53	120.74	110.68	100.62	95.59
72	90.30	82.56	74.82	70.95	114.40	104.77	95.15	90.88	120.74	110.68	100.62	95.59	134.59	123.26	111.95	106.92
73	100.62	91.59	83.85	78.69	127.63	116.82	107.10	101.68	133.32	122.01	110.68	105.65	148.41	135.84	124.52	118.23
74	109.65	100.62	91.59	87.72	141.16	130.23	118.18	111.61	145.90	133.32	122.01	115.71	162.26	149.68	135.84	128.29
75	119.97	109.65	100.62	95.46	154.95	142.79	129.50	122.86	158.48	145.90	132.07	125.77	176.08	162.26	147.16	139.62
76	138.03	126.42	114.81	109.65	173.78	159.38	145.00	137.24	178.60	163.51	149.68	142.13	197.47	181.12	164.77	155.96
77	156.09	143.19	130.29	123.84	191.49	175.99	159.38	151.64	198.72	182.38	166.02	157.23	217.60	199.99	181.12	172.32
78	174.15	159.96	144.48	138.03	209.20	191.49	174.87	166.02	218.85	201.24	182.38	173.57	237.72	217.60	198.72	188.66
79	192.21	175.44	159.96	152.22	228.01	208.08	189.27	180.42	238.97	220.11	199.99	189.93	259.10	236.46	215.08	205.02
80	210.27	192.21	174.15	166.41	245.72	224.69	204.76	194.80	260.36	237.72	216.33	206.27	279.22	255.33	232.69	221.36
81	224.46	205.11	187.05	178.02	262.32	241.28	219.15	208.08	277.97	255.33	231.43	220.11	298.09	274.19	249.03	236.46
82	241.23	220.59	201.24	190.92	282.24	258.99	235.76	223.58	299.34	274.19	249.03	236.46	320.73	294.31	267.91	254.07
83	260.58	238.65	216.72	206.40	305.48	280.03	254.57	241.28	323.25	295.58	269.16	255.33	347.14	318.22	289.28	274.19
84	282.51	259.29	236.07	223.17	330.95	303.27	275.61	262.32	349.65	320.73	291.80	276.70	376.07	344.62	313.19	298.09
85	308.31	282.51	256.71	243.81	360.83	330.95	301.06	285.55	382.36	349.65	318.22	301.86	410.03	376.07	342.11	324.50
86	335.40	308.31	279.93	265.74	392.92	360.83	327.62	311.02	416.32	381.10	347.14	329.53	446.51	410.03	372.29	353.43
87	366.36	335.40	305.73	290.25	428.34	392.92	357.51	339.80	454.05	416.32	377.32	358.47	486.76	446.51	406.26	386.14
88	398.61	366.36	332.82	316.05	467.08	428.34	389.61	369.68	494.30	452.79	412.54	391.17	530.77	486.76	442.73	420.09
89	434.73	398.61	362.49	344.43	509.14	467.08	423.92	402.88	538.32	494.30	449.02	426.38	578.56	530.77	481.72	457.82
90	474.72	434.73	394.74	375.39	554.52	509.14	462.65	439.41	587.38	538.32	489.27	465.37	630.14	578.56	525.74	499.33
91	517.29	473.43	430.86	408.93	605.44	554.52	503.60	479.26	640.20	587.38	533.29	506.88	688.00	630.14	572.28	544.61
92	563.73	516.00	469.56	446.34	659.67	604.33	548.99	522.42	698.06	640.20	581.08	552.16	749.62	686.73	623.84	593.66
93	614.04	562.44	512.13	486.33	718.34	658.56	598.79	568.90	760.95	696.79	633.91	602.47	816.29	748.37	680.45	646.48
94	669.51	614.04	557.28	530.19	783.62	718.34	653.02	619.82	828.86	759.68	690.51	656.55	890.49	816.29	742.07	704.34

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Joint

2190 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	16.77	15.48	14.19	12.90	24.65	22.76	20.86	19.92	27.09	24.38	21.67	21.67	35.22	32.51	29.80	28.44
25-29	18.06	16.77	15.48	14.19	26.55	24.65	22.76	20.86	28.44	25.74	24.38	23.03	37.93	35.22	32.51	29.80
30-34	19.35	18.06	16.77	15.48	28.44	26.55	23.71	22.76	31.15	28.44	25.74	24.38	40.63	37.93	33.86	32.51
35-39	20.64	19.35	18.06	16.77	31.30	28.44	25.61	24.65	32.51	29.80	27.09	25.74	44.70	40.63	36.57	35.22
40-44	23.22	20.64	19.35	18.06	33.19	30.34	27.50	26.55	35.22	32.51	29.80	28.44	47.41	43.34	39.28	37.93
45	23.22	20.64	19.35	18.06	34.13	31.30	28.44	26.55	36.57	33.86	29.80	28.44	48.76	44.70	40.63	37.93
46	23.22	21.93	19.35	18.06	34.13	31.30	28.44	27.50	36.57	33.86	29.80	28.44	48.76	44.70	40.63	39.28
47	23.22	21.93	19.35	18.06	34.58	31.77	28.97	27.10	36.57	33.86	29.80	28.44	50.12	46.05	41.99	39.28
48	23.22	21.93	19.35	19.35	35.51	31.77	28.97	28.04	36.57	33.86	31.15	28.44	51.47	46.05	41.99	40.63
49	24.51	21.93	19.35	19.35	35.00	32.24	29.48	27.63	36.57	33.86	31.15	28.44	51.47	47.41	43.34	40.63
50	24.51	21.93	20.64	19.35	35.93	32.24	29.48	28.55	36.57	33.86	31.15	29.80	52.83	47.41	43.34	41.99
51	24.51	21.93	20.64	19.35	35.93	33.15	30.39	28.55	37.93	35.22	31.15	29.80	52.83	48.76	44.70	41.99
52	24.51	23.22	20.64	19.35	37.38	34.58	30.84	29.90	39.28	35.22	32.51	31.15	54.18	50.12	44.70	43.34
53	25.80	23.22	20.64	20.64	38.31	34.58	31.77	29.90	39.28	36.57	32.51	31.15	55.53	50.12	46.05	43.34
54	25.80	23.22	21.93	20.64	38.88	36.03	32.24	31.30	40.63	36.57	33.86	32.51	55.53	51.47	46.05	44.70
55	25.80	24.51	21.93	20.64	39.82	36.98	33.19	31.30	41.99	37.93	33.86	32.51	56.89	52.83	47.41	44.70
56	28.38	25.80	23.22	21.93	42.67	39.56	35.50	33.55	44.70	40.66	36.35	34.74	59.26	54.95	49.30	46.61
57	29.67	27.09	24.51	23.22	45.00	41.67	37.37	35.41	47.41	43.38	38.83	36.96	61.64	57.08	51.19	48.50
58	30.96	28.38	25.80	24.51	48.01	44.41	39.81	37.81	50.12	46.12	41.32	39.19	64.01	59.21	53.08	50.41
59	32.25	29.67	27.09	25.80	51.11	47.23	42.32	40.27	52.83	48.84	43.80	41.41	66.38	61.34	54.97	52.31
60	34.83	30.96	28.38	27.09	54.32	50.14	44.92	42.83	55.53	51.57	46.29	43.64	68.76	63.47	56.86	54.22
61	37.41	34.83	30.96	29.67	58.08	53.48	48.05	45.76	60.29	55.81	50.25	47.34	73.52	67.70	60.82	57.92
62	41.28	37.41	34.83	32.25	61.84	56.82	51.19	48.68	65.05	60.04	54.22	51.05	78.28	71.93	64.80	61.62
63	43.86	41.28	37.41	34.83	66.43	60.93	55.01	52.26	69.81	64.27	58.18	54.75	83.04	76.16	68.76	65.33
64	47.73	43.86	39.99	37.41	70.24	64.32	58.18	55.22	74.57	68.50	62.15	58.45	87.80	80.39	72.73	69.03
65	50.31	46.44	42.57	39.99	74.05	67.70	61.35	58.18	79.33	72.73	66.11	62.15	92.56	84.62	76.69	72.73
66	56.76	52.89	47.73	45.15	81.17	74.39	67.43	64.04	86.87	79.57	72.27	68.33	100.21	91.85	83.24	79.06
67	63.21	58.05	52.89	50.31	87.36	80.25	72.73	69.17	94.39	86.40	78.41	74.52	107.86	99.07	89.78	85.40
68	69.66	63.21	58.05	55.47	94.71	87.17	79.00	75.22	101.92	93.24	84.56	80.70	115.51	106.30	96.34	91.73
69	76.11	69.66	63.21	60.63	100.99	93.09	84.37	80.42	109.44	100.08	90.70	86.89	123.16	113.52	102.88	98.07
70	82.56	74.82	68.37	64.50	108.57	100.22	90.83	86.65	116.98	106.92	96.85	93.07	130.81	120.74	109.43	104.40
71	95.46	86.43	78.69	74.82	124.67	114.10	103.54	98.26	132.07	122.01	110.68	104.40	148.41	135.84	123.26	116.98
72	108.36	99.33	90.30	85.14	141.13	129.36	117.60	111.19	148.41	135.84	123.26	116.98	166.02	152.19	138.35	130.81
73	121.26	110.94	100.62	95.46	157.92	143.86	130.88	124.39	163.51	150.93	137.10	129.55	183.63	167.29	152.19	144.65
74	134.16	122.55	110.94	105.78	174.00	159.75	145.54	137.88	179.86	164.77	149.68	142.13	199.99	183.63	167.29	158.48
75	147.06	134.16	122.55	116.10	191.49	175.99	159.38	151.64	194.96	179.86	163.51	154.71	217.60	199.99	181.12	172.32
76	167.70	153.51	139.32	132.87	214.72	197.01	179.31	170.45	221.36	202.50	183.63	174.83	244.00	223.88	203.76	193.69
77	188.34	172.86	157.38	149.64	237.97	218.05	198.13	188.16	246.52	226.39	205.02	194.96	270.42	247.78	225.14	213.82
78	208.98	192.21	174.15	165.12	261.21	239.08	218.05	206.98	271.67	249.03	226.39	215.08	296.83	271.67	247.78	235.21
79	230.91	211.56	192.21	181.89	284.46	261.21	236.86	224.69	296.83	272.94	247.78	235.21	323.25	296.83	269.16	255.33
80	251.55	230.91	208.98	198.66	307.69	282.24	256.79	243.50	321.98	295.58	269.16	255.33	349.65	320.73	291.80	276.70
81	268.32	246.39	224.46	212.85	328.73	302.17	274.49	260.10	344.62	316.95	288.03	272.94	373.56	343.37	311.92	295.58
82	288.96	264.45	241.23	228.33	354.18	324.31	294.42	280.03	371.04	339.59	309.41	294.31	402.48	368.53	334.56	318.22
83	312.18	286.38	260.58	247.68	381.85	350.87	318.76	302.17	401.23	367.26	333.31	316.95	433.93	398.71	362.23	343.37
84	339.27	310.89	282.51	268.32	415.06	379.65	345.33	328.73	435.18	398.71	362.23	344.62	471.66	431.41	392.42	373.56
85	368.94	337.98	308.31	292.83	451.58	413.95	376.32	357.51	474.18	433.93	394.93	374.81	513.16	470.40	427.63	406.26
86	402.48	368.94	335.40	318.63	492.53	451.58	410.63	389.61	516.94	472.91	430.15	408.78	559.71	513.16	466.63	442.73
87	438.60	402.48	365.07	347.01	536.81	492.53	447.15	425.02	563.47	515.68	469.15	445.24	610.02	559.71	508.13	482.98
88	478.59	438.60	398.61	377.97	585.52	536.81	488.11	463.77	613.78	562.22	511.91	485.49	665.36	610.02	554.67	527.00
89	521.16	477.30	434.73	412.80	637.53	584.40	531.27	504.71	669.12	613.78	557.19	529.52	724.46	664.09	603.72	573.53
90	567.60	521.16	473.43	450.21	695.08	637.53	579.97	550.09	729.49	667.87	607.50	577.31	789.87	724.46	659.06	625.11
91	619.20	567.60	516.00	490.20	758.17	695.08	632.00	599.90	794.90	728.24	662.84	628.87	861.57	789.87	718.18	681.70
92	674.67	619.20	562.44	534.06	826.80	757.06	688.45	654.13	866.60	793.65	721.95	685.48	939.55	860.30	782.32	743.34
93	735.30	674.67	612.75	583.08	900.95	825.69	750.42	712.79	944.58	865.33	787.35	747.10	1,023.81	938.28	852.75	809.99
94	802.38	735.30	668.22	634.68	981.75	899.85	817.95	776.99	1,028.84	943.31	857.79	815.02	1,115.63	1,022.56	929.48	882.94

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Joint

2920 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	16.77	15.48	14.19	14.19	26.55	23.71	21.81	20.86	28.44	25.74	23.03	21.67	37.93	33.86	31.15	29.80
25-29	18.06	16.77	15.48	14.19	28.44	25.61	23.71	22.76	29.80	27.09	24.38	23.03	40.63	36.57	33.86	32.51
30-34	19.35	18.06	16.77	15.48	30.34	27.50	25.61	23.71	32.51	29.80	27.09	25.74	43.34	39.28	36.57	33.86
35-39	21.93	19.35	18.06	16.77	33.19	30.34	27.50	25.61	35.22	31.15	28.44	27.09	47.41	43.34	39.28	36.57
40-44	23.22	20.64	19.35	18.06	35.09	32.24	29.40	27.50	36.57	33.86	31.15	29.80	50.12	46.05	41.99	39.28
45	23.22	21.93	19.35	18.06	36.03	33.19	30.34	28.44	37.93	35.22	31.15	29.80	51.47	47.41	43.34	40.63
46	23.22	21.93	19.35	19.35	36.98	33.19	30.34	29.40	37.93	35.22	32.51	29.80	52.83	47.41	43.34	41.99
47	23.22	21.93	19.35	19.35	36.46	33.64	30.84	28.97	39.28	35.22	32.51	31.15	52.83	48.76	44.70	41.99
48	24.51	21.93	20.64	19.35	37.38	34.58	31.77	29.90	39.28	36.57	32.51	31.15	54.18	50.12	46.05	43.34
49	24.51	21.93	20.64	19.35	37.76	35.00	31.32	29.48	39.28	36.57	32.51	31.15	55.53	51.47	46.05	43.34
50	24.51	21.93	20.64	19.35	38.69	35.00	32.24	30.39	40.63	36.57	33.86	31.15	56.89	51.47	47.41	44.70
51	24.51	23.22	20.64	19.35	38.69	35.93	32.24	30.39	40.63	37.93	33.86	32.51	56.89	52.83	47.41	44.70
52	25.80	23.22	21.93	20.64	40.18	36.46	33.64	31.77	41.99	37.93	35.22	32.51	58.24	52.83	48.76	46.05
53	25.80	24.51	21.93	20.64	40.18	37.38	33.64	31.77	41.99	39.28	35.22	33.86	58.24	54.18	48.76	46.05
54	27.09	24.51	23.22	21.93	41.72	37.93	34.13	33.19	43.34	39.28	35.22	33.86	59.60	54.18	48.76	47.41
55	28.38	25.80	23.22	21.93	41.72	38.88	35.09	33.19	43.34	40.63	36.57	35.22	59.60	55.53	50.12	47.41
56	29.67	27.09	24.51	23.22	44.80	41.51	37.63	35.68	46.58	43.61	39.31	37.69	62.23	57.65	52.26	49.56
57	30.96	28.38	25.80	24.51	47.34	43.63	39.71	37.76	49.81	46.59	42.04	40.17	64.85	59.77	54.40	51.72
58	33.54	30.96	28.38	25.80	50.61	46.41	42.40	40.40	53.04	49.57	44.78	42.65	67.48	61.88	56.54	53.87
59	34.83	32.25	29.67	28.38	53.97	49.28	45.19	43.14	56.27	52.55	47.51	45.12	70.10	64.00	58.68	56.02
60	37.41	33.54	30.96	29.67	57.46	52.23	48.05	45.96	59.51	55.53	50.25	47.60	72.73	66.11	60.82	58.18
61	39.99	37.41	33.54	32.25	61.42	55.99	51.39	49.10	64.27	59.77	54.22	51.30	77.75	70.87	65.05	62.15
62	42.57	39.99	36.12	34.83	65.39	59.75	54.73	52.23	69.03	64.00	58.18	55.01	82.78	75.63	69.29	66.11
63	46.44	42.57	38.70	36.12	70.24	64.32	58.81	56.06	73.79	68.23	62.15	58.71	87.80	80.39	73.52	70.09
64	49.02	45.15	41.28	38.70	74.27	68.12	62.20	59.24	78.55	72.46	66.11	62.41	92.83	85.15	77.75	74.05
65	52.89	47.73	43.86	41.28	78.28	71.93	65.58	62.41	83.31	76.69	70.09	66.11	97.85	89.91	81.98	78.02
66	59.34	54.18	49.02	46.44	86.22	79.26	72.28	68.69	91.55	84.25	76.95	72.77	106.45	97.85	89.23	84.80
67	65.79	60.63	55.47	52.89	93.19	85.67	78.15	74.19	99.79	91.80	83.81	79.41	115.06	105.77	96.48	91.59
68	72.24	67.08	60.63	58.05	101.41	93.23	85.06	80.66	108.04	99.36	90.67	86.07	123.66	113.70	103.73	98.38
69	79.98	73.53	65.79	63.21	108.45	99.73	91.00	86.24	116.28	106.90	97.54	92.71	132.26	121.62	110.98	105.16
70	86.43	78.69	72.24	68.37	116.93	107.53	98.13	92.92	124.52	114.46	104.40	99.37	140.87	129.55	118.23	111.95
71	100.62	91.59	83.85	79.98	134.19	123.62	111.98	106.71	142.13	129.55	118.23	111.95	159.74	147.16	133.32	127.04
72	113.52	104.49	95.46	90.30	151.81	138.98	126.15	120.81	158.48	145.90	132.07	125.77	178.60	163.51	148.41	142.13
73	127.71	117.39	107.07	101.91	169.83	155.75	141.71	134.12	176.08	160.99	145.90	138.35	197.47	181.12	164.77	155.96
74	141.90	130.29	118.68	112.23	188.21	172.89	156.48	148.81	192.44	176.08	159.74	152.19	216.33	198.72	179.86	171.05
75	156.09	143.19	130.29	123.84	206.98	189.27	172.67	163.80	208.79	192.44	174.83	166.02	235.21	215.08	196.21	186.15
76	180.60	166.41	150.93	143.19	234.65	214.72	195.91	185.94	240.24	220.11	199.99	189.93	266.64	244.00	222.63	211.30
77	206.40	189.63	171.57	163.83	263.42	241.28	219.15	208.08	271.67	249.03	226.39	215.08	299.34	274.19	249.03	236.46
78	232.20	212.85	193.50	183.18	291.10	266.75	242.40	230.21	301.86	276.70	251.55	238.97	330.79	303.12	275.45	261.61
79	258.00	236.07	214.14	203.82	318.76	292.20	265.64	252.35	333.31	305.64	277.97	264.13	362.23	332.05	301.86	286.77
80	282.51	259.29	236.07	224.46	347.54	318.76	288.88	274.49	363.50	333.31	303.12	288.03	394.93	362.23	328.28	311.92
81	303.15	277.35	252.84	239.94	371.89	340.90	309.91	294.42	389.90	357.20	324.50	308.16	422.60	387.39	352.17	334.56
82	325.08	297.99	270.90	258.00	399.56	366.36	333.16	316.55	418.84	383.62	348.40	332.05	454.05	416.32	378.59	359.72
83	352.17	322.50	292.83	278.64	431.66	395.14	359.72	342.02	452.79	415.06	377.32	358.47	490.52	449.02	408.78	388.65
84	381.84	349.59	317.34	301.86	468.19	429.44	389.61	370.78	490.52	450.27	408.78	388.65	532.03	488.01	442.73	421.35
85	415.38	381.84	347.01	328.95	510.25	467.08	425.02	403.99	534.55	490.52	445.24	423.87	579.83	530.77	482.98	459.09
86	452.79	415.38	377.97	358.62	555.63	510.25	463.77	440.51	583.60	534.55	485.49	461.60	631.39	579.83	527.00	500.58
87	494.07	452.79	411.51	390.87	606.53	555.63	504.71	480.36	635.17	582.34	529.52	503.10	689.25	631.39	573.53	545.86
88	537.93	494.07	448.92	426.99	660.78	605.44	550.09	523.53	693.03	635.17	577.31	548.38	750.88	688.00	625.11	594.92
89	586.95	537.93	488.91	464.40	720.54	659.67	599.90	570.01	754.65	691.76	628.87	597.44	818.80	749.62	681.70	647.75
90	639.84	586.95	532.77	506.97	784.75	719.43	654.13	620.93	822.57	754.65	685.48	651.51	891.75	817.54	743.34	705.60
91	697.89	639.84	581.79	552.12	855.58	784.75	712.79	677.38	896.78	822.57	747.10	710.64	972.25	891.75	809.99	769.74
92	759.81	696.60	633.39	602.43	933.06	854.47	776.99	738.25	977.28	896.78	815.02	774.77	1,060.29	970.98	882.94	838.93
93	828.18	759.81	690.15	656.61	1,016.06	931.95	846.72	804.66	1,065.32	977.28	887.97	843.96	1,154.61	1,059.03	962.19	914.39
94	903.00	828.18	752.07	714.66	1,107.93	1,016.06	923.09	876.61	1,162.16	1,065.32	968.47	919.42	1,259.01	1,154.61	1,048.96	996.14

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Joint

3650 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	19.35	18.06	16.77	15.48	30.34	27.50	24.65	23.71	31.15	28.44	27.09	25.74	43.34	39.28	35.22	33.86
25-29	20.64	19.35	18.06	16.77	32.24	29.40	26.55	25.61	33.86	31.15	28.44	27.09	46.05	41.99	37.93	36.57
30-34	23.22	20.64	19.35	18.06	34.13	31.30	28.44	27.50	36.57	33.86	31.15	28.44	48.76	44.70	40.63	39.28
35-39	24.51	21.93	20.64	19.35	36.98	34.13	31.30	29.40	39.28	36.57	32.51	31.15	52.83	48.76	44.70	41.99
40-44	25.80	24.51	21.93	20.64	39.82	36.98	33.19	31.30	41.99	39.28	35.22	33.86	56.89	52.83	47.41	44.70
45	27.09	24.51	21.93	20.64	40.78	36.98	34.13	32.24	43.34	39.28	36.57	33.86	58.24	52.83	48.76	46.05
46	27.09	24.51	21.93	21.93	41.72	37.93	34.13	32.24	43.34	39.28	36.57	33.86	59.60	54.18	48.76	46.05
47	27.09	24.51	23.22	21.93	41.13	37.38	34.58	32.71	43.34	39.28	36.57	33.86	59.60	54.18	50.12	47.41
48	27.09	24.51	23.22	21.93	41.13	38.31	34.58	32.71	43.34	39.28	36.57	33.86	59.60	55.53	50.12	47.41
49	27.09	24.51	23.22	21.93	41.45	37.76	34.08	33.15	43.34	39.28	36.57	33.86	60.95	55.53	50.12	48.76
50	27.09	25.80	23.22	21.93	41.45	38.69	35.00	33.15	43.34	39.28	36.57	33.86	60.95	56.89	51.47	48.76
51	28.38	25.80	23.22	21.93	42.36	38.69	35.00	33.15	44.70	40.63	36.57	35.22	62.31	56.89	51.47	48.76
52	28.38	25.80	24.51	23.22	43.92	40.18	36.46	34.58	46.05	41.99	37.93	36.57	63.66	58.24	52.83	50.12
53	29.67	27.09	24.51	23.22	43.92	40.18	36.46	34.58	47.41	43.34	39.28	37.93	63.66	58.24	52.83	50.12
54	29.67	27.09	24.51	23.22	45.51	41.72	37.93	36.03	48.76	44.70	40.63	37.93	65.02	59.60	54.18	51.47
55	30.96	28.38	25.80	24.51	46.47	42.67	37.93	36.03	50.12	46.05	41.99	39.28	66.37	60.95	54.18	51.47
56	33.54	29.67	27.09	25.80	50.23	46.16	41.11	39.16	53.59	49.28	44.70	42.00	69.76	64.10	57.10	54.40
57	34.83	32.25	29.67	28.38	53.39	49.08	43.81	41.85	57.04	52.49	47.41	44.72	73.14	67.25	60.01	57.33
58	37.41	34.83	30.96	29.67	57.40	52.80	47.20	45.19	60.51	55.72	50.12	47.45	76.54	70.40	62.93	60.26
59	39.99	37.41	33.54	32.25	61.53	56.63	50.70	48.65	63.97	58.93	52.83	50.17	79.92	73.54	65.84	63.18
60	42.57	38.70	36.12	33.54	65.82	60.59	54.32	52.23	67.44	62.15	55.53	52.89	83.31	76.69	68.76	66.11
61	46.44	42.57	38.70	36.12	70.41	64.76	58.30	55.99	72.46	66.64	59.77	56.86	89.13	81.98	73.79	70.87
62	49.02	45.15	41.28	38.70	75.00	68.94	62.26	59.75	77.49	71.14	64.00	60.82	94.94	87.27	78.81	75.63
63	52.89	49.02	43.86	41.28	80.61	74.05	67.07	64.32	82.51	75.63	68.23	64.80	100.76	92.56	83.84	80.39
64	56.76	51.60	46.44	45.15	85.27	78.28	71.08	68.12	87.54	80.13	72.46	68.76	106.58	97.85	88.86	85.15
65	59.34	54.18	50.31	47.73	89.91	82.51	75.10	71.93	92.56	84.62	76.69	72.73	112.40	103.14	93.89	89.91
66	67.08	61.92	55.47	52.89	98.90	90.67	82.64	78.84	101.97	93.36	84.75	80.32	122.11	111.95	102.03	97.34
67	74.82	68.37	61.92	59.34	106.79	97.81	89.23	84.86	111.38	102.09	92.80	87.91	131.84	120.74	110.17	104.76
68	82.56	76.11	68.37	65.79	116.07	106.23	97.01	92.00	120.80	110.82	100.87	95.50	141.55	129.55	118.31	112.19
69	90.30	82.56	74.82	70.95	124.05	113.46	103.69	98.08	130.20	119.56	108.91	103.10	151.28	138.35	126.45	119.61
70	98.04	90.30	81.27	77.40	133.62	122.15	111.70	105.44	139.62	128.29	116.98	110.68	160.99	147.16	134.59	127.04
71	113.52	103.20	94.17	89.01	152.14	139.46	126.78	120.45	159.74	145.90	133.32	125.77	181.12	166.02	150.93	143.38
72	127.71	117.39	107.07	101.91	171.05	157.16	143.25	135.79	178.60	163.51	149.68	142.13	201.24	184.90	168.54	159.74
73	143.19	131.58	119.97	113.52	191.46	175.23	159.01	151.43	198.72	182.38	166.02	157.23	222.63	203.76	184.90	176.08
74	158.67	145.77	131.58	125.13	211.20	193.68	176.18	167.43	217.60	199.99	181.12	172.32	242.75	222.63	202.50	192.44
75	174.15	158.67	144.48	138.03	231.34	211.41	192.58	182.63	237.72	217.60	197.47	187.41	262.88	240.24	218.85	207.54
76	197.37	181.89	165.12	157.38	258.99	236.86	215.83	204.76	267.91	246.52	223.88	212.57	294.31	269.16	245.27	232.69
77	225.75	206.40	188.34	179.31	289.99	265.64	241.28	229.12	303.12	277.97	252.81	240.24	329.53	301.86	274.19	260.36
78	252.84	232.20	210.27	199.95	318.76	292.20	265.64	252.35	337.08	308.16	280.48	266.64	362.23	332.05	301.86	286.77
79	278.64	255.42	232.20	220.59	344.22	315.44	286.68	272.28	367.26	335.83	305.64	290.55	391.17	358.47	325.76	309.41
80	300.57	274.77	250.26	237.36	371.89	340.90	309.91	294.42	396.20	363.50	329.53	313.19	422.60	387.39	352.17	334.56
81	321.21	294.12	268.32	254.13	398.46	365.25	332.05	315.44	423.87	388.65	353.43	335.83	452.79	415.06	377.32	358.47
82	345.72	316.05	287.67	273.48	428.34	391.81	356.40	338.69	455.31	417.57	379.84	360.98	486.76	445.24	405.00	384.87
83	372.81	341.85	310.89	295.41	462.65	423.92	385.17	366.36	491.79	451.54	410.03	389.90	525.74	481.72	437.70	416.32
84	405.06	371.52	336.69	319.92	501.40	459.33	418.37	397.36	533.29	489.27	445.24	422.60	569.77	521.97	475.43	451.54
85	441.18	405.06	367.65	349.59	546.77	501.40	456.01	432.77	582.34	533.29	485.49	460.34	621.33	569.77	518.19	491.79
86	481.17	441.18	401.19	380.55	595.46	545.67	496.97	471.51	633.91	581.08	528.25	501.85	676.67	620.08	564.74	535.80
87	523.74	479.88	437.31	415.38	649.71	595.46	541.25	514.67	691.76	633.91	576.05	547.13	738.31	676.67	615.05	584.86
88	571.47	523.74	476.01	452.79	708.36	648.60	589.94	560.05	753.40	690.51	627.62	596.17	804.96	737.04	670.39	636.42
89	623.07	571.47	518.58	492.78	771.46	707.27	643.06	610.97	821.32	753.40	684.22	650.26	876.66	803.71	730.76	694.28
90	678.54	621.78	566.31	537.93	841.18	771.46	700.62	666.31	895.52	821.32	745.85	709.37	955.89	876.66	796.16	757.17
91	740.46	678.54	616.62	585.66	916.44	840.09	763.71	726.08	976.01	894.27	813.77	772.26	1,041.42	954.64	867.85	825.08
92	806.25	739.17	672.09	638.55	999.47	916.44	832.33	791.38	1,064.06	974.76	886.72	842.69	1,135.75	1,041.42	945.83	899.30
93	878.49	806.25	732.72	696.60	1,089.11	998.36	907.59	862.22	1,159.65	1,062.81	965.95	918.16	1,237.63	1,134.49	1,031.35	979.79
94	958.47	878.49	798.51	758.52	1,187.63	1,088.01	989.49	939.70	1,264.05	1,158.39	1,052.74	1,001.17	1,349.57	1,236.37	1,124.43	1,067.84

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Joint

4380 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	20.64	19.35	18.06	16.77	32.24	29.40	26.55	25.61	35.22	31.15	28.44	27.09	46.05	41.99	37.93	36.57
25-29	23.22	20.64	19.35	18.06	34.13	31.30	28.44	27.50	36.57	33.86	31.15	29.80	48.76	44.70	40.63	39.28
30-34	24.51	21.93	20.64	19.35	36.98	34.13	30.34	29.40	40.63	36.57	33.86	31.15	52.83	48.76	43.34	41.99
35-39	25.80	24.51	21.93	20.64	39.82	36.03	33.19	31.30	43.34	39.28	35.22	33.86	56.89	51.47	47.41	44.70
40-44	28.38	25.80	23.22	21.93	42.67	38.88	35.09	34.13	46.05	41.99	37.93	36.57	60.95	55.53	50.12	48.76
45	28.38	25.80	24.51	23.22	43.61	39.82	36.03	34.13	47.41	43.34	39.28	36.57	62.31	56.89	51.47	48.76
46	28.38	25.80	24.51	23.22	43.61	39.82	36.98	35.09	47.41	43.34	39.28	37.93	62.31	56.89	52.83	50.12
47	28.38	27.09	24.51	23.22	43.92	40.18	36.46	34.58	47.41	43.34	39.28	37.93	63.66	58.24	52.83	50.12
48	29.67	27.09	24.51	23.22	43.92	40.18	36.46	34.58	47.41	43.34	39.28	37.93	63.66	58.24	52.83	50.12
49	29.67	27.09	24.51	23.22	44.21	40.53	36.84	35.00	47.41	43.34	39.28	37.93	65.02	59.60	54.18	51.47
50	29.67	27.09	24.51	23.22	44.21	40.53	36.84	35.00	47.41	43.34	39.28	37.93	65.02	59.60	54.18	51.47
51	29.67	27.09	24.51	23.22	45.14	41.45	37.76	35.93	48.76	44.70	40.63	39.28	66.37	60.95	55.53	52.83
52	30.96	28.38	25.80	24.51	45.79	42.05	38.31	36.46	50.12	46.05	41.99	39.28	66.37	60.95	55.53	52.83
53	30.96	28.38	25.80	24.51	46.74	43.00	38.31	36.46	51.47	47.41	43.34	40.63	67.72	62.31	55.53	52.83
54	30.96	28.38	25.80	24.51	47.41	43.61	39.82	37.93	52.83	48.76	44.70	41.99	67.72	62.31	56.89	54.18
55	32.25	29.67	27.09	25.80	48.36	44.57	39.82	37.93	54.18	50.12	46.05	43.34	69.08	63.66	56.89	54.18
56	34.83	32.25	28.38	27.09	52.74	48.48	43.43	41.31	58.15	53.59	49.01	46.31	73.25	67.33	60.32	57.37
57	37.41	33.54	30.96	29.67	56.51	51.82	46.54	44.20	62.13	57.04	51.96	49.28	77.41	70.99	63.75	60.54
58	39.99	36.12	32.25	30.96	61.18	55.99	50.39	47.79	66.10	60.51	54.92	52.24	81.58	74.65	67.18	63.73
59	41.28	38.70	34.83	33.54	66.02	60.31	54.37	51.51	70.07	63.97	57.87	55.21	85.75	78.32	70.61	66.90
60	43.86	41.28	37.41	34.83	71.03	64.76	58.50	55.37	74.05	67.44	60.82	58.18	89.91	81.98	74.05	70.09
61	47.73	43.86	39.99	38.70	76.05	69.57	62.89	59.55	79.08	71.93	65.05	62.15	96.26	88.07	79.61	75.37
62	52.89	47.73	43.86	41.28	81.06	74.37	67.27	63.73	84.10	76.43	69.29	66.11	102.61	94.14	85.15	80.66
63	56.76	51.60	46.44	45.15	87.17	80.19	72.58	68.76	89.13	80.92	73.52	70.09	108.95	100.23	90.71	85.95
64	60.63	55.47	50.31	47.73	92.23	85.05	77.01	72.99	94.14	85.42	77.75	74.05	115.30	106.31	96.26	91.24
65	64.50	59.34	54.18	50.31	97.32	89.91	81.45	77.22	99.18	89.91	81.98	78.02	121.65	112.40	101.82	96.53
66	72.24	67.08	60.63	56.76	107.16	98.71	89.62	84.96	109.52	99.60	90.74	86.31	132.29	121.87	110.63	104.89
67	81.27	73.53	67.08	64.50	115.76	106.39	96.76	91.74	119.88	109.29	99.50	94.61	142.92	131.33	119.45	113.26
68	89.01	81.27	73.53	70.95	125.92	115.45	105.17	99.73	130.23	118.98	108.26	102.90	153.56	140.80	128.26	121.62
69	96.75	89.01	81.27	77.40	134.64	123.22	112.41	106.59	140.58	128.66	117.02	111.20	164.19	150.27	137.09	129.99
70	105.78	96.75	87.72	83.85	145.11	132.59	121.09	114.84	150.93	138.35	125.77	119.49	174.83	159.74	145.90	138.35
71	121.26	110.94	101.91	96.75	164.81	151.08	137.35	129.95	172.32	157.23	143.38	135.84	196.21	179.86	163.51	154.71
72	138.03	126.42	114.81	109.65	184.96	170.00	153.95	146.47	192.44	177.35	160.99	152.19	217.60	199.99	181.12	172.32
73	154.80	141.90	129.00	122.55	206.61	189.29	172.00	163.34	213.82	196.21	178.60	169.80	240.24	220.11	199.99	189.93
74	170.28	156.09	141.90	135.45	227.61	209.01	189.31	180.56	235.21	215.08	196.21	186.15	261.61	240.24	217.60	207.54
75	187.05	171.57	156.09	148.35	249.03	228.01	208.08	197.01	256.58	235.21	213.82	202.50	283.00	259.10	236.46	223.88
76	212.85	194.79	178.02	168.99	278.92	255.68	232.43	221.36	289.28	265.39	241.49	228.91	316.95	290.55	264.13	251.55
77	242.52	221.88	202.53	192.21	313.24	286.68	260.10	247.93	327.01	300.61	272.94	259.10	355.95	325.76	295.58	281.74
78	272.19	248.97	227.04	215.43	344.22	315.44	286.68	272.28	363.50	333.31	303.12	288.03	391.17	358.47	325.76	309.41
79	299.28	273.48	248.97	236.07	371.89	340.90	309.91	294.42	396.20	363.50	329.53	313.19	422.60	387.39	352.17	334.56
80	322.50	295.41	269.61	255.42	401.78	367.47	334.26	317.66	427.63	392.42	355.95	338.34	456.57	417.57	379.84	360.98
81	345.72	316.05	287.67	273.48	429.44	394.03	357.51	339.80	457.82	420.09	381.10	362.23	488.01	447.76	406.26	386.14
82	371.52	340.56	309.60	294.12	461.55	422.81	384.07	365.25	491.79	451.54	410.03	389.90	524.49	480.46	436.45	415.06
83	401.19	367.65	334.11	317.34	498.07	457.12	415.06	395.14	530.77	486.76	442.73	420.09	565.99	519.46	471.66	449.02
84	434.73	398.61	362.49	344.43	541.25	495.85	450.48	428.34	576.05	528.25	480.46	456.57	615.05	563.47	511.91	486.76
85	474.72	434.73	394.74	375.39	589.94	540.12	491.43	467.08	628.87	576.05	523.22	498.07	670.39	613.78	558.44	530.77
86	517.29	473.43	430.86	408.93	643.06	588.83	535.70	509.14	685.48	627.62	571.02	542.10	730.76	669.12	608.75	578.56
87	563.73	516.00	469.56	446.34	700.62	641.96	583.30	554.52	747.10	684.22	622.59	591.14	796.16	729.49	662.84	630.14
88	614.04	563.73	512.13	486.33	763.71	699.52	636.42	604.33	813.77	745.85	677.93	643.97	867.85	794.90	723.21	686.73
89	669.51	614.04	558.57	530.19	832.33	762.61	693.98	658.56	886.72	813.77	739.56	701.82	945.83	866.60	788.62	748.37
90	730.14	669.51	607.59	577.92	906.50	831.22	755.97	718.34	967.22	886.72	806.22	765.98	1,030.10	944.58	859.05	816.29
91	795.93	728.85	663.06	629.52	988.40	906.50	823.47	782.53	1,053.99	965.95	877.91	833.89	1,123.18	1,030.10	935.77	889.24
92	866.88	794.64	722.40	686.28	1,078.04	987.29	897.63	853.36	1,148.33	1,052.74	957.15	909.36	1,225.05	1,121.91	1,020.04	969.73
93	945.57	866.88	788.19	748.20	1,174.34	1,076.94	978.43	929.73	1,252.72	1,148.33	1,043.93	991.11	1,334.48	1,223.80	1,111.85	1,056.51
94	1,030.71	944.28	859.14	815.28	1,280.60	1,173.23	1,066.97	1,013.85	1,364.67	1,251.47	1,137.01	1,080.41	1,455.22	1,333.21	1,212.47	1,152.10

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Joint

5840 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	23.22	21.93	19.35	18.06	35.09	32.24	29.40	28.44	37.93	35.22	32.51	29.80	50.12	46.05	41.99	40.63
25-29	25.80	23.22	20.64	19.35	37.93	35.09	31.30	30.34	40.63	37.93	33.86	32.51	54.18	50.12	44.70	43.34
30-34	27.09	24.51	21.93	21.93	40.78	37.93	34.13	32.24	44.70	40.63	36.57	35.22	58.24	54.18	48.76	46.05
35-39	29.67	27.09	24.51	23.22	43.61	40.78	36.98	35.09	47.41	43.34	39.28	37.93	62.31	58.24	52.83	50.12
40-44	30.96	28.38	25.80	24.51	47.41	43.61	39.82	37.93	51.47	47.41	43.34	40.63	67.72	62.31	56.89	54.18
45	32.25	29.67	27.09	25.80	48.36	44.57	39.82	37.93	52.83	47.41	43.34	41.99	69.08	63.66	56.89	54.18
46	32.25	29.67	27.09	25.80	48.36	44.57	40.78	38.88	52.83	47.41	43.34	41.99	69.08	63.66	58.24	55.53
47	32.25	29.67	27.09	25.80	48.59	44.87	40.18	38.31	52.83	47.41	43.34	41.99	70.43	65.02	58.24	55.53
48	32.25	29.67	27.09	25.80	48.59	44.87	41.13	38.31	52.83	47.41	43.34	41.99	70.43	65.02	59.60	55.53
49	32.25	29.67	27.09	25.80	48.81	44.21	40.53	38.69	52.83	48.76	43.34	41.99	71.79	65.02	59.60	56.89
50	32.25	29.67	27.09	25.80	48.81	45.14	40.53	38.69	52.83	48.76	43.34	41.99	71.79	66.37	59.60	56.89
51	33.54	30.96	27.09	25.80	49.74	45.14	41.45	39.60	54.18	50.12	44.70	43.34	73.14	66.37	60.95	58.24
52	33.54	30.96	28.38	27.09	51.41	46.74	42.05	40.18	55.53	51.47	46.05	44.70	74.50	67.72	60.95	58.24
53	34.83	30.96	28.38	27.09	51.41	47.67	43.00	41.13	56.89	52.83	47.41	46.05	74.50	69.08	62.31	59.60
54	34.83	32.25	29.67	27.09	53.10	48.36	44.57	41.72	59.60	54.18	48.76	46.05	75.85	69.08	63.66	59.60
55	36.12	32.25	29.67	28.38	54.05	49.30	44.57	42.67	60.95	55.53	50.12	47.41	77.21	70.43	63.66	60.95
56	38.70	34.83	32.25	30.96	58.76	53.72	48.67	46.35	65.16	59.51	53.59	50.89	81.61	74.60	67.60	64.37
57	41.28	37.41	34.83	32.25	62.77	57.50	52.21	49.47	69.36	63.47	57.04	54.36	85.99	78.75	71.52	67.78
58	43.86	39.99	36.12	34.83	67.79	62.19	56.59	53.39	73.57	67.44	60.51	57.84	90.39	82.92	75.45	71.20
59	46.44	42.57	38.70	37.41	72.98	67.05	61.12	57.44	77.77	71.40	63.97	61.31	94.78	87.07	79.37	74.60
60	49.02	45.15	41.28	38.70	78.35	72.09	65.82	61.64	81.98	75.37	67.44	64.80	99.18	91.24	83.31	78.02
61	54.18	49.02	45.15	42.57	84.20	77.30	70.61	66.23	87.54	80.39	72.20	69.29	106.58	97.85	89.38	83.84
62	58.05	52.89	47.73	46.44	90.04	82.52	75.43	70.83	93.09	85.42	76.96	73.79	113.98	104.46	95.47	89.65
63	61.92	56.76	51.60	49.02	97.11	88.86	81.24	76.38	98.65	90.44	81.72	78.28	121.39	111.07	101.55	95.47
64	67.08	61.92	55.47	52.89	103.03	94.14	86.11	81.04	104.19	95.47	86.48	82.78	128.79	117.69	107.64	101.29
65	70.95	65.79	59.34	56.76	108.95	99.43	90.97	85.68	109.75	100.49	91.24	87.27	136.20	124.29	113.71	107.11
66	79.98	73.53	67.08	63.21	119.63	109.28	99.77	94.26	121.26	111.08	100.92	96.23	147.69	134.91	123.17	116.37
67	89.01	82.56	74.82	70.95	128.95	117.87	107.43	101.77	132.77	121.67	110.59	105.19	159.20	145.51	132.62	125.65
68	99.33	90.30	82.56	78.69	139.96	128.02	116.50	110.63	144.27	132.26	120.27	114.15	170.69	156.13	142.08	134.91
69	108.36	99.33	90.30	85.14	149.41	136.73	124.27	118.23	155.78	142.85	129.94	123.10	182.20	166.73	151.54	144.18
70	117.39	107.07	98.04	92.88	160.76	147.20	133.62	127.36	167.29	153.45	139.62	132.07	193.69	177.35	160.99	153.45
71	135.45	123.84	112.23	107.07	182.78	168.00	152.14	144.75	191.18	174.83	158.48	150.93	217.60	199.99	181.12	172.32
72	153.51	140.61	127.71	121.26	205.26	188.16	171.05	162.50	213.82	196.21	178.60	169.80	241.49	221.36	201.24	191.18
73	171.57	157.38	143.19	135.45	229.31	209.84	190.38	181.72	237.72	217.60	197.47	188.66	266.64	244.00	221.36	211.30
74	189.63	172.86	157.38	149.64	252.78	231.98	210.09	200.25	261.61	238.97	217.60	206.27	290.55	266.64	241.49	230.17
75	207.69	189.63	172.86	163.83	276.70	253.47	230.21	219.15	284.25	260.36	237.72	225.14	314.44	288.03	261.61	249.03
76	236.07	216.72	197.37	187.05	309.91	284.46	257.90	245.72	321.98	294.31	267.91	254.07	352.17	323.25	293.06	279.22
77	269.61	246.39	224.46	212.85	347.54	318.76	288.88	274.49	363.50	333.31	303.12	288.03	394.93	362.23	328.28	311.92
78	301.86	276.06	251.55	238.65	381.85	349.76	318.76	302.17	403.74	369.78	335.83	319.47	433.93	397.45	362.23	343.37
79	331.53	304.44	276.06	263.16	412.85	378.54	344.22	326.51	440.21	402.48	366.01	348.40	469.15	430.15	391.17	371.04
80	358.62	328.95	297.99	283.80	444.95	408.43	370.78	353.09	475.43	435.18	396.20	376.07	505.62	464.12	421.35	401.23
81	383.13	350.88	319.92	303.15	477.04	437.19	397.36	377.43	508.13	465.37	423.87	402.48	542.10	496.82	451.54	428.90
82	411.51	377.97	343.14	326.37	512.47	469.29	427.24	406.21	545.86	500.58	455.31	432.67	582.34	533.29	485.49	461.60
83	445.05	407.64	370.23	352.17	553.41	506.92	461.55	438.30	589.89	540.83	491.79	466.63	628.87	576.05	524.49	498.07
84	482.46	442.47	402.48	381.84	599.90	550.09	500.29	474.84	640.20	586.11	533.29	506.88	681.70	625.11	568.50	539.58
85	526.32	482.46	438.60	416.67	654.13	599.90	545.67	517.99	698.06	638.94	581.08	552.16	743.34	681.70	620.08	588.63
86	574.05	526.32	478.59	454.08	713.90	654.13	594.37	564.48	760.95	696.79	633.91	602.47	811.26	743.34	675.42	641.45
87	625.65	572.76	521.16	495.36	778.10	712.79	647.49	615.39	828.86	759.68	690.51	656.55	884.20	809.99	735.79	699.31
88	681.12	624.36	567.60	539.22	847.83	776.99	706.15	670.74	903.06	827.60	753.40	715.67	963.44	882.94	802.44	762.20
89	743.04	681.12	619.20	588.24	924.19	846.72	770.35	731.61	984.82	903.06	820.05	779.80	1,050.23	962.19	875.39	831.38
90	810.12	741.75	674.67	641.13	1,007.21	923.09	838.96	796.91	1,072.87	983.56	894.27	850.24	1,144.55	1,048.96	953.37	905.58
91	882.36	808.83	735.30	699.18	1,097.97	1,006.11	914.24	868.85	1,169.71	1,072.87	974.76	925.70	1,247.69	1,143.30	1,038.90	987.34
92	962.34	882.36	802.38	761.10	1,196.47	1,096.86	997.25	947.44	1,275.36	1,168.46	1,062.81	1,009.98	1,359.63	1,246.44	1,133.24	1,076.63
93	1,048.77	961.05	873.33	830.76	1,303.83	1,195.37	1,086.90	1,032.67	1,389.82	1,274.11	1,158.39	1,100.54	1,481.63	1,358.37	1,235.11	1,173.49
94	1,142.94	1,047.48	952.02	905.58	1,421.15	1,302.73	1,184.30	1,125.64	1,515.60	1,388.56	1,262.78	1,199.89	1,614.95	1,480.38	1,345.79	1,279.14

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Joint

7300 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.51	23.22	20.64	19.35	37.93	35.09	31.30	30.34	40.63	37.93	33.86	32.51	54.18	50.12	44.70	43.34
25-29	27.09	24.51	21.93	21.93	40.78	36.98	34.13	32.24	44.70	40.63	36.57	35.22	58.24	52.83	48.76	46.05
30-34	28.38	27.09	24.51	23.22	43.61	39.82	36.98	35.09	47.41	43.34	39.28	37.93	62.31	56.89	52.83	50.12
35-39	30.96	28.38	25.80	24.51	47.41	43.61	38.88	36.98	51.47	47.41	41.99	40.63	67.72	62.31	55.53	52.83
40-44	33.54	30.96	28.38	27.09	50.26	46.47	42.67	39.82	55.53	50.12	46.05	43.34	71.79	66.37	60.95	56.89
45	33.54	30.96	28.38	27.09	51.20	47.41	42.67	40.78	55.53	51.47	46.05	44.70	73.14	67.72	60.95	58.24
46	33.54	30.96	28.38	27.09	52.15	47.41	43.61	41.72	55.53	51.47	46.05	44.70	74.50	67.72	62.31	59.60
47	34.83	30.96	28.38	27.09	52.34	47.67	43.00	41.13	55.53	51.47	46.05	44.70	75.85	69.08	62.31	59.60
48	34.83	30.96	28.38	27.09	52.34	47.67	43.92	41.13	55.53	51.47	46.05	44.70	75.85	69.08	63.66	59.60
49	34.83	32.25	28.38	27.09	52.50	47.90	43.29	41.45	55.53	51.47	46.05	44.70	77.21	70.43	63.66	60.95
50	34.83	32.25	28.38	27.09	52.50	47.90	44.21	41.45	55.53	51.47	47.41	44.70	77.21	70.43	65.02	60.95
51	34.83	32.25	29.67	28.38	53.42	48.81	44.21	42.36	58.24	52.83	48.76	46.05	78.56	71.79	65.02	62.31
52	36.12	33.54	29.67	28.38	54.21	50.46	45.79	43.00	59.60	54.18	50.12	47.41	78.56	73.14	66.37	62.31
53	36.12	33.54	30.96	29.67	55.15	50.46	45.79	43.92	60.95	56.89	51.47	48.76	79.92	73.14	66.37	63.66
54	37.41	34.83	30.96	29.67	56.89	52.15	47.41	44.57	63.66	58.24	52.83	50.12	81.27	74.50	67.72	63.66
55	38.70	34.83	32.25	29.67	56.89	52.15	47.41	45.51	65.02	59.60	54.18	51.47	81.27	74.50	67.72	65.02
56	41.28	37.41	33.54	32.25	62.05	57.01	51.77	49.64	69.47	63.82	57.90	54.93	86.17	79.17	71.90	68.94
57	43.86	39.99	36.12	34.83	66.49	61.20	55.53	53.19	73.92	68.02	61.60	58.39	91.07	83.84	76.07	72.86
58	46.44	42.57	38.70	37.41	71.98	66.38	60.19	57.59	78.37	72.24	65.31	61.84	95.98	88.51	80.25	76.78
59	50.31	45.15	41.28	39.99	77.67	71.75	65.00	62.14	82.82	76.45	69.01	65.30	100.88	93.18	84.42	80.70
60	52.89	47.73	43.86	41.28	83.57	77.30	70.00	66.85	87.27	80.66	72.73	68.76	105.78	97.85	88.60	84.62
61	56.76	52.89	47.73	45.15	89.84	82.95	75.00	71.66	93.36	85.95	77.75	73.52	113.71	104.99	94.94	90.71
62	61.92	56.76	51.60	49.02	96.10	88.58	80.02	76.46	99.43	91.24	82.78	78.28	121.65	112.13	101.29	96.79
63	67.08	60.63	55.47	52.89	103.66	95.42	86.11	82.30	105.52	96.53	87.80	83.04	129.58	119.27	107.64	102.88
64	70.95	65.79	59.34	56.76	110.01	101.12	91.19	87.17	111.60	101.82	92.83	87.80	137.51	126.41	113.98	108.95
65	76.11	69.66	63.21	60.63	116.36	106.84	96.26	92.03	117.69	107.11	97.85	92.56	145.45	133.55	120.33	115.04
66	86.43	78.69	72.24	68.37	127.88	117.31	105.90	101.03	129.86	118.38	107.96	102.48	157.87	144.83	130.73	124.73
67	95.46	87.72	79.98	76.11	137.93	126.45	114.31	108.89	142.05	129.67	118.07	112.38	170.28	156.10	141.13	134.43
68	105.78	96.75	87.72	83.85	149.82	137.26	124.25	118.18	154.23	140.95	128.19	122.30	182.70	167.38	151.52	144.12
69	116.10	105.78	96.75	91.59	160.00	146.49	132.78	126.14	166.42	152.23	138.30	132.21	195.11	178.65	161.92	153.82
70	125.13	114.81	104.49	99.33	172.25	157.64	143.02	135.71	178.60	163.51	148.41	142.13	207.54	189.93	172.32	163.51
71	144.48	132.87	119.97	114.81	195.46	179.61	162.71	155.32	203.76	187.41	169.80	160.99	232.69	213.82	193.69	184.90
72	163.83	149.64	136.74	130.29	220.23	202.07	183.89	174.27	228.91	210.05	191.18	181.12	259.10	237.72	216.33	205.02
73	183.18	167.70	152.22	144.48	244.45	224.99	204.44	193.63	254.07	232.69	211.30	201.24	284.25	261.61	237.72	225.14
74	202.53	185.76	168.99	159.96	270.28	247.29	225.41	214.48	279.22	256.58	232.69	221.36	310.67	284.25	259.10	246.52
75	221.88	203.82	184.47	175.44	296.62	271.17	246.83	234.65	304.38	279.22	254.07	241.49	337.08	308.16	280.48	266.64
76	252.84	232.20	210.27	199.95	332.05	304.38	276.70	262.32	344.62	315.70	286.77	272.94	377.32	345.89	314.44	298.09
77	287.67	264.45	239.94	228.33	371.89	340.90	309.91	294.42	388.65	355.95	324.50	308.16	422.60	387.39	352.17	334.56
78	322.50	295.41	268.32	255.42	408.43	374.10	340.90	323.20	431.41	396.20	359.72	342.11	464.12	425.12	387.39	367.26
79	354.75	325.08	295.41	281.22	441.63	405.10	367.47	349.76	470.40	431.41	392.42	372.29	501.85	460.34	417.57	397.45
80	383.13	350.88	319.92	303.15	477.04	437.19	397.36	377.43	508.13	465.37	423.87	402.48	542.10	496.82	451.54	428.90
81	410.22	375.39	341.85	325.08	510.25	467.08	425.02	403.99	543.35	498.07	452.79	430.15	579.83	530.77	482.98	459.09
82	441.18	403.77	367.65	349.59	547.88	502.49	457.12	433.88	584.86	535.80	486.76	462.85	622.59	571.02	519.46	493.04
83	476.01	436.02	397.32	376.68	592.15	542.34	493.64	469.29	631.39	578.56	525.74	499.33	672.90	616.30	560.96	533.29
84	517.29	473.43	430.86	408.93	643.06	588.83	535.70	509.14	685.48	627.62	571.02	542.10	730.76	669.12	608.75	578.56
85	563.73	516.00	469.56	446.34	700.62	641.96	583.30	554.52	747.10	684.22	622.59	591.14	796.16	729.49	662.84	630.14
86	614.04	562.44	512.13	486.33	763.71	699.52	636.42	604.33	813.77	745.85	677.93	643.97	867.85	794.90	723.21	686.73
87	669.51	612.75	557.28	530.19	832.33	762.61	692.87	658.56	886.72	812.51	739.56	701.82	945.83	866.60	787.35	748.37
88	728.85	668.22	607.59	577.92	906.50	831.22	755.97	718.34	967.22	886.72	806.22	765.98	1,030.10	944.58	859.05	816.29
89	794.64	728.85	663.06	629.52	988.40	906.50	823.47	782.53	1,053.99	965.95	877.91	833.89	1,123.18	1,030.10	935.77	889.24
90	866.88	794.64	722.40	686.28	1,078.04	987.29	897.63	853.36	1,148.33	1,052.74	957.15	909.36	1,225.05	1,121.91	1,020.04	969.73
91	944.28	865.59	786.90	748.20	1,174.34	1,076.94	978.43	929.73	1,251.47	1,148.33	1,043.93	991.11	1,334.48	1,223.80	1,111.85	1,056.51
92	1,029.42	944.28	857.85	815.28	1,280.60	1,173.23	1,066.97	1,013.85	1,364.67	1,251.47	1,137.01	1,080.41	1,455.22	1,333.21	1,212.47	1,152.10
93	1,122.30	1,028.13	935.25	888.81	1,395.70	1,279.49	1,163.27	1,104.60	1,487.92	1,363.40	1,240.14	1,177.25	1,586.03	1,453.96	1,321.90	1,255.23
94	1,222.92	1,121.01	1,019.10	968.79	1,520.77	1,394.59	1,267.31	1,204.21	1,621.25	1,486.66	1,350.82	1,284.17	1,728.15	1,584.76	1,440.13	1,368.43

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	82.35	76.47	70.59	64.71	129.71	116.77	108.11	103.77	135.89	123.53	111.17	105.01	185.30	166.77	154.41	148.23
25-29	81.46	76.03	70.60	65.17	127.74	115.79	107.81	99.82	136.86	125.45	114.05	108.35	182.48	165.37	153.96	142.56
30-34	80.91	75.85	70.80	65.74	126.37	118.94	107.81	100.37	138.06	122.12	111.51	106.19	180.52	169.91	153.97	143.36
35-39	84.29	74.92	70.24	65.56	127.37	117.02	106.72	99.83	132.75	122.92	113.08	108.17	181.93	167.17	152.43	142.58
40-44	81.86	73.25	68.94	64.63	126.68	117.20	104.53	101.34	135.72	122.15	113.11	104.05	180.96	167.39	149.29	144.76
45	77.45	73.38	65.22	61.15	122.86	110.88	101.87	95.87	128.41	119.84	107.01	102.72	175.49	158.37	145.52	136.97
46	79.98	71.98	63.98	59.98	120.52	111.69	99.94	97.02	125.97	117.57	104.98	100.77	172.16	159.56	142.76	138.57
47	78.69	70.82	62.95	62.95	119.72	108.32	99.78	94.08	123.94	115.67	103.28	99.15	173.52	156.99	144.60	136.33
48	77.40	69.66	65.79	61.92	117.76	109.37	98.14	92.53	125.97	113.78	101.59	97.52	170.67	158.48	142.22	134.10
49	75.59	71.81	64.25	60.48	116.04	105.26	97.14	91.77	123.03	111.12	103.19	95.25	170.65	154.77	142.87	134.93
50	77.75	70.34	62.94	59.24	113.66	105.74	95.15	89.89	120.51	108.85	101.07	93.29	167.16	155.50	139.95	132.17
51	76.39	69.12	61.84	58.20	114.29	103.90	96.10	90.91	118.41	110.77	99.32	95.50	168.06	152.79	141.33	133.70
52	74.77	67.65	64.09	60.53	116.07	105.74	95.46	92.85	119.63	108.41	97.20	93.46	168.23	153.28	138.33	134.59
53	72.87	69.40	62.46	58.99	115.66	105.60	95.54	90.51	116.59	105.66	98.38	91.09	167.61	153.03	138.46	131.17
54	74.92	68.11	61.30	57.90	117.66	107.65	97.64	92.63	118.01	107.28	96.54	92.97	168.06	153.77	139.46	132.30
55	73.22	66.56	59.91	56.58	117.42	107.64	97.85	92.96	115.33	104.84	94.35	90.85	167.74	153.77	139.78	132.79
56	78.33	71.80	65.27	62.01	122.23	111.91	101.60	96.70	122.59	111.69	100.79	96.70	169.75	155.42	141.13	134.30
57	82.17	72.69	66.37	63.21	123.70	113.15	102.59	97.78	127.90	116.74	105.59	101.01	169.43	154.99	140.55	133.98
58	82.55	76.43	70.32	67.26	126.64	115.71	104.80	100.07	132.62	121.25	109.88	104.84	168.82	154.27	139.75	133.42
59	85.29	79.41	70.59	67.65	128.68	117.51	106.30	101.65	136.15	124.65	113.15	107.70	167.12	152.59	138.06	132.01
60	87.98	79.46	73.79	70.95	131.00	119.51	108.01	103.42	139.63	127.99	116.36	110.54	165.83	151.27	136.74	130.92
61	94.30	85.98	77.66	74.88	137.90	125.77	114.10	108.70	146.69	134.19	122.25	115.98	174.56	159.20	144.42	137.59
62	99.76	91.67	83.58	78.19	143.68	131.00	119.22	113.11	152.54	139.28	127.12	120.49	181.85	165.82	150.90	143.16
63	104.75	96.89	86.42	83.80	150.76	137.42	125.41	118.53	157.83	143.87	131.54	124.55	188.44	171.79	156.76	148.17
64	110.39	100.12	92.42	87.28	157.06	143.14	130.95	123.38	164.19	149.46	136.83	129.46	196.31	178.92	163.68	154.21
65	114.53	104.57	94.61	89.63	161.29	147.00	134.74	126.57	168.42	153.12	140.36	132.70	201.61	183.73	168.42	158.22
66	123.03	113.38	103.73	98.90	170.41	155.77	142.33	134.03	178.54	162.90	148.79	140.97	210.37	192.29	175.71	165.46
67	133.09	121.41	109.74	105.07	176.73	161.92	147.56	139.23	187.66	171.75	156.39	148.43	218.18	199.91	182.19	171.89
68	140.76	129.41	118.06	111.25	185.55	170.40	154.93	146.44	196.91	180.70	164.10	156.00	226.29	207.81	188.95	178.59
69	149.12	135.97	122.81	118.42	190.44	175.22	158.99	150.50	204.14	187.76	170.14	161.93	232.24	213.69	193.89	183.53
70	154.44	141.75	129.05	122.70	196.89	181.48	164.36	155.82	210.40	193.90	175.34	167.09	237.22	218.64	198.01	187.72
71	172.29	157.93	143.58	135.37	218.38	199.92	183.13	173.03	231.98	211.99	193.99	183.98	259.97	237.99	218.00	205.99
72	186.74	172.83	156.94	148.99	238.73	218.98	199.21	189.35	251.81	230.51	209.19	199.51	280.87	257.63	234.38	222.76
73	200.47	183.28	168.01	158.46	256.14	235.32	214.51	203.32	266.20	245.72	223.38	212.20	297.84	273.65	249.43	236.42
74	213.99	195.54	177.09	169.71	273.84	251.94	228.45	217.51	282.38	258.99	235.62	223.03	314.76	289.58	262.59	250.01
75	222.68	205.01	185.57	176.73	288.11	263.84	241.11	228.97	294.66	270.54	244.69	232.63	327.39	299.82	273.98	260.21
76	245.04	224.76	204.48	194.34	307.39	282.74	256.65	243.58	318.01	291.64	265.28	252.10	349.31	321.30	291.64	276.81
77	264.45	241.87	220.91	209.62	323.74	297.46	269.79	257.34	336.44	309.73	281.43	267.28	367.90	338.03	306.58	292.43
78	283.28	258.52	235.30	224.46	340.02	312.13	284.23	269.64	356.19	327.53	297.34	282.25	386.38	354.70	322.99	306.40
79	297.06	272.06	247.06	235.30	352.04	321.75	292.74	277.60	369.93	339.82	308.28	292.51	400.04	365.64	332.65	315.44
80	306.50	281.43	256.35	242.42	359.81	329.92	298.84	284.50	380.34	349.11	316.50	301.56	408.88	374.91	339.59	323.29
81	316.62	289.79	262.95	250.88	370.66	339.57	308.49	293.53	392.42	359.73	327.01	310.01	421.20	385.89	350.56	333.57
82	339.42	311.25	283.08	269.66	398.27	364.90	331.50	315.39	421.20	385.89	350.56	333.57	452.58	414.66	376.72	358.41
83	367.60	336.74	305.88	291.13	429.36	393.68	357.99	340.73	455.20	417.28	379.34	359.73	487.92	447.36	406.81	387.18
84	398.46	364.92	331.38	315.28	466.19	427.05	389.06	369.51	493.14	452.58	410.74	391.12	529.78	485.30	442.12	419.89
85	434.68	398.46	362.23	343.45	508.79	466.19	423.60	402.88	537.62	493.14	448.67	426.42	578.17	529.78	481.36	457.82
86	473.58	433.34	394.43	374.31	553.68	507.64	461.59	438.57	586.01	537.62	489.22	464.37	629.18	576.86	524.54	498.38
87	516.52	473.58	429.31	407.85	604.33	553.68	503.04	477.70	639.65	586.01	532.38	506.22	686.74	629.18	571.62	542.86
88	562.13	515.17	468.22	445.41	658.43	603.17	549.08	521.46	697.21	638.33	580.78	552.00	748.21	685.43	623.95	592.56
89	613.11	562.13	511.15	485.66	717.14	657.28	597.42	567.50	759.99	695.89	633.11	601.71	814.93	746.91	678.89	644.88
90	668.12	613.11	556.76	528.59	781.60	717.14	651.53	619.28	828.01	758.67	689.35	655.35	888.18	814.93	740.36	703.73
91	728.49	668.12	606.40	576.89	852.96	781.60	710.24	674.54	902.56	826.70	752.15	714.20	969.28	888.18	807.08	766.52
92	794.23	727.15	661.41	627.87	928.94	851.81	774.70	735.56	983.66	901.26	818.84	778.31	1,055.61	967.96	880.33	835.86
93	865.33	792.89	720.44	685.56	1,012.96	928.94	843.76	802.32	1,071.31	982.36	893.42	848.94	1,151.09	1,055.61	958.82	911.72
94	943.14	863.99	786.18	747.27	1,103.90	1,011.82	919.73	873.69	1,168.11	1,071.31	973.20	924.80	1,254.43	1,149.79	1,045.15	992.82

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	111.77	100.00	94.12	88.24	164.29	151.36	134.06	129.71	172.94	160.59	148.23	135.89	234.70	216.18	191.47	185.30
25-29	108.62	103.19	92.33	86.89	163.69	147.72	135.72	127.74	171.08	159.66	142.56	136.86	233.80	210.99	193.89	182.48
30-34	111.25	101.14	91.02	85.97	163.53	148.67	133.80	130.11	175.22	159.29	143.36	138.06	233.62	212.39	191.15	185.84
35-39	112.38	103.02	93.65	88.97	161.79	148.01	134.25	127.37	172.09	157.34	142.58	137.67	231.09	211.42	191.76	181.93
40-44	107.71	99.10	90.48	86.17	158.35	145.68	133.01	126.68	171.92	158.35	144.76	135.72	226.20	208.10	190.00	180.96
45	105.99	97.83	85.60	81.53	155.81	140.84	128.86	122.86	166.93	149.81	136.97	132.69	222.58	201.18	184.04	175.49
46	103.97	95.98	87.98	83.98	152.84	141.09	129.32	120.52	163.77	146.97	134.37	130.17	218.35	201.55	184.75	172.16
47	102.30	94.43	86.56	82.62	151.08	139.68	125.43	119.72	161.12	148.72	132.20	128.07	218.95	202.43	181.77	173.52
48	100.62	92.88	85.14	81.27	151.39	137.38	126.16	120.55	158.48	146.29	130.03	125.97	219.43	199.11	182.86	174.73
49	102.05	90.71	83.15	79.37	148.43	134.93	124.12	116.04	154.77	142.87	130.96	123.03	218.28	198.44	182.56	170.65
50	99.96	92.56	81.45	77.75	148.01	134.80	121.58	116.33	151.61	139.95	128.29	120.51	217.70	198.26	178.82	171.04
51	98.22	90.94	83.67	80.03	148.05	135.08	122.09	116.89	152.79	141.33	126.05	122.23	217.73	198.62	179.53	171.89
52	99.69	89.01	81.89	78.33	149.61	136.71	123.83	118.67	153.28	142.05	127.10	119.63	216.82	198.13	179.44	171.97
53	97.16	90.22	83.28	76.34	145.81	135.75	123.19	115.66	153.03	142.11	127.53	120.24	211.33	196.75	178.54	167.61
54	98.76	88.55	81.73	78.33	147.70	135.17	125.16	117.66	153.77	139.46	128.73	121.58	210.98	193.10	178.79	168.06
55	96.52	89.86	79.88	76.55	146.78	134.56	122.32	117.42	153.77	139.78	129.30	122.32	209.68	192.21	174.73	167.74
56	101.17	94.65	84.86	81.59	154.57	141.81	128.56	123.17	160.77	146.48	134.88	128.07	214.68	196.97	178.56	171.08
57	104.30	94.81	85.33	82.17	158.15	145.23	131.32	125.57	165.35	150.92	138.46	131.89	216.66	198.92	179.89	172.02
58	107.01	97.83	88.66	85.60	163.57	150.30	135.59	129.45	169.31	154.79	141.53	135.19	218.07	200.38	180.78	172.59
59	108.82	100.00	88.24	85.29	167.83	154.30	138.91	132.38	171.88	157.35	143.45	137.38	217.95	200.39	180.42	171.94
60	107.84	99.33	90.82	85.14	172.38	158.59	142.47	135.60	174.54	160.01	145.45	139.63	218.19	200.74	180.35	171.65
61	116.49	108.17	97.07	91.53	180.14	165.30	149.14	141.95	185.35	170.02	154.65	147.83	228.01	209.24	188.77	179.67
62	124.02	113.24	102.45	97.06	186.46	170.74	154.57	147.15	194.54	178.54	162.49	154.76	236.02	216.11	195.65	186.28
63	128.32	117.84	107.37	102.13	194.57	177.81	161.47	153.74	202.92	186.29	169.63	161.06	243.20	222.25	201.85	192.18
64	136.06	125.79	112.95	107.82	201.67	183.98	167.56	159.57	212.60	195.25	177.88	168.40	252.09	229.98	209.44	199.46
65	141.91	129.46	117.02	112.04	206.19	187.82	171.49	163.33	219.47	201.61	183.73	173.53	257.75	234.78	214.36	204.16
66	154.39	139.91	127.85	120.61	218.99	199.61	182.23	173.54	232.69	213.66	194.65	184.37	270.35	246.44	224.98	214.23
67	165.78	151.77	137.76	130.75	228.12	208.06	189.90	180.82	244.61	224.55	204.46	194.17	281.63	256.86	234.44	223.23
68	177.09	161.20	147.58	138.49	240.46	219.43	200.27	190.66	256.71	235.58	214.46	204.09	293.24	267.61	244.22	232.54
69	184.21	168.86	153.51	146.93	247.63	226.07	206.30	196.40	266.17	244.21	222.24	211.88	302.00	275.70	251.58	239.51
70	192.52	177.71	160.79	152.32	256.81	234.56	214.01	203.73	274.36	251.65	228.97	218.64	309.41	282.60	257.85	245.47
71	217.42	198.96	180.50	172.29	285.58	262.05	236.86	225.10	301.99	277.98	251.98	239.98	339.97	311.97	281.98	267.97
72	238.39	218.53	198.66	188.73	311.19	286.47	260.13	246.96	327.35	300.23	273.12	259.55	366.09	337.03	306.04	290.55
73	255.83	234.83	213.83	202.38	334.59	307.37	278.55	265.74	348.11	320.18	290.39	275.49	389.05	357.41	323.89	309.01
74	274.86	250.88	228.74	217.67	358.34	328.60	298.88	283.23	368.72	338.13	307.56	293.18	411.88	377.70	343.54	325.56
75	288.07	265.09	240.35	227.98	377.58	345.72	313.90	298.73	384.27	353.25	320.50	304.99	429.07	392.87	356.70	339.46
76	314.32	288.97	261.93	250.11	404.54	371.18	336.39	320.44	415.21	380.61	346.00	329.53	459.70	421.80	382.25	364.14
77	338.62	309.60	282.19	267.67	427.52	391.55	355.58	338.96	441.80	405.63	369.47	350.61	485.81	444.93	404.07	385.19
78	360.68	331.27	300.31	286.38	450.26	413.07	375.88	355.95	467.88	430.16	390.92	371.29	511.67	469.41	427.14	404.49
79	377.94	345.59	314.71	298.53	465.61	426.47	388.63	368.45	486.07	445.93	405.78	385.71	529.09	484.64	441.62	418.68
80	390.10	358.05	324.62	309.29	476.96	437.50	398.07	377.74	499.87	459.12	417.03	396.65	541.99	497.17	452.34	429.25
81	402.48	368.94	335.40	317.96	491.52	451.23	409.79	389.06	515.38	472.22	430.36	408.12	558.54	512.76	465.66	442.12
82	432.00	395.77	359.55	342.11	528.36	484.61	440.87	418.99	554.62	508.84	461.76	439.50	600.40	550.70	501.00	476.14
83	466.88	427.97	389.06	368.94	570.94	523.75	475.40	452.39	599.09	549.39	498.38	473.52	648.79	595.18	540.24	514.08
84	505.78	464.19	421.26	401.14	619.28	567.50	516.85	490.37	650.11	595.18	541.54	514.08	703.73	644.88	587.32	557.23
85	551.40	505.78	460.17	437.36	675.70	619.28	562.89	534.10	707.67	648.79	589.94	561.16	767.83	703.73	639.65	606.94
86	601.04	551.40	501.76	476.27	736.69	674.54	613.54	582.46	771.76	707.67	643.57	610.87	837.16	766.52	697.21	661.87
87	656.04	601.04	546.03	519.20	802.32	735.56	668.79	635.40	841.09	771.76	701.11	665.81	911.72	835.86	759.99	722.05
88	715.07	654.70	595.67	566.16	874.83	802.32	728.64	692.96	916.96	841.09	763.91	725.99	994.13	911.72	828.01	787.45
89	779.47	713.73	649.33	617.14	953.10	873.69	794.25	755.11	999.36	915.64	833.24	791.39	1,083.07	992.82	902.56	858.08
90	849.23	778.13	707.02	672.14	1,039.44	953.10	865.63	823.03	1,089.62	999.36	907.80	862.02	1,181.19	1,083.07	983.66	935.28
91	925.70	847.89	771.42	732.51	1,132.67	1,038.30	943.89	896.72	1,187.72	1,088.31	990.20	940.50	1,287.14	1,179.87	1,072.61	1,018.98
92	1,008.88	924.36	839.84	798.25	1,235.14	1,131.54	1,029.07	977.29	1,294.98	1,186.41	1,079.16	1,024.22	1,403.56	1,285.83	1,169.41	1,110.55
93	1,098.77	1,007.54	916.31	870.70	1,345.64	1,233.98	1,121.16	1,065.91	1,411.40	1,293.68	1,175.95	1,117.09	1,529.13	1,402.24	1,274.06	1,211.26
94	1,198.05	1,098.77	998.15	948.51	1,466.48	1,344.48	1,222.47	1,161.46	1,538.27	1,410.09	1,281.90	1,217.81	1,666.47	1,527.81	1,389.16	1,319.84

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	117.65	111.77	100.00	94.12	181.59	168.65	151.36	147.00	191.47	179.12	160.59	154.41	259.42	240.88	216.18	210.00
25-29	119.48	108.62	97.76	92.33	183.62	167.65	151.69	143.71	193.89	176.78	159.66	153.96	262.31	239.50	216.69	205.29
30-34	121.36	111.25	101.14	96.08	182.15	167.27	152.41	144.98	191.15	175.22	159.29	153.97	260.17	238.93	217.70	207.07
35-39	117.07	107.70	98.34	93.65	182.43	165.21	151.43	144.56	191.76	177.00	162.26	152.43	260.59	236.01	216.35	206.50
40-44	116.33	107.71	99.10	94.79	180.54	164.67	148.87	142.53	190.00	176.43	158.35	149.29	257.87	235.24	212.63	203.59
45	114.14	105.99	93.76	89.68	173.78	158.81	143.81	137.82	184.04	166.93	154.09	145.52	248.25	226.85	205.45	196.89
46	111.97	103.97	91.98	87.98	173.44	158.72	144.04	138.17	180.56	167.96	151.16	142.76	247.74	226.74	205.75	197.36
47	110.17	102.30	94.43	86.56	171.03	156.79	142.54	136.84	181.77	165.25	152.85	144.60	247.87	227.22	206.57	198.30
48	108.36	100.62	92.88	89.01	171.02	157.01	143.00	137.38	178.79	166.60	150.35	142.22	247.87	227.56	207.24	199.11
49	109.61	98.27	90.71	86.93	170.01	153.83	140.34	134.93	178.59	162.72	146.84	138.91	250.03	226.21	206.37	198.44
50	107.37	96.26	88.86	85.15	169.20	155.97	140.09	134.80	174.94	163.28	147.72	139.95	248.79	229.36	206.04	198.26
51	109.13	98.22	90.94	83.67	168.84	153.26	140.27	132.46	175.71	160.42	145.15	141.33	248.29	225.36	206.26	194.80
52	106.81	99.69	89.01	85.45	167.66	154.77	139.28	134.12	175.71	160.75	145.80	138.33	243.00	224.31	201.87	194.40
53	107.57	100.63	90.22	86.75	165.95	153.34	138.29	130.72	174.90	160.32	145.74	138.46	240.48	222.25	200.40	189.46
54	108.98	98.76	91.95	85.14	167.73	152.71	140.17	132.68	175.22	160.91	146.61	135.89	239.58	218.13	200.25	189.53
55	109.83	99.85	89.86	86.53	166.35	151.67	136.99	132.10	171.23	157.26	143.28	136.29	237.63	216.67	195.69	188.71
56	114.23	104.44	94.65	91.38	174.68	159.50	144.26	138.87	181.17	166.19	151.20	143.73	242.62	221.51	200.36	192.88
57	116.94	107.46	97.98	94.81	178.28	162.95	147.63	141.87	188.28	172.54	156.79	148.92	244.25	223.22	202.21	194.34
58	122.29	110.06	100.89	94.78	183.95	168.31	152.65	146.51	194.53	178.12	161.70	153.51	245.25	224.41	203.52	195.33
59	123.53	111.77	102.94	97.06	188.33	172.47	156.62	150.12	199.09	182.15	165.21	156.73	244.58	224.00	203.41	194.94
60	124.87	113.52	105.01	99.33	193.04	176.95	160.86	153.99	203.63	186.17	168.72	160.01	244.35	224.01	203.63	194.92
61	133.13	122.03	110.94	105.39	201.69	185.05	168.00	160.81	214.36	196.17	177.98	168.87	255.30	234.25	212.64	203.55
62	137.50	126.72	115.93	110.54	208.71	191.69	173.79	166.37	223.29	204.50	185.71	176.33	264.19	242.65	219.97	210.59
63	144.03	130.93	120.46	112.60	217.74	200.12	181.24	173.52	231.39	212.06	192.74	183.08	272.19	250.17	226.55	216.87
64	151.46	138.62	125.79	118.09	225.65	207.57	187.76	179.77	241.02	221.03	201.03	191.05	282.07	259.46	234.72	224.72
65	154.36	141.91	129.46	122.00	230.69	212.32	191.90	183.73	247.55	227.13	206.72	196.51	288.38	265.40	239.89	229.67
66	168.86	154.39	142.33	135.09	246.58	226.83	205.12	196.03	263.38	241.45	219.98	208.76	304.43	280.05	253.21	242.00
67	182.12	168.11	151.77	144.76	258.31	237.50	214.81	205.01	277.71	254.39	231.97	219.85	318.90	293.22	265.20	253.09
68	195.25	179.36	163.47	154.39	273.58	251.47	227.49	216.82	292.17	267.48	244.09	231.06	333.63	306.66	277.44	264.41
69	206.14	188.60	173.25	164.47	282.92	259.96	235.22	223.93	303.63	277.79	253.67	239.89	345.02	317.02	286.87	273.09
70	215.79	198.87	179.83	171.36	294.47	270.50	244.84	232.84	313.53	286.73	261.97	247.53	354.79	325.91	294.98	280.52
71	244.08	223.57	203.06	192.80	327.58	299.01	272.14	258.71	343.97	315.97	287.98	271.97	389.98	355.96	323.97	307.97
72	268.19	246.34	224.49	212.57	357.27	327.65	298.02	283.19	373.84	342.84	311.86	296.36	420.32	385.46	350.60	333.16
73	290.20	265.38	240.56	229.10	384.21	352.20	320.18	304.17	396.51	364.85	331.34	314.59	446.75	409.52	372.29	353.68
74	309.91	284.08	258.26	245.35	411.54	377.11	342.69	325.48	420.86	384.90	350.74	332.74	473.03	433.47	393.90	374.10
75	325.18	298.67	272.16	258.03	433.67	397.29	360.88	342.70	437.67	401.50	365.30	346.35	492.81	451.46	410.10	389.43
76	363.33	332.91	302.49	287.28	469.78	430.64	391.48	372.64	481.12	441.57	400.39	380.61	533.84	489.36	444.87	423.46
77	395.06	361.20	328.95	312.82	502.24	460.72	419.22	398.46	518.83	474.80	432.36	410.35	570.71	523.55	476.38	452.79
78	425.70	390.10	354.49	337.46	533.93	490.11	444.95	422.36	553.93	508.65	461.85	439.22	606.74	556.94	505.63	479.96
79	448.53	411.77	373.53	355.89	556.44	509.76	463.07	440.37	580.71	531.96	483.21	460.27	632.33	579.27	526.23	500.42
80	468.12	429.11	390.10	370.59	573.78	525.96	478.15	454.23	601.76	551.50	501.24	475.43	652.02	597.68	543.35	516.18
81	481.63	441.39	401.14	381.01	590.52	541.01	492.66	467.34	620.03	567.70	516.70	490.54	671.05	614.79	559.85	531.07
82	517.86	474.93	432.00	410.53	635.40	582.46	529.51	503.04	665.81	610.87	554.62	527.16	722.05	661.87	601.71	571.62
83	559.45	512.49	465.54	442.73	686.05	628.50	572.10	543.32	719.43	659.27	599.09	569.02	779.60	714.20	650.11	617.41
84	606.40	556.76	505.78	480.29	744.77	682.60	620.45	589.36	780.91	715.51	650.11	617.41	846.32	775.69	705.05	669.73
85	661.41	606.40	551.40	523.22	811.53	743.61	675.70	642.30	850.24	779.60	708.97	673.66	922.20	845.00	767.83	729.89
86	720.44	661.41	601.04	570.18	884.04	810.37	736.69	699.86	927.42	850.24	773.07	733.83	1,004.59	920.88	837.16	795.30
87	786.18	720.44	654.70	622.50	963.48	884.04	803.46	763.18	1,011.14	926.10	842.40	800.54	1,094.85	1,004.59	913.02	867.25
88	855.94	784.84	713.73	677.51	1,050.95	963.48	875.99	832.24	1,101.39	1,009.82	918.26	872.48	1,194.27	1,094.85	995.44	945.74
89	933.75	855.94	778.13	739.22	1,145.34	1,049.80	954.26	907.05	1,200.80	1,100.09	1,000.68	950.96	1,301.53	1,192.95	1,084.39	1,030.75
90	1,016.93	932.41	847.89	804.96	1,247.78	1,144.18	1,040.59	987.64	1,309.38	1,199.49	1,090.93	1,035.99	1,417.94	1,300.22	1,182.49	1,122.31
91	1,109.50	1,016.93	924.36	877.41	1,360.60	1,246.64	1,133.83	1,077.42	1,427.10	1,308.06	1,189.03	1,128.87	1,546.13	1,416.64	1,288.45	1,224.34
92	1,208.78	1,108.16	1,007.54	956.56	1,482.60	1,359.44	1,236.27	1,174.12	1,555.29	1,425.79	1,296.30	1,230.89	1,684.78	1,544.83	1,404.86	1,334.22
93	1,317.45	1,207.44	1,098.77	1,043.76	1,616.14	1,481.46	1,346.77	1,280.02	1,695.24	1,553.97	1,412.70	1,342.06	1,836.52	1,683.48	1,530.43	1,454.57
94	1,436.85	1,316.11	1,196.71	1,137.68	1,762.32	1,614.99	1,468.79	1,395.13	1,846.98	1,693.95	1,539.59	1,462.41	2,002.65	1,835.22	1,669.08	1,585.37

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	141.18	129.41	117.65	111.77	211.88	194.58	177.30	168.65	222.36	203.82	185.30	179.12	302.65	277.94	253.24	240.88
25-29	135.77	124.91	114.05	108.62	207.57	191.60	175.63	163.69	222.40	205.29	182.48	176.78	296.53	273.71	250.90	233.80
30-34	136.53	126.42	116.31	111.25	208.14	193.27	174.72	167.27	223.00	201.77	185.84	175.22	297.34	276.10	249.55	238.93
35-39	135.80	126.43	112.38	107.70	209.97	192.74	172.09	165.21	221.26	201.59	181.93	177.00	299.92	275.34	245.85	236.01
40-44	137.88	124.95	112.02	107.71	205.87	190.00	171.00	164.67	217.16	199.06	180.96	171.92	294.07	271.44	244.30	235.24
45	130.44	118.22	110.06	101.91	197.74	182.78	164.81	158.81	209.73	192.61	175.49	166.93	282.50	261.10	235.41	226.85
46	127.97	119.97	107.97	103.97	196.96	182.24	164.60	155.81	205.75	188.96	172.16	163.77	281.34	260.33	235.14	222.55
47	125.90	118.03	106.23	102.30	193.85	176.74	162.50	153.92	202.43	185.90	169.38	161.12	280.92	256.14	235.48	223.09
48	127.71	116.10	104.49	100.62	193.46	176.63	159.83	151.39	199.11	182.86	166.60	158.48	280.38	256.00	231.62	219.43
49	124.73	113.39	102.05	98.27	186.22	172.73	156.52	148.43	194.47	178.59	162.72	154.77	273.84	254.00	230.19	218.28
50	122.18	111.07	99.96	96.26	185.04	169.20	153.32	145.38	190.48	174.94	159.38	151.61	272.13	248.79	225.47	213.80
51	123.69	112.77	101.86	98.22	184.41	168.84	153.26	145.43	194.80	179.53	160.42	152.79	271.20	248.29	225.36	213.91
52	121.05	113.93	103.25	96.13	185.71	170.25	154.77	147.05	194.40	179.44	164.49	153.28	269.17	246.74	224.31	213.10
53	121.45	111.04	100.63	97.16	183.53	168.44	153.34	145.81	196.75	178.54	163.96	156.67	265.99	244.12	222.25	211.33
54	122.60	112.38	102.17	95.36	185.23	170.22	155.19	147.70	196.67	182.37	164.49	157.34	264.62	243.16	221.70	210.98
55	123.14	113.16	99.85	96.52	183.49	168.81	151.67	144.34	199.19	181.72	164.24	157.26	262.10	241.13	216.67	206.18
56	127.28	117.49	107.70	101.17	194.78	179.08	161.42	153.56	209.13	190.73	173.01	164.85	270.53	248.72	224.19	213.29
57	132.74	123.26	110.62	107.46	200.75	184.48	166.75	158.59	215.87	196.84	179.10	169.94	275.03	252.71	228.41	217.25
58	137.58	128.41	116.18	110.06	209.03	191.96	173.96	165.43	221.75	202.14	184.44	174.36	278.70	255.96	231.93	220.55
59	141.18	129.41	117.65	111.77	215.79	198.09	179.92	171.05	225.74	205.77	188.21	177.32	280.27	257.26	233.64	222.15
60	144.74	133.39	122.03	116.36	222.92	204.53	186.15	176.95	229.83	209.44	191.99	180.35	282.19	258.92	235.64	224.01
61	152.54	141.45	127.58	122.03	233.55	214.26	194.94	185.05	241.08	220.05	201.28	189.35	295.66	271.22	246.76	234.25
62	159.07	145.59	132.11	126.72	242.35	222.27	202.18	191.69	250.39	228.82	208.92	196.76	306.76	281.34	255.91	242.65
63	164.98	151.88	138.79	130.93	253.38	232.35	211.30	200.12	258.75	236.75	215.80	203.47	316.73	290.44	264.13	250.17
64	172.00	159.16	143.76	136.06	263.13	241.26	219.36	207.57	268.93	246.29	224.19	211.56	328.92	301.56	274.19	259.46
65	176.77	161.83	146.89	139.42	269.48	247.02	224.58	212.32	275.61	252.66	229.67	216.93	336.86	308.80	280.72	265.40
66	195.40	178.51	161.62	154.39	286.95	262.85	239.13	226.09	294.55	270.15	245.31	232.11	354.25	324.50	295.22	279.10
67	210.14	191.46	175.12	165.78	299.56	274.25	249.65	236.03	311.72	286.04	259.46	245.91	369.84	338.59	308.21	291.40
68	224.77	206.61	186.17	177.09	316.40	289.50	263.69	249.29	328.98	302.01	273.73	259.75	385.85	353.05	321.56	304.00
69	236.84	217.11	197.37	186.40	326.38	298.49	272.00	257.15	342.77	314.79	285.06	270.86	398.03	364.01	331.70	313.60
70	247.53	226.37	207.33	196.75	338.99	309.90	282.50	267.07	354.79	325.91	294.98	280.52	408.41	373.36	340.35	321.78
71	276.90	254.34	231.77	219.47	372.93	342.70	310.79	295.64	391.97	357.97	325.98	309.99	443.97	407.96	369.97	351.96
72	303.95	280.11	254.28	240.38	406.67	373.74	339.15	322.71	426.13	389.33	354.47	337.03	478.44	439.70	399.01	379.63
73	328.38	299.74	273.02	259.65	435.43	400.22	363.39	345.80	454.20	415.12	377.89	359.28	506.32	465.37	422.57	402.08
74	350.49	320.98	291.46	276.70	464.74	427.20	388.07	367.73	480.23	440.66	401.09	381.30	534.19	491.03	446.04	422.68
75	367.60	335.79	305.74	289.84	488.26	447.32	407.91	386.66	501.44	460.08	418.72	398.06	554.84	508.32	463.52	439.40
76	400.51	366.71	332.91	317.70	523.43	479.93	436.43	414.68	542.08	497.59	451.46	430.05	594.81	545.39	495.95	471.22
77	435.37	399.90	362.81	345.07	558.94	513.29	466.26	442.73	584.86	536.12	487.37	462.22	635.17	583.29	529.84	503.10
78	467.50	428.80	390.10	369.97	591.04	541.89	492.75	467.52	623.35	570.52	519.20	493.55	671.65	615.79	559.96	531.27
79	489.71	448.53	407.36	386.77	605.65	555.18	504.71	479.48	645.23	592.19	537.70	510.44	688.24	630.89	573.53	544.86
80	500.16	458.36	416.57	395.67	620.40	568.99	516.40	491.30	660.17	605.84	550.15	522.98	705.00	646.59	586.82	558.30
81	515.17	472.24	429.31	407.85	638.86	585.92	532.96	505.34	680.19	623.95	566.40	538.92	725.99	665.81	605.64	574.24
82	554.08	508.47	461.51	438.70	687.21	629.65	572.10	543.32	731.21	669.73	609.55	579.48	780.91	715.51	650.11	617.41
83	598.35	548.71	499.08	473.58	741.30	680.29	618.14	587.05	790.07	723.37	657.96	625.25	842.40	773.07	702.43	667.11
84	649.33	595.67	542.01	513.83	804.62	737.85	671.10	637.70	856.79	784.84	714.20	678.89	914.34	838.47	762.61	724.67
85	708.36	649.33	590.30	560.79	877.14	804.62	730.94	694.12	933.96	856.79	778.31	739.07	996.74	914.34	830.63	788.77
86	771.42	707.02	642.63	610.43	956.56	877.14	796.56	757.41	1,017.67	932.66	848.94	805.76	1,087.01	996.74	905.18	860.70
87	841.18	771.42	701.66	665.43	1,042.89	955.41	869.07	825.34	1,109.23	1,017.67	924.80	879.02	1,185.10	1,085.69	987.60	937.88
88	917.65	841.18	764.71	725.81	1,136.13	1,041.74	946.20	899.00	1,209.97	1,109.23	1,008.52	957.50	1,291.06	1,183.81	1,075.23	1,021.60
89	999.49	916.31	833.13	791.54	1,238.58	1,134.98	1,032.54	980.74	1,318.52	1,208.65	1,098.77	1,043.83	1,407.47	1,289.74	1,173.33	1,114.47
90	1,089.38	998.15	908.26	862.65	1,350.24	1,237.42	1,124.62	1,068.21	1,437.56	1,317.22	1,198.18	1,138.01	1,534.36	1,406.18	1,277.98	1,213.88
91	1,187.32	1,088.04	990.10	940.46	1,471.09	1,349.08	1,225.91	1,164.91	1,565.75	1,436.25	1,305.44	1,240.04	1,671.70	1,533.05	1,393.10	1,323.76
92	1,294.64	1,185.97	1,078.65	1,024.98	1,603.48	1,469.95	1,336.43	1,269.67	1,707.03	1,564.43	1,423.17	1,351.24	1,822.14	1,670.40	1,518.67	1,442.80
93	1,411.36	1,293.30	1,175.24	1,117.55	1,748.52	1,602.32	1,457.29	1,383.62	1,861.38	1,705.72	1,551.35	1,472.87	1,986.95	1,820.82	1,656.00	1,572.29
94	1,537.47	1,410.02	1,281.23	1,218.17	1,905.06	1,746.21	1,587.37	1,507.93	2,028.81	1,860.06	1,690.02	1,606.30	2,164.85	1,984.33	1,803.82	1,713.56

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	147.06	135.30	123.53	117.65	224.82	207.54	185.94	177.30	240.88	222.36	203.82	191.47	321.18	296.47	265.59	253.24
25-29	146.63	135.77	124.91	114.05	223.53	203.60	183.62	175.63	239.50	222.40	199.59	193.89	319.34	290.83	262.31	250.90
30-34	146.65	136.53	121.36	116.31	223.00	204.45	185.84	174.72	244.25	223.00	201.77	191.15	318.58	292.03	265.48	249.55
35-39	145.16	135.80	121.75	117.07	223.74	203.08	185.85	175.56	240.92	221.26	201.59	191.76	319.60	290.10	265.51	250.76
40-44	146.49	133.57	120.64	116.33	218.53	202.67	183.67	174.20	239.77	217.16	199.06	190.00	312.15	289.54	262.40	248.83
45	138.60	126.37	118.22	110.06	212.75	194.76	176.79	167.79	231.13	209.73	192.61	179.77	303.90	278.21	252.53	239.69
46	135.97	127.97	115.97	107.97	208.71	193.99	176.36	167.56	226.74	205.75	188.96	176.36	298.13	277.13	251.94	239.35
47	137.71	125.90	114.10	106.23	205.23	188.15	171.03	162.50	223.09	202.43	185.90	177.65	297.45	272.67	247.87	235.48
48	135.45	123.84	112.23	108.36	204.68	187.85	171.02	162.62	219.43	199.11	182.86	174.73	296.64	272.25	247.87	235.68
49	132.29	120.95	109.61	105.83	197.00	180.82	164.60	156.52	214.31	194.47	178.59	170.65	289.71	265.91	242.09	230.19
50	129.58	118.47	107.37	103.66	195.63	179.75	163.89	155.97	209.92	190.48	174.94	167.16	287.67	264.35	241.02	229.36
51	130.96	120.05	109.13	101.86	194.80	179.23	163.62	153.26	213.91	194.80	175.71	168.06	286.48	263.56	240.64	225.36
52	128.17	117.49	106.81	103.25	196.04	180.59	162.50	154.77	213.10	194.40	179.44	168.23	284.12	261.69	235.52	224.31
53	128.39	117.98	107.57	100.63	193.60	176.01	160.91	153.34	214.98	196.75	178.54	171.25	280.56	255.06	233.19	222.25
54	129.41	119.20	105.57	102.17	195.24	177.74	162.72	155.19	218.13	196.67	178.79	171.65	278.92	253.88	232.43	221.70
55	126.47	116.49	106.50	99.85	193.27	176.12	161.46	151.67	216.67	199.19	181.72	171.23	276.07	251.61	230.64	216.67
56	133.81	124.02	110.97	107.70	206.04	188.38	172.19	162.37	227.52	209.13	190.73	179.83	286.16	261.61	239.17	225.52
57	139.06	129.58	116.94	110.62	213.21	195.47	178.23	168.64	234.88	215.87	196.84	185.68	292.06	267.75	244.15	231.00
58	143.69	131.46	119.23	113.12	222.76	204.72	186.25	176.77	241.31	221.75	202.14	190.78	296.98	272.95	248.35	235.68
59	147.06	135.30	123.53	117.65	230.70	212.53	192.95	183.62	245.71	225.74	205.77	194.26	299.62	276.01	250.60	238.47
60	150.41	139.06	124.87	119.20	238.99	220.63	199.94	190.74	250.17	229.83	209.44	197.81	302.53	279.26	253.10	241.46
61	160.86	147.00	133.13	127.58	251.09	231.34	209.75	199.89	260.99	239.94	218.33	206.40	317.84	292.83	265.53	253.02
62	169.85	153.68	140.20	134.80	261.12	240.15	217.89	207.41	269.71	248.17	225.50	213.34	330.51	303.99	275.81	262.54
63	175.45	162.36	146.65	138.79	273.57	251.24	228.06	216.87	277.56	255.54	231.92	219.58	341.98	314.06	285.08	271.12
64	184.83	169.43	154.03	146.32	284.59	261.02	237.05	225.23	287.33	264.72	239.98	227.34	355.74	326.28	296.30	281.56
65	191.71	174.28	159.34	151.87	291.94	267.44	242.95	230.69	293.49	270.50	244.98	232.24	364.94	334.32	303.69	288.38
66	209.87	192.98	173.69	166.45	310.66	284.57	258.48	245.45	314.51	289.19	262.33	248.69	383.53	351.33	319.12	303.03
67	226.49	207.81	186.79	177.45	324.18	296.96	269.70	256.09	333.61	306.10	278.09	263.64	400.22	366.61	332.97	316.17
68	240.66	222.50	202.07	190.71	342.21	313.46	284.69	270.32	352.78	323.14	293.90	278.63	417.34	382.27	347.19	329.66
69	254.39	234.65	212.72	201.76	352.89	323.22	293.55	278.70	368.17	336.74	306.58	290.66	430.36	394.17	357.99	339.89
70	266.57	245.41	222.14	211.56	366.39	335.55	304.75	289.35	381.61	348.61	317.66	301.15	441.43	404.29	367.16	348.61
71	299.46	272.80	248.18	235.88	404.84	371.25	337.66	320.85	421.97	385.98	351.96	333.98	481.97	441.97	401.98	381.98
72	327.79	299.98	274.15	260.24	439.59	403.38	367.16	349.05	459.06	420.32	381.58	362.22	517.17	474.57	431.94	410.63
73	351.29	322.65	294.02	278.74	470.66	432.24	392.22	373.00	489.58	448.62	407.67	387.18	547.27	502.60	456.07	433.74
74	376.32	344.96	313.60	297.00	502.29	460.05	417.81	397.46	519.81	476.63	433.47	410.08	577.35	528.78	480.23	456.84
75	394.11	362.30	328.72	312.81	527.67	483.72	439.74	416.99	542.79	496.26	451.46	429.07	599.64	549.68	499.71	473.87
76	430.92	393.75	358.26	341.36	564.04	517.64	469.78	446.57	584.92	537.13	487.71	462.99	640.95	588.21	533.84	507.47
77	467.62	428.92	390.22	370.87	603.22	553.41	502.24	477.31	632.02	578.56	526.69	499.95	685.48	628.87	570.71	542.42
78	503.10	461.30	419.51	397.84	637.53	584.40	531.27	504.71	673.15	617.32	561.46	532.80	724.46	664.09	603.72	573.53
79	526.47	482.36	438.24	416.18	653.59	599.35	545.09	517.33	696.85	638.06	580.71	552.03	742.73	681.08	619.42	587.88
80	537.78	493.19	448.61	426.32	668.22	613.23	557.05	529.56	713.15	653.38	593.62	565.08	759.33	696.85	633.00	601.76
81	554.08	508.47	461.51	438.70	689.52	631.96	574.41	545.62	735.13	673.66	612.17	582.10	783.53	718.13	652.73	620.03
82	595.67	546.03	496.39	472.24	740.16	679.15	616.99	585.92	790.07	723.37	657.96	625.25	841.09	771.76	701.11	665.81
83	643.97	590.30	536.64	509.81	800.01	733.25	666.49	633.11	852.86	782.22	710.29	674.95	909.11	833.24	757.37	719.43
84	698.97	639.94	582.25	552.74	867.92	795.41	722.88	687.21	924.80	847.62	771.76	732.51	986.28	903.88	821.46	780.91
85	760.69	697.63	634.58	602.38	946.20	866.78	788.50	749.36	1,008.52	924.80	841.09	797.92	1,075.23	984.98	896.03	851.55
86	830.45	760.69	690.92	657.38	1,031.38	945.05	859.88	816.13	1,098.77	1,007.21	915.64	869.87	1,172.02	1,073.92	977.12	927.42
87	904.24	829.11	753.98	716.41	1,124.62	1,030.23	936.99	889.80	1,198.18	1,098.77	998.06	948.36	1,277.98	1,170.73	1,064.77	1,011.14
88	986.08	904.24	821.06	780.81	1,224.76	1,123.47	1,021.02	970.38	1,306.76	1,196.89	1,088.31	1,034.68	1,391.78	1,276.66	1,160.25	1,102.70
89	1,074.62	984.73	894.85	850.57	1,335.27	1,224.76	1,113.12	1,056.70	1,423.17	1,305.44	1,186.41	1,127.55	1,517.35	1,391.78	1,264.90	1,200.80
90	1,171.22	1,073.28	976.68	927.05	1,456.13	1,334.13	1,213.24	1,152.24	1,551.35	1,423.17	1,293.68	1,228.27	1,654.71	1,516.05	1,378.70	1,309.38
91	1,277.20	1,169.88	1,063.89	1,010.22	1,586.20	1,454.98	1,322.61	1,255.84	1,691.33	1,550.06	1,410.09	1,339.46	1,802.50	1,653.39	1,502.97	1,427.10
92	1,391.24	1,275.86	1,159.14	1,101.45	1,728.95	1,585.06	1,441.18	1,368.66	1,844.36	1,690.02	1,536.98	1,459.79	1,964.71	1,801.20	1,637.69	1,555.29
93	1,517.35	1,389.90	1,263.79	1,200.73	1,885.49	1,727.79	1,571.25	1,492.97	2,009.17	1,841.75	1,674.32	1,590.60	2,142.60	1,963.41	1,785.51	1,696.56
94	1,652.85	1,516.01	1,377.82	1,309.40	2,054.70	1,883.19	1,712.82	1,626.50	2,191.01	2,007.88	1,826.05	1,734.48	2,334.90	2,139.98	1,946.39	1,848.30

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	164.71	152.94	135.30	129.41	250.76	229.18	207.54	198.88	271.76	247.06	222.36	216.18	358.23	327.35	296.47	284.12
25-29	162.93	152.07	135.77	130.34	247.49	227.56	207.57	195.62	268.01	245.20	222.40	210.99	353.55	325.04	296.53	279.41
30-34	161.82	151.70	136.53	131.48	249.05	226.74	208.14	197.01	270.80	244.25	223.00	212.39	355.74	323.89	297.34	281.41
35-39	163.89	149.85	135.80	131.12	247.81	227.16	206.50	196.21	265.51	245.85	221.26	211.42	354.01	324.51	295.01	280.27
40-44	159.42	146.49	133.57	129.26	243.86	224.86	202.67	193.20	262.40	244.30	221.67	208.10	348.35	321.21	289.54	275.97
45	154.90	142.67	130.44	122.29	236.71	215.73	194.76	185.76	256.81	235.41	214.01	201.18	338.13	308.18	278.21	265.38
46	151.96	139.96	127.97	119.97	232.23	214.59	193.99	185.19	251.94	230.95	209.95	197.36	331.72	306.53	277.13	264.54
47	149.51	137.71	125.90	118.03	228.05	208.09	190.98	179.57	247.87	227.22	206.57	194.17	330.50	301.58	276.80	260.27
48	150.93	135.45	123.84	119.97	227.09	207.47	187.85	179.45	243.81	223.49	203.17	190.98	329.14	300.70	272.25	260.06
49	147.41	132.29	120.95	117.17	221.30	202.40	183.50	175.41	238.12	218.28	198.44	186.53	325.43	297.65	269.87	257.96
50	144.39	133.28	118.47	114.77	216.77	198.26	182.41	171.83	233.24	213.80	194.38	182.70	318.77	291.55	268.23	252.69
51	145.51	130.96	120.05	112.77	215.57	197.38	179.23	171.42	236.82	217.73	194.80	187.17	317.03	290.30	263.56	252.10
52	142.42	131.73	121.05	113.93	216.68	198.63	180.59	172.82	235.52	216.82	198.13	186.92	314.02	287.86	261.69	250.48
53	142.27	131.86	117.98	114.51	213.69	196.09	178.50	168.44	236.83	218.62	196.75	189.46	309.70	284.20	258.70	244.12
54	143.04	129.41	119.20	112.38	215.26	197.76	180.23	170.22	239.58	221.70	200.25	189.53	307.52	282.50	257.46	243.16
55	143.11	129.80	116.49	113.16	212.84	195.69	178.59	168.81	241.13	220.16	199.19	192.21	304.03	279.57	255.11	241.13
56	150.13	137.08	124.02	117.49	227.61	208.98	190.34	180.51	252.74	230.94	209.13	200.98	316.13	290.24	264.36	250.71
57	154.86	142.22	129.58	123.26	236.19	216.55	196.93	187.32	260.49	238.17	215.87	206.70	323.54	296.65	269.75	256.61
58	158.98	146.75	134.52	125.35	247.37	226.51	205.69	196.18	267.24	244.49	221.75	211.66	329.83	302.03	274.24	261.59
59	164.71	150.00	135.30	129.41	256.80	234.88	213.00	203.68	271.74	248.74	225.74	214.85	333.50	305.06	276.61	264.50
60	167.44	153.25	139.06	133.39	266.58	243.59	220.63	211.43	276.37	253.10	229.83	218.19	337.44	308.35	279.26	267.62
61	177.50	163.64	147.00	141.45	279.38	255.57	231.79	221.47	288.83	264.40	240.52	228.01	353.65	323.53	293.38	280.32
62	186.03	172.55	156.37	148.29	289.91	265.48	241.04	229.68	299.02	273.60	249.28	236.02	366.99	336.04	305.08	290.71
63	196.40	178.07	162.36	154.50	303.19	277.87	252.52	240.08	308.14	281.85	257.16	243.20	379.00	347.35	315.66	300.11
64	205.37	187.40	172.00	161.73	314.90	288.81	262.72	249.24	319.46	292.08	266.82	252.09	393.64	361.01	328.38	311.55
65	211.62	194.20	176.77	169.30	322.56	296.03	269.48	255.20	326.65	298.58	273.07	257.75	403.20	370.05	336.86	319.00
66	231.58	212.28	192.98	183.33	343.46	315.38	286.95	271.92	349.64	319.87	292.11	276.00	424.04	389.37	354.25	335.70
67	249.83	228.82	207.81	198.47	358.59	329.45	299.56	284.06	370.48	339.22	309.38	292.56	442.70	406.74	369.84	350.70
68	267.91	245.20	222.50	213.42	378.73	348.09	316.40	300.17	391.44	358.61	326.73	309.19	461.87	424.51	385.85	366.05
69	282.90	258.77	236.84	223.69	390.69	359.24	326.38	309.78	408.21	374.19	340.61	322.53	476.44	438.10	398.03	377.79
70	296.18	270.80	247.53	234.83	405.77	373.24	338.99	321.87	422.86	387.79	352.74	334.16	488.87	449.67	408.41	387.79
71	332.28	303.56	276.90	262.54	448.53	411.57	374.62	354.45	467.96	427.96	389.98	369.97	533.96	489.97	445.97	421.97
72	363.55	333.75	303.95	288.06	488.99	447.82	406.67	386.91	509.42	466.81	424.20	402.88	575.28	526.85	478.44	455.19
73	391.39	358.93	326.47	309.29	523.48	478.68	435.43	414.64	543.55	497.02	452.35	430.01	608.71	556.58	506.32	482.12
74	416.90	381.85	348.65	330.20	557.06	511.68	464.74	441.27	575.55	528.78	480.23	456.84	640.29	588.15	534.19	507.20
75	438.29	401.18	365.83	346.39	585.31	536.78	488.26	464.00	601.37	551.40	501.44	475.58	665.12	609.99	554.84	527.27
76	478.24	437.68	397.13	378.54	626.37	574.18	521.97	495.89	650.83	596.44	542.08	514.06	711.78	652.47	593.15	563.50
77	519.22	475.69	432.15	411.19	669.63	614.29	557.58	529.91	701.19	643.04	584.86	555.00	760.95	698.06	633.60	602.16
78	558.83	512.39	465.95	442.73	707.93	648.15	589.71	560.50	747.12	685.22	621.83	591.65	804.47	736.54	670.13	636.92
79	583.83	535.30	486.77	461.77	725.52	664.96	604.40	574.10	772.84	709.76	645.23	612.26	824.46	755.64	686.81	652.40
80	597.68	547.53	497.37	472.29	742.33	680.18	619.20	588.12	791.93	725.37	660.17	626.22	843.56	772.92	703.63	668.32
81	615.79	563.47	512.49	487.00	765.47	701.02	637.70	605.47	814.93	746.91	680.19	646.19	869.87	796.61	724.67	688.03
82	661.41	606.40	551.40	523.22	821.87	753.97	684.90	651.53	876.40	803.15	729.89	694.59	933.96	856.79	778.31	740.36
83	713.73	654.70	595.67	564.81	888.66	813.82	740.16	703.32	947.04	867.25	788.77	749.53	1,009.82	924.80	841.09	799.23
84	775.44	711.05	645.31	613.11	963.48	882.89	803.46	763.18	1,026.84	941.80	855.48	813.62	1,094.85	1,003.28	913.02	867.25
85	845.21	774.10	704.34	668.12	1,050.95	962.31	874.83	831.10	1,119.69	1,026.84	932.66	886.86	1,194.27	1,093.53	994.13	944.42
86	920.34	843.87	767.40	728.49	1,145.34	1,049.80	954.26	905.92	1,220.43	1,118.40	1,017.67	966.66	1,301.53	1,192.95	1,084.39	1,029.45
87	1,003.52	920.34	835.82	794.23	1,247.78	1,144.18	1,039.44	987.64	1,330.30	1,219.11	1,109.23	1,053.00	1,417.94	1,300.22	1,181.19	1,122.31
88	1,093.40	1,002.18	910.95	866.67	1,360.60	1,246.64	1,133.83	1,077.42	1,450.64	1,328.98	1,208.65	1,148.47	1,546.13	1,416.64	1,288.45	1,224.34
89	1,192.68	1,093.40	994.13	944.49	1,482.60	1,359.44	1,235.14	1,174.12	1,580.13	1,449.33	1,317.22	1,251.82	1,684.78	1,544.83	1,403.56	1,334.22
90	1,300.01	1,191.34	1,082.67	1,029.01	1,616.14	1,481.46	1,346.77	1,280.02	1,722.72	1,578.83	1,436.25	1,364.32	1,836.52	1,683.48	1,530.43	1,454.57
91	1,416.73	1,298.67	1,180.61	1,121.58	1,761.17	1,614.99	1,467.65	1,395.13	1,878.37	1,721.40	1,564.43	1,487.27	2,001.33	1,835.22	1,667.79	1,585.37
92	1,544.18	1,415.39	1,286.59	1,222.20	1,920.02	1,760.04	1,600.01	1,520.60	2,047.13	1,875.76	1,705.72	1,620.69	2,181.84	2,000.03	1,818.20	1,727.95
93	1,683.71	1,542.84	1,401.97	1,332.21	2,092.68	1,918.87	1,743.90	1,656.44	2,231.55	2,045.81	1,858.76	1,765.88	2,378.05	2,180.54	1,981.72	1,882.30
94	1,833.97	1,682.37	1,529.42	1,452.95	2,281.47	2,091.54	1,901.61	1,806.08	2,431.69	2,228.94	2,026.19	1,925.47	2,592.58	2,376.75	2,160.92	2,052.35

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	176.47	158.82	147.06	141.18	268.06	246.47	220.53	211.88	290.30	265.59	240.88	228.54	382.95	352.07	315.01	302.65
25-29	173.79	162.93	146.63	141.20	263.46	243.53	219.57	211.59	285.13	262.31	239.50	228.10	376.36	347.85	313.64	302.23
30-34	176.99	161.82	146.65	136.53	263.91	241.62	219.31	208.14	286.72	265.48	238.93	228.32	376.99	345.13	313.26	297.34
35-39	173.26	159.21	145.16	140.48	265.04	240.92	220.28	209.97	285.18	260.59	236.01	226.18	378.60	344.18	314.68	299.92
40-44	172.34	159.42	142.18	137.88	259.68	240.68	218.53	205.87	285.01	257.87	235.24	226.20	370.97	343.82	312.15	294.07
45	167.13	150.83	138.60	130.44	251.68	230.73	209.73	200.76	273.93	248.25	226.85	214.01	359.54	329.58	299.62	286.78
46	163.96	147.96	135.97	127.97	249.86	229.26	208.71	196.96	268.73	243.54	222.55	214.15	356.92	327.52	298.13	281.34
47	161.31	149.51	133.77	125.90	245.16	225.21	202.39	193.85	264.40	243.75	218.95	210.70	355.29	326.37	293.32	280.92
48	158.67	147.06	131.58	127.71	241.14	221.52	201.86	190.67	260.06	239.75	215.37	207.24	349.46	321.02	292.57	276.32
49	154.97	143.63	128.51	124.73	234.79	215.89	197.00	186.22	254.00	234.15	210.33	202.40	345.28	317.49	289.71	273.84
50	155.50	140.69	129.58	122.18	232.61	214.10	192.96	185.04	248.79	229.36	206.04	198.26	342.10	314.88	283.79	272.13
51	152.79	141.87	127.32	123.69	231.18	212.99	192.22	184.41	252.10	229.18	210.09	198.62	339.95	313.21	282.65	271.20
52	153.10	142.42	128.17	121.05	232.17	214.09	193.47	183.14	254.21	231.79	213.10	201.87	336.46	310.28	280.38	265.43
53	152.68	138.80	128.39	121.45	228.78	211.19	191.06	181.00	255.06	233.19	211.33	200.40	331.57	306.07	276.91	262.33
54	153.25	139.63	126.01	119.20	230.29	212.79	192.75	182.74	257.46	236.01	214.55	203.82	328.98	303.95	275.34	261.04
55	153.10	139.78	126.47	119.82	227.52	210.37	190.80	181.03	258.61	237.63	216.67	202.68	325.00	300.53	272.58	258.61
56	159.92	146.87	133.81	127.28	243.31	224.68	203.59	193.28	271.12	249.32	226.86	213.21	337.93	312.04	282.77	268.44
57	167.51	151.70	139.06	132.74	252.47	232.83	210.81	200.25	279.52	257.20	233.59	220.45	345.85	318.95	288.78	274.33
58	171.21	155.92	143.69	134.52	264.42	243.58	220.37	209.46	286.81	264.06	239.45	226.79	352.57	324.78	293.84	279.28
59	173.53	161.77	147.06	138.24	274.50	252.62	228.38	217.18	291.71	268.71	243.29	231.18	356.50	328.06	296.60	282.06
60	178.79	164.60	147.58	141.90	284.96	261.97	236.71	225.22	296.71	273.44	247.28	235.64	360.71	331.62	299.64	285.08
61	191.37	174.73	158.09	149.77	298.71	274.46	248.39	236.28	309.88	284.87	258.13	245.62	378.11	347.41	314.44	299.06
62	199.51	183.33	167.16	159.07	310.00	284.68	258.06	245.40	320.56	294.04	266.97	253.70	392.42	360.36	326.65	310.62
63	209.50	191.17	175.45	164.98	324.24	297.64	270.14	256.81	330.16	302.25	274.86	260.90	405.32	372.04	337.68	321.03
64	220.77	200.23	182.26	174.56	336.81	309.03	280.82	266.93	342.07	312.59	284.72	269.98	421.00	386.28	351.02	333.65
65	226.56	209.13	189.22	179.26	345.02	316.44	287.86	273.57	349.63	319.00	290.92	275.61	431.29	395.57	359.83	341.97
66	248.47	226.76	207.46	197.81	367.56	337.14	306.70	291.28	374.02	341.82	311.60	295.49	453.78	416.22	378.64	359.63
67	268.51	245.16	224.15	212.48	383.93	352.14	320.37	304.12	396.16	362.54	330.34	313.53	473.98	434.76	395.53	375.45
68	286.07	263.37	238.39	227.04	405.63	372.10	338.52	321.20	418.41	383.34	349.19	331.63	494.68	453.76	412.83	391.71
69	302.63	278.51	252.19	239.04	418.58	383.97	349.34	331.34	436.21	400.03	364.28	346.18	510.47	468.24	426.04	404.07
70	317.34	289.84	264.45	251.76	434.86	398.92	362.95	344.12	451.75	414.62	377.49	358.92	523.93	480.63	437.30	414.62
71	354.84	326.12	295.36	281.00	480.43	440.12	399.80	379.63	499.95	457.98	417.97	395.97	571.95	523.96	475.96	451.96
72	389.37	357.59	323.82	307.92	523.55	479.11	436.29	413.25	544.29	499.73	453.24	431.94	615.95	563.65	513.30	486.18
73	418.11	383.75	349.38	330.29	558.71	512.27	465.86	443.45	580.78	532.38	483.98	459.79	649.66	595.67	541.70	515.64
74	446.42	409.52	372.63	354.18	596.19	546.11	497.59	472.55	616.92	564.75	514.40	487.43	685.27	627.71	571.95	543.17
75	468.33	429.45	390.57	371.13	626.26	574.71	521.62	495.85	644.45	591.04	535.90	510.04	711.65	653.08	592.75	563.47
76	510.35	468.10	425.85	403.89	671.33	614.76	558.22	530.68	695.31	637.65	579.97	550.31	762.87	698.60	634.36	603.04
77	556.31	509.55	462.79	440.21	716.66	657.18	597.70	567.25	749.94	687.05	625.73	594.29	814.39	746.79	679.18	644.60
78	597.53	547.99	498.46	473.69	757.06	693.32	630.89	599.01	799.93	733.52	665.61	632.41	860.30	787.85	716.93	680.71
79	625.00	572.06	520.59	494.12	775.99	711.64	647.30	614.49	827.33	758.51	689.69	655.27	881.82	808.69	735.57	698.29
80	639.48	585.14	532.20	505.73	794.92	727.99	662.23	628.76	846.27	776.99	706.35	671.03	903.32	827.25	752.53	714.51
81	658.73	603.72	548.71	520.54	818.43	750.52	682.60	648.07	872.48	800.54	727.28	690.65	930.04	852.86	775.69	736.45
82	707.02	649.33	590.30	560.79	879.43	806.92	733.25	696.41	937.88	859.40	782.22	742.98	999.36	916.96	833.24	791.39
83	764.71	700.32	637.26	605.06	950.81	871.38	791.94	752.82	1,013.76	928.72	843.71	801.85	1,080.45	990.20	899.94	855.48
84	829.11	760.69	690.92	656.04	1,031.38	945.05	859.88	816.13	1,098.77	1,007.21	915.64	869.87	1,172.02	1,073.92	977.12	927.42
85	904.24	829.11	752.64	715.07	1,123.47	1,030.23	936.99	889.80	1,198.18	1,098.77	998.06	948.36	1,276.66	1,170.73	1,064.77	1,011.14
86	984.73	902.90	821.06	779.47	1,224.76	1,123.47	1,021.02	970.38	1,305.44	1,196.89	1,088.31	1,033.37	1,391.78	1,276.66	1,160.25	1,102.70
87	1,073.28	984.73	894.85	850.57	1,335.27	1,223.62	1,113.12	1,056.70	1,423.17	1,305.44	1,186.41	1,127.55	1,517.35	1,390.48	1,264.90	1,200.80
88	1,171.22	1,073.28	975.34	927.05	1,456.13	1,334.13	1,213.24	1,152.24	1,551.35	1,421.86	1,293.68	1,228.27	1,654.71	1,516.05	1,378.70	1,309.38
89	1,275.86	1,169.88	1,063.89	1,010.22	1,586.20	1,453.84	1,322.61	1,255.84	1,691.33	1,550.06	1,410.09	1,339.46	1,802.50	1,652.09	1,502.97	1,427.10
90	1,391.24	1,274.52	1,159.14	1,101.45	1,728.95	1,585.06	1,441.18	1,368.66	1,843.06	1,690.02	1,536.98	1,459.79	1,964.71	1,801.20	1,637.69	1,555.29
91	1,516.01	1,389.90	1,263.79	1,200.73	1,885.49	1,727.79	1,571.25	1,491.82	2,009.17	1,841.75	1,674.32	1,590.60	2,142.60	1,963.41	1,785.51	1,695.24
92	1,652.85	1,514.67	1,376.48	1,308.06	2,054.70	1,883.19	1,712.82	1,626.50	2,191.01	2,007.88	1,824.76	1,734.48	2,334.90	2,139.98	1,946.39	1,848.30
93	1,800.43	1,651.51	1,501.25	1,426.12	2,240.03	2,053.55	1,865.92	1,772.68	2,387.22	2,188.39	1,989.57	1,890.16	2,545.48	2,333.58	2,120.37	2,014.41
94	1,962.76	1,799.09	1,635.41	1,553.57	2,441.47	2,237.72	2,033.98	1,932.69	2,601.74	2,385.91	2,168.76	2,060.21	2,774.40	2,542.87	2,311.34	2,196.24

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

Unlimited

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	200.00	182.35	164.71	158.82	305.47	278.89	256.76	243.47	328.82	303.54	278.24	259.29	436.36	398.42	366.77	347.82
25-29	195.51	179.22	162.93	157.50	302.44	277.90	253.41	241.13	326.94	303.59	274.42	262.75	432.03	397.00	361.97	344.48
30-34	197.22	182.04	161.82	156.76	304.41	277.81	254.97	239.75	331.62	299.01	271.80	260.93	434.88	396.86	364.24	342.49
35-39	196.67	177.94	163.89	154.53	303.06	278.38	253.70	239.62	327.22	302.04	271.83	261.77	432.91	397.71	362.44	342.30
40-44	193.89	176.65	159.42	150.80	298.29	275.62	249.68	236.71	324.23	296.43	268.64	254.76	426.13	393.72	356.67	338.13
45	187.51	171.21	154.90	146.75	288.37	263.83	239.28	230.07	311.15	284.86	262.93	249.80	411.92	376.86	341.81	328.68
46	183.95	167.96	151.96	143.96	285.89	261.82	237.75	225.70	305.24	283.74	257.94	245.06	408.41	374.02	339.63	322.44
47	180.99	165.25	149.51	141.64	280.18	256.80	233.48	221.79	300.32	279.16	253.78	241.10	406.04	372.20	338.37	321.46
48	178.02	162.54	147.06	143.19	278.45	255.50	232.55	221.05	295.40	274.58	249.61	237.15	403.56	370.28	337.00	320.36
49	173.87	158.75	147.41	139.85	270.78	248.66	223.80	212.76	292.55	268.17	243.80	231.62	398.20	365.69	329.13	312.89
50	170.31	159.20	144.39	136.99	267.93	243.58	221.92	211.11	286.56	262.68	238.80	226.87	394.03	358.19	326.36	310.44
51	170.98	156.43	141.87	138.24	265.92	244.65	220.74	210.09	289.39	265.92	238.57	226.82	391.06	359.78	324.60	308.95
52	170.90	156.66	142.42	135.30	266.75	245.63	221.85	211.28	290.88	267.92	241.14	229.65	386.59	355.96	321.51	306.19
53	170.03	156.15	142.27	135.33	262.55	241.94	218.78	208.52	290.97	268.59	242.49	231.28	380.50	350.65	317.09	302.18
54	170.28	156.66	143.04	136.22	263.97	243.46	220.41	210.15	292.88	270.91	245.31	234.30	377.11	347.81	314.85	300.21
55	169.74	156.43	143.11	133.13	262.99	240.43	217.89	207.88	296.97	271.92	246.88	232.57	375.69	343.48	311.29	296.97
56	179.50	163.18	150.13	140.34	282.45	258.19	234.43	223.30	312.95	287.01	260.35	246.31	392.26	358.58	325.58	310.15
57	186.47	170.67	154.86	148.54	294.18	268.86	244.56	232.64	324.14	297.63	269.78	256.19	402.97	368.29	335.01	318.71
58	192.61	177.32	158.98	152.86	309.12	282.50	257.33	244.52	333.92	306.98	278.06	264.91	412.15	376.65	343.13	326.03
59	197.06	179.41	164.71	155.88	321.85	294.09	268.29	254.68	340.86	313.65	283.94	271.30	418.00	381.94	348.44	330.74
60	201.50	184.47	167.44	158.93	335.03	306.10	279.57	265.12	347.80	320.36	289.85	277.65	424.09	387.48	353.90	335.59
61	213.56	194.14	177.50	169.18	349.34	319.37	291.27	276.29	361.03	331.99	301.15	287.53	442.21	404.26	368.71	349.74
62	223.78	204.90	186.03	177.94	360.93	330.14	300.70	285.30	371.49	341.14	310.15	295.28	456.88	417.90	380.64	361.15
63	235.68	214.73	196.40	185.93	376.00	344.04	313.04	297.06	380.78	349.20	318.14	302.09	469.97	430.07	391.28	371.33
64	246.44	225.90	205.37	195.10	389.14	356.26	323.79	307.33	392.84	359.86	328.46	311.16	486.45	445.32	404.72	384.16
65	253.95	234.03	211.62	201.67	397.36	363.90	330.43	313.70	399.96	365.99	334.61	316.32	496.70	454.87	413.05	392.13
66	277.41	255.70	231.58	219.52	417.66	382.50	347.32	329.74	422.78	386.81	353.33	334.11	515.63	472.20	428.78	407.07
67	298.87	275.52	249.83	238.16	431.21	394.91	358.59	340.43	443.32	405.58	370.18	350.12	532.36	487.53	442.70	420.28
68	322.40	295.15	267.91	254.28	451.01	413.03	375.04	356.07	464.25	424.68	387.35	366.44	550.00	503.69	457.37	434.21
69	339.91	311.41	282.90	267.55	461.25	422.41	383.58	364.15	480.46	439.48	400.62	379.07	562.50	515.14	467.77	444.08
70	355.42	325.80	296.18	281.37	475.42	435.39	395.35	375.33	494.42	452.21	412.01	389.90	572.80	524.57	476.33	452.21
71	397.91	365.10	330.23	313.82	523.77	481.21	437.03	414.10	545.59	500.78	455.96	432.58	623.53	572.88	520.26	492.99
72	435.07	399.31	363.55	345.67	571.08	522.98	474.84	452.39	594.50	545.42	494.47	469.93	671.87	615.25	558.63	532.22
73	467.75	429.57	389.48	370.38	609.90	559.96	508.49	483.54	632.99	580.40	527.80	502.40	709.18	651.13	591.28	562.26
74	499.91	459.33	416.90	396.61	651.04	596.13	542.77	515.33	672.94	616.87	560.79	532.74	748.30	685.21	623.88	592.33
75	524.89	480.71	436.52	415.32	682.59	626.44	568.83	540.76	701.80	644.72	585.94	555.73	775.66	711.87	646.39	614.49
76	572.88	523.87	476.55	452.89	731.82	671.06	610.31	579.24	759.36	695.14	632.53	600.42	831.60	762.57	693.53	658.22
77	622.42	570.82	519.22	493.42	781.87	717.16	651.11	618.75	818.03	750.63	681.69	647.98	888.49	814.96	739.89	703.13
78	668.74	613.01	557.28	529.42	825.65	757.06	688.47	653.54	872.07	800.01	726.48	691.18	938.24	860.30	782.36	742.65
79	698.53	641.18	582.36	552.95	847.07	776.99	705.68	671.26	903.90	828.46	753.02	715.30	962.59	882.95	801.92	762.80
80	716.10	656.20	596.29	567.03	866.54	794.33	722.13	686.01	923.83	847.07	770.30	731.92	984.71	902.65	820.59	779.56
81	736.54	676.17	614.45	583.60	892.78	818.75	744.72	707.72	952.07	873.05	794.02	753.24	1,014.52	930.40	846.28	804.22
82	792.89	725.81	660.07	627.87	960.07	880.44	799.68	760.43	1,023.43	938.05	852.65	810.60	1,090.99	1,000.50	908.73	864.12
83	855.94	784.84	713.73	677.51	1,037.46	951.10	864.74	820.99	1,105.01	1,013.24	921.47	875.60	1,178.93	1,080.79	982.66	932.95
84	928.39	850.57	774.10	735.20	1,124.94	1,031.85	937.65	890.53	1,199.33	1,099.91	999.22	949.52	1,278.34	1,172.56	1,065.50	1,011.97
85	1,011.57	928.39	843.87	800.94	1,227.00	1,123.82	1,021.76	971.29	1,307.66	1,198.05	1,089.71	1,034.92	1,394.32	1,277.07	1,161.09	1,103.74
86	1,102.80	1,011.57	919.00	873.38	1,336.92	1,225.89	1,113.73	1,058.77	1,424.91	1,306.38	1,187.86	1,127.95	1,519.23	1,393.05	1,265.59	1,203.14
87	1,202.07	1,102.80	1,002.18	952.54	1,456.93	1,335.81	1,214.68	1,154.10	1,553.64	1,423.64	1,294.91	1,229.91	1,655.60	1,517.96	1,380.30	1,311.48
88	1,310.74	1,202.07	1,092.06	1,037.06	1,588.16	1,455.82	1,323.46	1,257.30	1,692.56	1,552.36	1,410.90	1,340.80	1,804.72	1,654.32	1,503.93	1,428.74
89	1,428.80	1,309.40	1,190.00	1,130.97	1,731.71	1,587.04	1,442.35	1,370.56	1,845.50	1,691.29	1,538.35	1,460.60	1,967.86	1,803.45	1,639.04	1,557.47
90	1,557.60	1,427.46	1,297.33	1,232.93	1,887.62	1,729.46	1,572.45	1,493.94	2,011.19	1,844.24	1,675.99	1,593.15	2,145.01	1,965.31	1,786.88	1,697.67
91	1,697.12	1,556.26	1,414.05	1,344.28	2,056.97	1,885.37	1,713.78	1,628.52	2,192.17	2,009.92	1,827.66	1,735.90	2,337.47	2,142.47	1,947.46	1,850.61
92	1,850.07	1,695.78	1,541.50	1,465.03	2,242.03	2,054.72	1,868.55	1,775.47	2,389.72	2,190.90	1,992.07	1,892.66	2,547.76	2,334.93	2,123.35	2,017.56
93	2,016.42	1,848.72	1,681.02	1,596.50	2,443.92	2,239.79	2,036.79	1,934.72	2,605.12	2,388.45	2,170.50	2,062.17	2,777.18	2,545.22	2,314.53	2,198.55
94	2,198.88	2,015.08	1,831.28	1,740.06	2,663.75	2,441.67	2,219.60	2,108.57	2,839.63	2,602.57	2,366.79	2,248.25	3,026.98	2,774.64	2,522.27	2,396.10

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	22.57	20.96	19.35	17.74	35.55	32.00	29.64	28.44	37.26	33.86	30.48	28.78	50.80	45.72	42.32	40.63
25-29	26.70	24.92	23.14	21.36	41.87	37.95	35.33	32.71	44.87	41.13	37.38	35.51	59.82	54.21	50.46	46.74
30-34	36.12	33.86	31.60	29.35	56.41	53.10	48.13	44.81	61.64	54.52	49.78	47.41	80.60	75.85	68.74	64.00
35-39	48.07	42.72	40.05	37.38	72.63	66.73	60.86	56.93	75.70	70.10	64.49	61.69	103.74	95.33	86.92	81.31
40-44	56.37	50.44	47.47	44.50	87.23	80.70	71.98	69.79	93.46	84.12	77.89	71.66	124.61	115.27	102.81	99.69
45	58.82	55.73	49.54	46.44	93.32	84.21	77.37	72.82	97.52	91.02	81.27	78.02	133.28	120.28	110.53	104.03
46	62.44	56.19	49.95	46.83	94.09	87.19	78.02	75.74	98.34	91.78	81.95	78.66	134.39	124.56	111.44	108.17
47	62.69	56.42	50.16	50.16	95.38	86.30	79.49	74.95	98.75	92.16	82.29	79.00	138.24	125.08	115.20	108.62
48	63.21	56.89	53.73	50.57	96.17	89.32	80.15	75.57	102.88	92.92	82.96	79.64	139.38	129.43	116.15	109.51
49	63.98	60.78	54.39	51.19	98.22	89.10	82.22	77.67	104.13	94.05	87.33	80.62	144.44	131.01	120.92	114.22
50	67.72	61.27	54.82	51.60	99.01	92.11	82.88	78.30	104.98	94.81	88.04	81.27	145.62	135.45	121.90	115.13
51	68.00	61.52	55.04	51.81	101.73	92.48	85.54	80.91	105.39	98.59	88.39	85.00	149.59	135.99	125.79	118.99
52	68.54	62.01	58.75	55.48	106.40	96.93	87.50	85.11	109.66	99.38	89.10	85.67	154.21	140.51	126.79	123.36
53	69.08	65.79	59.21	55.92	109.64	100.10	90.56	85.78	110.53	100.17	93.25	86.35	158.89	145.07	131.26	124.34
54	72.65	66.05	59.44	56.14	114.10	104.39	94.69	89.82	114.42	104.03	93.63	90.16	162.98	149.10	135.23	128.30
55	73.22	66.56	59.91	56.58	117.42	107.64	97.85	92.96	115.33	104.84	94.35	90.85	167.74	153.77	139.78	132.79

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	30.64	27.41	25.80	24.19	45.03	41.49	36.75	35.55	47.41	44.03	40.63	37.26	64.35	59.26	52.49	50.80
25-29	35.60	33.82	30.26	28.48	53.65	48.43	44.49	41.87	56.08	52.34	46.74	44.87	76.64	69.16	63.56	59.82
30-34	49.66	45.15	40.63	38.38	73.01	66.37	59.74	58.09	78.23	71.12	64.00	61.64	104.30	94.81	85.33	82.96
35-39	64.09	58.75	53.41	50.74	92.26	84.40	76.56	72.63	98.13	89.72	81.31	78.51	131.77	120.56	109.35	103.74
40-44	74.17	68.24	62.31	59.34	109.04	100.31	91.59	87.23	118.38	109.04	99.69	93.46	155.77	143.31	130.84	124.61
45	80.50	74.30	65.02	61.92	118.33	106.97	97.86	93.32	126.78	113.78	104.03	100.77	169.04	152.79	139.78	133.28
46	81.17	74.92	68.68	65.56	119.31	110.14	100.96	94.09	127.84	114.73	104.89	101.61	170.45	157.34	144.22	134.39
47	81.50	75.23	68.96	65.83	120.37	111.29	99.94	95.38	128.37	118.49	105.33	102.04	174.45	161.28	144.83	138.24
48	82.17	75.85	69.53	66.37	123.63	112.20	103.03	98.45	129.43	119.47	106.19	102.88	179.21	162.60	149.33	142.70
49	86.38	76.78	70.38	67.18	125.63	114.22	105.06	98.22	131.01	120.92	110.85	104.13	184.75	167.96	154.52	144.44
50	87.07	80.62	70.95	67.72	128.94	117.43	105.91	101.33	132.07	121.90	111.75	104.98	189.63	172.71	155.77	148.99
51	87.42	80.95	74.47	71.23	131.79	120.23	108.67	104.04	135.99	125.79	112.19	108.80	193.78	176.79	159.79	152.99
52	91.38	81.59	75.07	71.80	137.14	125.32	113.51	108.77	140.51	130.23	116.51	109.66	198.76	181.62	164.49	157.64
53	92.11	85.53	78.95	72.37	138.22	128.69	116.78	109.64	145.07	134.70	120.89	113.98	200.34	186.52	169.25	158.89
54	95.77	85.86	79.26	75.96	143.23	131.08	121.36	114.10	149.10	135.23	124.83	117.89	204.58	187.24	173.38	162.98
55	96.52	89.86	79.88	76.55	146.78	134.56	122.32	117.42	153.77	139.78	129.30	122.32	209.68	192.21	174.73	167.74

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	32.25	30.64	27.41	25.80	49.78	46.23	41.49	40.30	52.49	49.10	44.03	42.32	71.12	66.04	59.26	57.57
25-29	39.16	35.60	32.04	30.26	60.19	54.95	49.72	47.10	63.56	57.95	52.34	50.46	85.98	78.51	71.03	67.29
30-34	54.18	49.66	45.15	42.89	81.32	74.68	68.05	64.72	85.33	78.23	71.12	68.74	116.15	106.67	97.19	92.44
35-39	66.76	61.42	56.08	53.41	104.04	94.21	86.35	82.43	109.35	100.94	92.53	86.92	148.61	134.59	123.36	117.76
40-44	80.11	74.17	68.24	65.27	124.32	113.40	102.52	98.14	130.84	121.51	109.04	102.81	177.58	162.00	146.43	140.20
45	86.69	80.50	71.21	68.11	131.98	120.61	109.22	104.67	139.78	126.78	117.03	110.53	188.55	172.29	156.04	149.54
46	87.41	81.17	71.80	68.68	135.40	123.90	112.45	107.86	140.95	131.12	118.01	111.44	193.40	177.00	160.62	154.06
47	87.77	81.50	75.23	68.96	136.26	124.92	113.57	109.03	144.83	131.66	121.79	115.20	197.49	181.03	164.58	157.99
48	88.49	82.17	75.85	72.69	139.67	128.23	116.78	112.20	146.02	136.06	122.78	116.15	202.43	185.84	169.25	162.60
49	92.78	83.18	76.78	73.58	143.90	130.21	118.78	114.22	151.16	137.72	124.29	117.57	211.62	191.47	174.68	167.96
50	93.52	83.85	77.40	74.17	147.38	135.88	122.03	117.43	152.39	142.22	128.68	121.90	216.72	199.80	179.48	172.71
51	97.14	87.42	80.95	74.47	150.27	136.42	124.86	117.89	156.39	142.79	129.19	125.79	220.99	200.58	183.59	173.39
52	97.91	91.38	81.59	78.33	153.69	141.87	127.67	122.95	161.07	147.36	133.64	126.79	222.74	205.61	185.05	178.20
53	101.97	95.40	85.53	82.24	157.30	145.36	131.09	123.92	165.79	151.97	138.16	131.26	227.97	210.70	189.97	179.61
54	105.68	95.77	89.16	82.56	162.64	148.08	135.93	128.66	169.91	156.04	142.17	131.76	232.33	211.52	194.18	183.77
55	109.83	99.85	89.86	86.53	166.35	151.67	136.99	132.10	171.23	157.26	143.28	136.29	237.63	216.67	195.69	188.71

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.70	35.47	32.25	30.64	58.09	53.34	48.61	46.23	60.95	55.87	50.80	49.10	82.96	76.19	69.41	66.04
25-29	44.50	40.94	37.38	35.60	68.03	62.81	57.57	53.65	72.90	67.29	59.82	57.95	97.20	89.72	82.25	76.64
30-34	60.95	56.44	51.92	49.66	92.92	86.29	77.99	74.68	99.56	90.08	82.96	78.23	132.74	123.26	111.40	106.67
35-39	77.44	72.10	64.09	61.42	119.74	109.91	98.13	94.21	126.17	114.95	103.74	100.94	171.03	157.02	140.20	134.59
40-44	94.94	86.04	77.14	74.17	141.76	130.84	117.76	113.40	149.54	137.08	124.61	118.38	202.50	186.92	168.23	162.00
45	99.07	89.78	83.59	77.40	150.18	138.83	125.17	120.61	159.29	146.29	133.28	126.78	214.55	198.30	178.79	172.29
46	99.90	93.65	84.29	81.17	153.76	142.26	128.50	121.62	160.62	147.51	134.39	127.84	219.62	203.23	183.57	173.72
47	100.31	94.04	84.64	81.50	154.45	140.82	129.46	122.63	161.28	148.12	134.95	128.37	223.81	204.07	187.62	177.74
48	104.30	94.81	85.33	82.17	158.00	144.25	130.54	123.63	162.60	149.33	136.06	129.43	228.97	209.07	189.15	179.21
49	105.57	95.98	86.38	83.18	157.63	146.21	132.48	125.63	164.60	151.16	137.72	131.01	231.79	214.99	194.83	184.75
50	106.42	96.75	87.07	83.85	161.19	147.38	133.55	126.65	165.93	152.39	138.84	132.07	237.04	216.72	196.40	186.25
51	110.09	100.37	90.66	87.42	164.13	150.27	136.42	129.45	173.39	159.79	142.79	135.99	241.38	220.99	200.58	190.39
52	110.97	104.44	94.65	88.12	170.23	156.06	141.87	134.79	178.20	164.49	150.79	140.51	246.74	226.18	205.61	195.33
53	115.13	105.26	95.40	92.11	173.98	159.68	145.36	138.22	186.52	169.25	155.43	148.52	252.14	231.41	210.70	200.34
54	118.89	108.98	99.07	92.47	179.62	165.06	150.49	143.23	190.71	176.85	159.51	152.57	256.59	235.79	214.99	204.58
55	123.14	113.16	99.85	96.52	183.49	168.81	151.67	144.34	199.19	181.72	164.24	157.26	262.10	241.13	216.67	206.18

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	40.31	37.09	33.86	32.25	61.64	56.89	50.97	48.61	66.04	60.95	55.87	52.49	88.04	81.27	72.81	69.41
25-29	48.07	44.50	40.94	37.38	73.27	66.74	60.19	57.57	78.51	72.90	65.43	63.56	104.67	95.33	85.98	82.25
30-34	65.47	60.95	54.18	51.92	99.56	91.27	82.96	77.99	109.04	99.56	90.08	85.33	142.22	130.37	118.53	111.40
35-39	82.78	77.44	69.43	66.76	127.58	115.82	105.99	100.10	137.38	126.17	114.95	109.35	182.25	165.43	151.41	143.00
40-44	100.88	91.98	83.08	80.11	150.49	139.57	126.48	119.96	165.12	149.54	137.08	130.84	214.97	199.38	180.69	171.35
45	105.26	95.98	89.78	83.59	161.59	147.92	134.28	127.43	175.54	159.29	146.29	136.53	230.81	211.30	191.80	182.04
46	106.14	99.90	90.53	84.29	162.93	151.43	137.67	130.81	177.00	160.62	147.51	137.67	232.73	216.35	196.67	186.84
47	109.71	100.31	90.91	84.64	163.51	149.90	136.26	129.46	177.74	161.28	148.12	141.53	236.99	217.24	197.49	187.62
48	110.62	101.14	91.65	88.49	167.16	153.41	139.67	132.81	179.21	162.60	149.33	142.70	242.25	222.34	202.43	192.48
49	111.97	102.37	92.78	89.58	166.75	153.05	139.32	132.48	181.40	164.60	151.16	144.44	245.22	225.07	204.90	194.83
50	112.87	103.20	93.52	90.30	170.41	156.58	142.78	135.88	182.86	165.93	152.39	145.62	250.58	230.26	209.95	199.80
51	116.56	106.85	97.14	90.66	173.39	159.53	145.64	136.42	190.39	173.39	156.39	149.59	254.98	234.59	214.19	200.58
52	117.49	107.70	97.91	94.65	179.70	165.53	148.96	141.87	195.33	178.20	164.49	154.21	260.44	239.89	215.89	205.61
53	121.71	111.84	101.97	95.40	183.52	166.85	152.53	145.36	203.78	186.52	169.25	162.33	265.96	241.78	221.05	210.70
54	125.49	115.58	102.37	99.07	189.32	172.36	157.79	150.49	211.52	190.71	173.38	166.44	270.46	246.20	225.39	214.99
55	126.47	116.49	106.50	99.85	193.27	176.12	161.46	151.67	216.67	199.19	181.72	171.23	276.07	251.61	230.64	216.67

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	45.15	41.92	37.09	35.47	68.74	62.82	56.89	54.52	74.50	67.72	60.95	59.26	98.21	89.73	81.27	77.89
25-29	53.41	49.85	44.50	42.72	81.13	74.59	68.03	64.13	87.85	80.38	72.90	69.16	115.89	106.54	97.20	91.59
30-34	72.24	67.72	60.95	58.69	111.19	101.23	92.92	87.95	120.89	109.04	99.56	94.81	158.81	144.60	132.74	125.63
35-39	93.46	85.45	77.44	74.77	141.31	129.54	117.76	111.88	151.41	140.20	126.17	120.56	201.87	185.05	168.23	159.82
40-44	109.78	100.88	91.98	89.01	167.93	154.85	139.57	133.04	180.69	168.23	152.66	143.31	239.89	221.20	199.38	190.04
45	117.65	108.36	99.07	92.88	179.79	163.84	147.92	141.09	195.05	178.79	162.54	152.79	256.81	234.06	211.30	201.55
46	118.63	109.26	99.90	93.65	181.28	167.52	151.43	144.57	196.67	180.29	163.89	154.06	258.95	239.28	216.35	206.50
47	119.12	109.71	100.31	94.04	181.68	165.79	152.16	143.07	197.49	181.03	164.58	154.70	263.31	240.28	220.53	207.35
48	123.26	110.62	101.14	97.98	185.46	169.43	153.41	146.56	199.11	182.52	165.93	155.97	268.80	245.58	222.34	212.39
49	124.77	111.97	102.37	99.18	187.31	171.31	155.32	148.48	201.55	184.75	167.96	157.88	275.45	251.94	228.42	218.35
50	125.77	116.10	103.20	99.97	188.83	172.71	158.90	149.68	203.17	186.25	169.31	159.16	277.67	253.98	233.66	220.11
51	129.52	116.56	106.85	100.37	191.87	175.69	159.53	152.57	210.79	193.78	173.39	166.59	282.19	258.39	234.59	224.38
52	130.55	120.76	110.97	104.44	198.63	182.08	165.53	158.42	215.89	198.76	181.62	171.35	287.86	263.87	239.89	229.61
53	134.87	125.00	111.84	108.55	202.57	185.89	169.21	159.68	224.51	207.24	186.52	179.61	293.59	269.42	245.23	231.41
54	138.70	125.49	115.58	108.98	208.75	191.77	174.77	165.06	232.33	214.99	194.18	183.77	298.21	273.93	249.67	235.79
55	143.11	129.80	116.49	113.16	212.84	195.69	178.59	168.81	241.13	220.16	199.19	192.21	304.03	279.57	255.11	241.13

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	48.37	43.54	40.31	38.70	73.48	67.57	60.45	58.09	79.58	72.81	66.04	62.64	104.98	96.50	86.35	82.96
25-29	56.97	53.41	48.07	46.29	86.35	79.83	71.97	69.35	93.46	85.98	78.51	74.77	123.36	114.02	102.81	99.07
30-34	79.01	72.24	65.47	60.95	117.82	107.87	97.91	92.92	128.01	118.53	106.67	101.92	168.29	154.08	139.85	132.74
35-39	98.80	90.79	82.78	80.11	151.14	137.38	125.61	119.74	162.62	148.61	134.59	128.97	215.89	196.27	179.44	171.03
40-44	118.68	109.78	97.91	94.94	178.82	165.74	150.49	141.76	196.27	177.58	162.00	155.77	255.46	236.77	214.97	202.50
45	126.94	114.55	105.26	99.07	191.15	175.23	159.29	152.48	208.05	188.55	172.29	162.54	273.07	250.31	227.56	217.80
46	127.99	115.51	106.14	99.90	195.05	178.97	162.93	153.76	209.78	190.12	173.72	167.17	278.63	255.68	232.73	219.62
47	128.52	119.12	106.58	100.31	195.32	179.43	161.25	154.45	210.66	194.20	174.45	167.87	283.06	260.03	233.70	223.81
48	129.58	120.10	107.46	104.30	196.93	180.91	164.85	155.72	212.39	195.80	175.88	169.25	285.40	262.17	238.93	225.66
49	131.17	121.57	108.77	105.57	198.74	182.74	166.75	157.63	214.99	198.20	178.03	171.31	292.25	268.73	245.22	231.79
50	135.45	122.55	112.87	106.42	202.63	186.51	168.09	161.19	216.72	199.80	179.48	172.71	297.99	274.29	247.20	237.04
51	135.99	126.28	113.33	110.09	205.77	189.58	171.09	164.13	224.38	203.99	186.99	176.79	302.58	278.78	251.59	241.38
52	140.34	130.55	117.49	110.97	212.82	196.25	177.35	167.88	233.03	212.46	195.33	185.05	308.43	284.43	257.02	243.31
53	144.74	131.58	121.71	115.13	216.87	200.20	181.12	171.58	241.78	221.05	200.34	189.97	314.31	290.13	262.50	248.69
54	148.61	135.40	122.19	115.58	223.31	206.34	186.92	177.21	249.67	228.86	208.05	197.65	319.02	294.74	267.00	253.12
55	153.10	139.78	126.47	119.82	227.52	210.37	190.80	181.03	258.61	237.63	216.67	202.68	325.00	300.53	272.58	258.61

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

Unlimited

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	54.82	49.99	45.15	43.54	83.73	76.45	70.38	66.74	90.15	83.20	76.28	71.08	119.62	109.21	100.54	95.34
25-29	64.09	58.75	53.41	51.63	99.14	91.09	83.06	79.04	107.17	99.51	89.95	86.12	141.62	130.14	118.65	112.91
30-34	88.04	81.27	72.24	69.98	135.90	124.03	113.83	107.03	148.05	133.49	121.34	116.49	194.14	177.17	162.60	152.90
35-39	112.15	101.47	93.46	88.12	172.82	158.75	144.67	136.64	186.60	172.24	155.01	149.27	246.87	226.79	206.68	195.20
40-44	133.51	121.65	109.78	103.84	205.41	189.80	171.94	163.00	223.27	204.13	185.00	175.44	293.44	271.12	245.60	232.84
45	142.42	130.03	117.65	111.46	219.02	200.38	181.74	174.74	236.32	216.35	199.69	189.72	312.85	286.23	259.60	249.63
46	143.60	131.12	118.63	112.38	223.18	204.39	185.59	176.19	238.29	221.49	201.36	191.31	318.82	291.98	265.13	251.70
47	144.20	131.66	119.12	112.85	223.22	204.61	186.02	176.70	239.27	222.41	202.19	192.09	323.51	296.55	269.58	256.10
48	145.38	132.74	120.10	116.94	227.40	208.66	189.91	180.52	241.24	224.24	203.86	193.68	329.58	302.40	275.22	261.62
49	147.16	134.37	124.77	118.37	229.19	210.48	189.42	180.08	247.62	226.99	206.35	196.04	337.04	309.52	278.59	264.82
50	148.35	138.67	125.77	119.32	233.40	212.18	193.31	183.89	249.61	228.82	208.01	197.63	343.24	312.03	284.29	270.42
51	152.18	139.23	126.28	123.04	236.69	217.75	196.48	186.99	257.57	236.69	212.35	201.88	348.08	320.23	288.92	274.99
52	156.66	143.60	130.55	124.02	244.52	225.16	203.36	193.67	266.64	245.59	221.05	210.52	354.38	326.31	294.71	280.68
53	161.19	148.03	134.87	128.29	248.88	229.35	207.41	197.67	275.83	254.61	229.87	219.25	360.70	332.41	300.60	286.44
54	165.12	151.91	138.70	132.10	255.97	236.08	213.73	203.79	284.01	262.71	237.88	227.21	365.68	337.27	305.30	291.10
55	169.74	156.43	143.11	133.13	262.99	240.43	217.89	207.88	296.97	271.92	246.88	232.57	375.69	343.48	311.29	296.97

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.18	22.46	20.73	19.00	38.08	34.29	31.75	30.48	39.90	36.27	32.64	30.84	54.40	48.97	45.34	43.53
25-29	25.91	24.18	22.46	20.73	40.63	36.82	34.29	31.75	43.53	39.90	36.27	34.47	58.03	52.60	48.97	45.34
30-34	27.64	25.91	24.18	22.46	43.17	40.63	36.82	34.29	47.16	41.71	38.08	36.27	61.66	58.03	52.60	48.97
35-39	31.09	27.64	25.91	24.18	46.99	43.17	39.37	36.82	48.97	45.34	41.71	39.90	67.11	61.66	56.22	52.60
40-44	32.82	29.36	27.64	25.91	50.79	46.99	41.91	40.63	54.40	48.97	45.34	41.71	72.55	67.11	59.85	58.03
45	32.82	31.09	27.64	25.91	52.06	46.99	43.17	40.63	54.40	50.79	45.34	43.53	74.35	67.11	61.66	58.03
46	34.55	31.09	27.64	25.91	52.06	48.24	43.17	41.91	54.40	50.79	45.34	43.53	74.35	68.92	61.66	59.85
47	34.55	31.09	27.64	27.64	52.56	47.55	43.80	41.29	54.40	50.79	45.34	43.53	76.18	68.92	63.48	59.85
48	34.55	31.09	29.36	27.64	52.56	48.82	43.80	41.29	56.22	50.79	45.34	43.53	76.18	70.74	63.48	59.85
49	34.55	32.82	29.36	27.64	53.02	48.11	44.39	41.94	56.22	50.79	47.16	43.53	77.98	70.74	65.29	61.66
50	36.27	32.82	29.36	27.64	53.02	49.33	44.39	41.94	56.22	50.79	47.16	43.53	77.98	72.55	65.29	61.66
51	36.27	32.82	29.36	27.64	54.27	49.33	45.63	43.17	56.22	52.60	47.16	45.34	79.80	72.55	67.11	63.48
52	36.27	32.82	31.09	29.36	56.30	51.30	46.30	45.04	58.03	52.60	47.16	45.34	81.61	74.35	67.11	65.29
53	36.27	34.55	31.09	29.36	57.58	52.56	47.55	45.04	58.03	52.60	48.97	45.34	83.43	76.18	68.92	65.29
54	38.00	34.55	31.09	29.36	59.68	54.60	49.52	46.99	59.85	54.40	48.97	47.16	85.24	77.98	70.74	67.11
55	38.00	34.55	31.09	29.36	60.94	55.86	50.79	48.24	59.85	54.40	48.97	47.16	87.06	79.80	72.55	68.92
56	41.46	38.00	34.55	32.82	64.69	59.22	53.77	51.18	64.87	59.10	53.35	51.18	89.83	82.25	74.69	71.07
57	44.91	39.73	36.27	34.55	67.61	61.84	56.06	53.44	69.91	63.80	57.71	55.21	92.61	84.71	76.82	73.22
58	46.64	43.18	39.73	38.00	71.54	65.38	59.21	56.53	74.93	68.50	62.08	59.22	95.38	87.16	78.96	75.39
59	50.09	46.64	41.46	39.73	75.57	69.01	62.42	59.69	79.95	73.20	66.45	63.25	98.15	89.62	81.08	77.53
60	53.55	48.36	44.91	43.18	79.74	72.73	65.74	62.95	84.99	77.90	70.82	67.28	100.92	92.07	83.22	79.68
61	58.73	53.55	48.36	46.64	85.88	78.33	71.06	67.70	91.36	83.57	76.14	72.24	108.71	99.15	89.94	85.70
62	63.91	58.73	53.55	50.09	92.04	83.93	76.38	72.47	97.73	89.23	81.44	77.19	116.51	106.22	96.68	91.72
63	69.09	63.91	57.00	55.27	99.45	90.65	82.72	78.18	104.11	94.89	86.77	82.15	124.30	113.31	103.40	97.73
64	74.27	67.37	62.18	58.73	105.67	96.31	88.11	83.02	110.48	100.56	92.07	87.10	132.09	120.39	110.13	103.76
65	79.46	72.55	65.64	62.18	111.90	101.98	93.48	87.81	116.85	106.22	97.39	92.07	139.87	127.47	116.85	109.77
66	88.09	81.18	74.27	70.82	122.02	111.54	101.91	95.97	127.83	116.64	106.54	100.95	150.64	137.69	125.81	118.47
67	98.46	89.82	81.18	77.73	130.74	119.79	109.17	103.00	138.83	127.06	115.69	109.81	161.40	147.89	134.78	127.16
68	107.09	98.46	89.82	84.64	141.17	129.63	117.87	111.40	149.81	137.48	124.85	118.69	172.16	158.10	143.74	135.87
69	117.46	107.09	96.73	93.27	149.99	138.01	125.22	118.54	160.80	147.89	134.01	127.54	182.92	168.31	152.71	144.56
70	126.09	115.73	105.37	100.18	160.76	148.17	134.19	127.22	171.78	158.31	143.17	136.42	193.69	178.52	161.67	153.26
71	145.09	133.00	120.91	114.00	183.91	168.37	154.21	145.71	195.36	178.52	163.37	154.94	218.94	200.42	183.58	173.47
72	162.37	150.28	136.46	129.55	207.57	190.41	173.21	164.63	218.94	200.42	181.89	173.47	244.21	224.00	203.78	193.69
73	181.37	165.82	152.00	143.37	231.74	212.91	194.07	183.94	240.83	222.30	202.10	191.99	269.46	247.58	225.68	213.89
74	200.37	183.09	165.82	158.91	256.42	235.91	213.91	203.66	264.41	242.52	220.63	208.83	294.73	271.15	245.88	234.10
75	217.64	200.37	181.37	172.73	281.59	257.86	235.65	223.79	287.99	264.41	239.15	227.36	319.98	293.04	267.79	254.32
76	250.46	229.73	209.00	198.64	314.20	289.00	262.32	248.97	325.04	298.10	271.15	257.68	357.03	328.42	298.10	282.93
77	283.28	259.10	236.64	224.55	346.79	318.64	289.00	275.66	360.41	331.78	301.46	286.30	394.08	362.09	328.42	313.25
78	316.10	288.46	262.55	250.46	379.41	348.27	317.16	300.86	397.46	365.47	331.78	314.95	431.13	395.78	360.41	341.89
79	348.92	319.55	290.19	276.37	413.50	377.92	343.84	326.05	434.51	399.14	362.09	343.56	469.88	429.46	390.72	370.50
80	380.01	348.92	317.83	300.55	446.10	409.04	370.50	352.72	471.56	432.83	392.41	373.88	506.93	464.82	421.04	400.82
81	407.65	373.10	338.55	323.01	477.22	437.20	397.17	377.92	505.23	463.15	421.04	399.14	542.30	496.82	451.35	429.46
82	437.01	400.74	364.46	347.19	512.78	469.81	426.82	406.08	542.30	496.82	451.35	429.46	582.71	533.87	485.03	461.45
83	473.28	433.55	393.83	374.83	552.81	506.87	460.91	438.68	586.08	537.25	488.40	463.15	628.19	575.97	523.78	498.50
84	513.01	469.83	426.65	405.92	600.22	549.83	500.92	475.73	634.93	582.71	528.81	503.56	682.09	624.82	569.24	540.61
85	559.65	513.01	466.37	442.19	655.07	600.22	545.37	518.72	692.18	634.93	577.66	549.03	744.39	682.09	619.76	589.44
86	609.74	557.92	507.83	481.92	712.86	653.58	594.30	564.66	754.49	692.18	629.87	597.88	810.07	742.70	675.34	641.66
87	665.01	609.74	552.74	525.10	778.07	712.86	647.66	615.04	823.55	754.49	685.45	651.77	884.18	810.07	735.97	698.92
88	723.74	663.29	602.83	573.47	847.73	776.58	706.94	671.37	897.65	821.85	747.75	710.70	963.32	882.48	803.33	762.92
89	789.38	723.74	658.11	625.29	923.32	846.25	769.19	730.65	978.49	895.95	815.12	774.69	1,049.21	961.64	874.07	830.29
90	860.20	789.38	716.83	680.56	1,006.31	923.32	838.83	797.32	1,066.06	976.79	887.54	843.76	1,143.53	1,049.21	953.22	906.06
91	937.93	860.20	780.74	742.74	1,098.19	1,006.31	914.42	868.48	1,162.05	1,064.37	968.38	919.53	1,247.95	1,143.53	1,039.12	986.90
92	1,022.57	936.20	851.56	808.38	1,196.01	1,096.71	997.42	947.03	1,266.47	1,160.38	1,054.26	1,002.07	1,359.10	1,246.25	1,133.42	1,076.17
93	1,114.11	1,020.84	927.57	882.66	1,304.19	1,196.01	1,086.34	1,032.98	1,379.30	1,264.79	1,150.27	1,093.01	1,482.03	1,359.10	1,234.48	1,173.85
94	1,214.30	1,112.39	1,012.20	962.11	1,421.28	1,302.73	1,184.16	1,124.88	1,503.94	1,379.30	1,253.00	1,190.69	1,615.09	1,480.36	1,345.63	1,278.26

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	32.82	29.36	27.64	25.91	48.24	44.44	39.37	38.08	50.79	47.16	43.53	39.90	68.92	63.48	56.22	54.40
25-29	34.55	32.82	29.36	27.64	52.06	46.99	43.17	40.63	54.40	50.79	45.34	43.53	74.35	67.11	61.66	58.03
30-34	38.00	34.55	31.09	29.36	55.86	50.79	45.70	44.44	59.85	54.40	48.97	47.16	79.80	72.55	65.29	63.48
35-39	41.46	38.00	34.55	32.82	59.68	54.60	49.52	46.99	63.48	58.03	52.60	50.79	85.24	77.98	70.74	67.11
40-44	43.18	39.73	36.27	34.55	63.48	58.39	53.32	50.79	68.92	63.48	58.03	54.40	90.68	83.43	76.18	72.55
45	44.91	41.46	36.27	34.55	66.01	59.68	54.60	52.06	70.74	63.48	58.03	56.22	94.31	85.24	77.98	74.35
46	44.91	41.46	38.00	36.27	66.01	60.94	55.86	52.06	70.74	63.48	58.03	56.22	94.31	87.06	79.80	74.35
47	44.91	41.46	38.00	36.27	66.33	61.31	55.07	52.56	70.74	65.29	58.03	56.22	96.13	88.87	79.80	76.18
48	44.91	41.46	38.00	36.27	67.57	61.31	56.30	53.80	70.74	65.29	58.03	56.22	97.93	88.87	81.61	77.98
49	46.64	41.46	38.00	36.27	67.83	61.66	56.72	53.02	70.74	65.29	59.85	56.22	99.76	90.68	83.43	77.98
50	46.64	43.18	38.00	36.27	69.05	62.89	56.72	54.27	70.74	65.29	59.85	56.22	101.56	92.50	83.43	79.80
51	46.64	43.18	39.73	38.00	70.30	64.14	57.97	55.50	72.55	67.11	59.85	58.03	103.38	94.31	85.24	81.61
52	48.36	43.18	39.73	38.00	72.59	66.33	60.08	57.58	74.35	68.92	61.66	58.03	105.19	96.13	87.06	83.43
53	48.36	44.91	41.46	38.00	72.59	67.57	61.31	57.58	76.18	70.74	63.48	59.85	105.19	97.93	88.87	83.43
54	50.09	44.91	41.46	39.73	74.92	68.56	63.48	59.68	77.98	70.74	65.29	61.66	107.01	97.93	90.68	85.24
55	50.09	46.64	41.46	39.73	76.18	69.83	63.48	60.94	79.80	72.55	67.11	63.48	108.82	99.76	90.68	87.06
56	53.55	50.09	44.91	43.18	81.80	75.05	68.03	65.18	85.09	77.53	71.40	67.78	113.63	104.24	94.51	90.54
57	57.00	51.82	46.64	44.91	86.43	79.38	71.77	68.62	90.37	82.48	75.67	72.08	118.41	108.71	98.32	94.01
58	60.46	55.27	50.09	48.36	92.40	84.92	76.60	73.14	95.66	87.45	79.95	76.38	123.21	113.21	102.14	97.51
59	63.91	58.73	51.82	50.09	98.56	90.61	81.59	77.74	100.95	92.40	84.24	80.69	128.00	117.68	105.96	100.97
60	65.64	60.46	55.27	51.82	104.91	96.53	86.71	82.54	106.22	97.39	88.52	84.99	132.80	122.17	109.77	104.47
61	72.55	67.37	60.46	57.00	112.19	102.94	92.87	88.40	115.44	105.89	96.31	92.07	142.00	130.31	117.56	111.90
62	79.46	72.55	65.64	62.18	119.47	109.40	99.03	94.28	124.65	114.38	104.11	99.15	151.21	138.47	125.36	119.35
63	84.64	77.73	70.82	67.37	128.34	117.28	106.50	101.42	133.85	122.88	111.90	106.22	160.41	146.59	133.14	126.76
64	91.55	84.64	76.00	72.55	135.69	123.79	112.74	107.37	143.06	131.38	119.68	113.31	169.62	154.75	140.93	134.21
65	98.46	89.82	81.18	77.73	143.06	130.31	118.98	113.31	152.26	139.87	127.47	120.39	178.82	162.89	148.72	141.64
66	110.55	100.18	91.55	86.37	156.81	142.94	130.49	124.26	166.61	152.99	139.38	132.01	193.58	176.47	161.10	153.40
67	122.64	112.28	101.91	96.73	168.75	153.92	140.49	133.77	180.95	166.12	151.27	143.65	208.35	190.02	173.44	165.15
68	134.73	122.64	112.28	105.37	182.93	166.95	152.36	145.05	195.31	179.23	163.16	155.27	223.10	203.59	185.81	176.91
69	145.09	133.00	120.91	115.73	195.05	178.07	162.49	154.69	209.65	192.35	175.05	166.89	237.87	217.16	198.16	188.65
70	157.19	145.09	131.28	124.37	209.67	191.50	174.74	166.34	224.00	205.47	186.95	178.52	252.62	230.74	210.53	200.42
71	183.09	167.55	152.00	145.09	240.50	220.68	199.47	189.58	254.32	234.10	212.20	202.10	286.30	262.73	237.47	225.68
72	207.28	190.00	172.73	164.09	270.57	249.08	226.17	214.72	284.63	261.05	237.47	225.68	318.31	293.04	266.09	252.62
73	231.46	212.46	193.46	183.09	302.71	278.08	252.01	240.43	314.95	289.67	262.73	249.25	352.00	323.36	293.04	279.57
74	257.37	234.91	214.19	203.82	335.53	307.69	279.86	265.22	345.26	316.62	287.99	274.52	385.67	353.67	321.68	304.84
75	281.55	259.10	234.91	222.82	369.04	337.90	306.79	291.97	375.56	345.26	313.25	298.10	419.36	383.99	348.62	331.78
76	321.28	295.37	267.73	255.64	413.50	379.41	343.84	327.53	424.40	389.05	353.67	336.83	469.88	431.13	390.72	372.20
77	362.74	331.64	302.28	286.73	457.96	419.43	380.89	363.10	473.24	434.51	395.78	375.56	520.40	476.62	432.83	412.63
78	402.46	369.64	335.10	319.55	502.42	460.91	419.43	397.17	522.08	479.99	436.19	414.30	570.92	523.78	476.62	451.35
79	443.92	405.92	369.64	350.64	546.89	500.92	456.47	432.76	570.92	523.78	476.62	453.04	621.46	569.24	518.72	491.76
80	483.65	443.92	402.46	383.46	591.34	542.43	493.53	468.33	619.76	569.24	517.04	491.76	671.98	616.40	560.83	532.19
81	518.19	475.01	431.83	409.37	632.84	580.97	527.61	500.92	663.54	607.97	554.09	525.45	719.14	660.18	599.55	569.24
82	556.19	509.56	462.92	440.46	680.27	623.93	567.63	539.46	714.08	655.13	594.50	565.86	773.02	709.03	645.02	613.02
83	601.10	551.01	500.92	475.01	735.10	674.32	612.08	582.45	771.33	707.33	641.66	609.66	835.32	766.28	695.56	661.87
84	651.20	597.65	542.38	516.47	797.32	730.65	665.44	631.35	837.02	766.28	697.23	661.87	906.06	830.29	756.19	717.44
85	709.92	651.20	592.47	563.10	869.96	797.32	724.73	687.66	911.12	835.32	759.55	722.50	988.60	906.06	823.55	781.44
86	773.83	709.92	646.01	613.20	948.49	868.48	789.93	749.91	993.63	911.12	828.59	786.50	1,077.84	986.90	897.65	852.17
87	844.65	773.83	703.02	668.47	1,032.98	947.03	861.06	818.09	1,082.90	993.63	902.69	857.23	1,173.85	1,076.17	978.49	929.64
88	920.66	842.93	766.93	728.92	1,126.34	1,032.98	938.13	892.19	1,180.58	1,082.90	983.54	934.70	1,279.94	1,173.85	1,066.06	1,013.85
89	1,003.57	918.93	836.02	794.56	1,227.11	1,124.88	1,022.61	972.22	1,286.67	1,178.88	1,072.79	1,018.91	1,394.46	1,278.26	1,162.05	1,104.78
90	1,093.39	1,001.84	910.29	865.38	1,338.29	1,227.11	1,114.49	1,059.66	1,402.88	1,286.67	1,168.79	1,109.84	1,520.77	1,394.46	1,266.47	1,204.16
91	1,191.84	1,091.66	993.20	943.11	1,458.32	1,336.80	1,215.26	1,154.51	1,529.19	1,401.20	1,274.89	1,210.90	1,657.19	1,519.08	1,380.98	1,311.94
92	1,298.94	1,190.12	1,081.30	1,027.75	1,590.24	1,456.85	1,324.93	1,258.26	1,667.28	1,527.52	1,389.41	1,318.67	1,807.07	1,655.50	1,505.61	1,429.84
93	1,414.67	1,297.21	1,179.75	1,121.02	1,732.51	1,588.75	1,443.50	1,372.37	1,817.18	1,665.61	1,514.03	1,438.25	1,968.76	1,805.39	1,640.34	1,559.51
94	1,542.49	1,414.67	1,285.12	1,221.21	1,888.11	1,731.01	1,573.93	1,495.38	1,980.53	1,815.48	1,650.44	1,567.93	2,145.57	1,967.06	1,788.54	1,699.30

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	34.55	32.82	29.36	27.64	53.32	49.52	44.44	43.17	56.22	52.60	47.16	45.34	76.18	70.74	63.48	61.66
25-29	38.00	34.55	31.09	29.36	58.39	53.32	48.24	45.70	61.66	56.22	50.79	48.97	83.43	76.18	68.92	65.29
30-34	41.46	38.00	34.55	32.82	62.22	57.14	52.06	49.52	65.29	59.85	54.40	52.60	88.87	81.61	74.35	70.74
35-39	43.18	39.73	36.27	34.55	67.30	60.94	55.86	53.32	70.74	65.29	59.85	56.22	96.13	87.06	79.80	76.18
40-44	46.64	43.18	39.73	38.00	72.37	66.01	59.68	57.14	76.18	70.74	63.48	59.85	103.38	94.31	85.24	81.61
45	48.36	44.91	39.73	38.00	73.63	67.30	60.94	58.39	77.98	70.74	65.29	61.66	105.19	96.13	87.06	83.43
46	48.36	44.91	39.73	38.00	74.92	68.56	62.22	59.68	77.98	72.55	65.29	61.66	107.01	97.93	88.87	85.24
47	48.36	44.91	41.46	38.00	75.09	68.84	62.58	60.08	79.80	72.55	67.11	63.48	108.82	99.76	90.68	87.06
48	48.36	44.91	41.46	39.73	76.34	70.08	63.83	61.31	79.80	74.35	67.11	63.48	110.63	101.56	92.50	88.87
49	50.09	44.91	41.46	39.73	77.69	70.30	64.14	61.66	81.61	74.35	67.11	63.48	114.26	103.38	94.31	90.68
50	50.09	44.91	41.46	39.73	78.93	72.77	65.36	62.89	81.61	76.18	68.92	65.29	116.08	107.01	96.13	92.50
51	51.82	46.64	43.18	39.73	80.17	72.77	66.60	62.89	83.43	76.18	68.92	67.11	117.89	107.01	97.93	92.50
52	51.82	48.36	43.18	41.46	81.34	75.09	67.57	65.06	85.24	77.98	70.74	67.11	117.89	108.82	97.93	94.31
53	53.55	50.09	44.91	43.18	82.60	76.34	68.84	65.06	87.06	79.80	72.55	68.92	119.71	110.63	99.76	94.31
54	55.27	50.09	46.64	43.18	85.07	77.45	71.10	67.30	88.87	81.61	74.35	68.92	121.51	110.63	101.56	96.13
55	57.00	51.82	46.64	44.91	86.33	78.72	71.10	68.56	88.87	81.61	74.35	70.74	123.34	112.45	101.56	97.93
56	60.46	55.27	50.09	48.36	92.44	84.41	76.35	73.50	95.89	87.96	80.03	76.07	128.41	117.23	106.04	102.09
57	63.91	58.73	53.55	51.82	97.44	89.06	80.69	77.54	102.90	94.29	85.70	81.38	133.48	122.00	110.51	106.21
58	69.09	62.18	57.00	53.55	103.93	95.08	86.24	82.78	109.91	100.64	91.36	86.73	138.56	126.79	114.99	110.36
59	72.55	65.64	60.46	57.00	110.60	101.30	91.98	88.16	116.92	106.97	97.02	92.04	143.65	131.56	119.47	114.48
60	76.00	69.09	63.91	60.46	117.50	107.70	97.91	93.73	123.94	113.31	102.69	97.39	148.72	136.34	123.94	118.64
61	82.91	76.00	69.09	65.64	125.61	115.25	104.63	100.14	133.50	122.17	110.84	105.18	158.99	145.88	132.43	126.76
62	88.09	81.18	74.27	70.82	133.71	122.81	111.34	106.60	143.06	131.02	118.98	112.97	169.26	155.46	140.93	134.92
63	95.00	86.37	79.46	74.27	143.62	132.00	119.55	114.46	152.62	139.87	127.12	120.75	179.53	165.00	149.43	143.06
64	101.91	93.27	84.64	79.46	151.83	139.67	126.33	120.97	162.18	148.72	135.27	128.54	189.80	174.58	157.92	151.21
65	107.09	98.46	89.82	84.64	160.05	147.30	133.14	127.47	171.74	157.59	143.42	136.34	200.07	184.13	166.42	159.34
66	120.91	110.55	101.91	96.73	176.56	162.42	146.87	140.37	188.58	172.89	157.52	149.49	217.99	200.53	181.31	173.28
67	134.73	124.37	112.28	107.09	191.09	175.70	158.91	151.66	205.44	188.20	171.61	162.65	235.92	216.92	196.19	187.22
68	148.55	136.46	124.37	117.46	208.13	191.32	173.08	164.95	222.29	203.49	185.71	175.78	253.83	233.31	211.08	201.16
69	162.37	148.55	136.46	129.55	222.84	204.76	185.28	176.37	239.15	218.79	199.79	188.95	271.76	249.70	225.94	215.10
70	176.19	162.37	146.82	139.91	240.43	220.85	199.90	190.11	255.99	234.10	213.89	202.10	289.67	266.09	240.83	229.04
71	205.55	188.28	171.00	162.37	275.87	251.81	229.18	217.87	289.67	266.09	242.52	229.04	328.42	299.78	272.83	259.35
72	233.19	214.19	195.19	184.82	310.63	284.89	259.11	246.23	325.04	298.10	271.15	257.68	365.47	335.15	304.84	289.67
73	262.55	240.10	217.64	207.28	347.60	318.64	289.67	275.19	358.73	330.09	299.78	284.63	404.19	370.50	336.83	319.98
74	290.19	266.01	241.82	229.73	385.35	353.11	320.88	304.77	394.08	360.41	328.42	311.57	442.93	405.88	368.83	350.30
75	317.83	291.92	266.01	252.19	423.86	388.30	352.72	334.94	427.77	392.41	357.03	338.51	481.67	441.24	400.82	380.61
76	371.37	340.28	309.19	293.64	480.18	440.17	400.15	380.89	491.76	451.35	409.25	389.05	545.66	500.20	454.71	432.83
77	423.19	386.92	352.37	335.10	537.98	493.53	449.06	426.82	555.77	508.61	463.15	439.57	611.35	560.83	510.29	485.03
78	475.01	435.28	395.55	376.55	595.79	546.89	496.47	471.27	618.08	567.56	515.34	490.09	677.03	621.46	564.19	535.55
79	526.83	483.65	438.74	418.01	653.58	598.73	543.92	517.24	682.09	624.82	567.56	540.61	742.70	680.39	618.08	587.77
80	580.38	532.01	483.65	459.46	711.37	652.09	592.82	563.17	746.08	683.76	621.46	589.44	808.38	741.02	673.65	639.96
81	620.10	568.28	516.47	490.56	760.30	696.56	634.30	601.71	798.27	730.91	665.24	631.55	863.96	791.54	720.81	683.76
82	666.74	611.47	556.19	528.56	818.09	749.91	681.74	647.66	857.23	786.50	714.08	678.71	929.64	852.17	774.69	735.97
83	720.29	659.83	599.38	570.01	883.30	809.20	736.57	699.52	926.27	848.81	771.33	732.61	1,003.74	919.53	837.02	794.91
84	780.74	716.83	651.20	618.38	958.88	878.85	798.83	758.81	1,005.43	921.23	837.02	794.91	1,089.64	998.69	907.75	862.28
85	851.56	780.74	709.92	673.65	1,044.84	957.40	869.96	826.97	1,094.69	1,003.74	912.80	867.34	1,187.32	1,087.95	988.60	939.74
86	927.57	851.56	773.83	734.11	1,138.19	1,043.35	948.49	901.07	1,194.05	1,094.69	995.33	944.80	1,293.41	1,185.63	1,077.84	1,023.95
87	1,012.20	927.57	842.93	801.47	1,240.46	1,138.19	1,034.46	982.60	1,301.84	1,192.37	1,084.58	1,030.68	1,409.62	1,293.41	1,175.52	1,116.58
88	1,102.02	1,010.48	918.93	872.29	1,353.10	1,240.46	1,127.83	1,071.52	1,418.04	1,300.14	1,182.26	1,123.33	1,537.61	1,409.62	1,281.62	1,217.63
89	1,202.21	1,102.02	1,001.84	951.75	1,474.63	1,351.61	1,228.61	1,167.84	1,546.02	1,416.35	1,288.37	1,224.37	1,675.72	1,535.93	1,396.15	1,327.10
90	1,309.30	1,200.48	1,091.66	1,036.39	1,606.52	1,473.14	1,339.75	1,271.58	1,685.81	1,544.35	1,404.56	1,333.83	1,825.59	1,674.02	1,522.46	1,444.98
91	1,428.49	1,309.30	1,190.12	1,129.66	1,751.77	1,605.05	1,459.80	1,387.19	1,837.39	1,684.13	1,530.88	1,453.40	1,990.64	1,823.92	1,658.87	1,576.34
92	1,556.31	1,426.76	1,297.21	1,231.57	1,908.85	1,750.29	1,591.70	1,511.68	2,002.43	1,835.70	1,668.98	1,584.77	2,169.15	1,988.96	1,808.75	1,717.80
93	1,696.22	1,554.58	1,414.67	1,343.85	2,080.77	1,907.38	1,733.98	1,648.03	2,182.62	2,000.75	1,818.86	1,727.91	2,364.51	2,167.48	1,970.43	1,872.75
94	1,849.95	1,694.49	1,540.76	1,464.76	2,268.99	2,079.31	1,891.07	1,796.23	2,377.98	2,180.95	1,982.23	1,882.85	2,578.41	2,362.84	2,148.95	2,041.16

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

1825 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	41.46	38.00	34.55	32.82	62.22	57.14	52.06	49.52	65.29	59.85	54.40	52.60	88.87	81.61	74.35	70.74
25-29	43.18	39.73	36.27	34.55	66.01	60.94	55.86	52.06	70.74	65.29	58.03	56.22	94.31	87.06	79.80	74.35
30-34	46.64	43.18	39.73	38.00	71.10	66.01	59.68	57.14	76.18	68.92	63.48	59.85	101.56	94.31	85.24	81.61
35-39	50.09	46.64	41.46	39.73	77.45	71.10	63.48	60.94	81.61	74.35	67.11	65.29	110.63	101.56	90.68	87.06
40-44	55.27	50.09	44.91	43.18	82.54	76.18	68.56	66.01	87.06	79.80	72.55	68.92	117.89	108.82	97.93	94.31
45	55.27	50.09	46.64	43.18	83.79	77.45	69.83	67.30	88.87	81.61	74.35	70.74	119.71	110.63	99.76	96.13
46	55.27	51.82	46.64	44.91	85.07	78.72	71.10	67.30	88.87	81.61	74.35	70.74	121.51	112.45	101.56	96.13
47	55.27	51.82	46.64	44.91	85.11	77.60	71.34	67.57	88.87	81.61	74.35	70.74	123.34	112.45	103.38	97.93
48	57.00	51.82	46.64	44.91	86.35	78.84	71.34	67.57	88.87	81.61	74.35	70.74	125.14	114.26	103.38	97.93
49	57.00	51.82	46.64	44.91	85.11	78.93	71.53	67.83	88.87	81.61	74.35	70.74	125.14	116.08	105.19	99.76
50	57.00	51.82	46.64	44.91	86.33	78.93	71.53	67.83	88.87	81.61	74.35	70.74	126.95	116.08	105.19	99.76
51	58.73	53.55	48.36	46.64	87.56	80.17	72.77	69.05	92.50	85.24	76.18	72.55	128.77	117.89	107.01	101.56
52	58.73	55.27	50.09	46.64	90.10	82.60	75.09	71.34	94.31	87.06	79.80	74.35	130.58	119.71	108.82	103.38
53	60.46	55.27	50.09	48.36	91.36	83.85	76.34	72.59	97.93	88.87	81.61	77.98	132.40	121.51	110.63	105.19
54	62.18	57.00	51.82	48.36	93.94	86.33	78.72	74.92	99.76	92.50	83.43	79.80	134.21	123.34	112.45	107.01
55	63.91	58.73	51.82	50.09	95.23	87.61	78.72	74.92	103.38	94.31	85.24	81.61	136.03	125.14	112.45	107.01
56	67.37	62.18	57.00	53.55	103.09	94.77	85.43	81.26	110.68	100.95	91.56	87.25	143.18	131.64	118.65	112.88
57	72.55	67.37	60.46	58.73	109.72	100.83	91.13	86.67	117.98	107.58	97.88	92.87	150.32	138.12	124.83	118.73
58	77.73	72.55	65.64	62.18	118.10	108.46	98.28	93.46	125.28	114.20	104.21	98.51	157.47	144.61	131.03	124.61
59	82.91	76.00	69.09	65.64	126.74	116.33	105.66	100.47	132.57	120.84	110.53	104.13	164.59	151.09	137.22	130.46
60	88.09	81.18	74.27	70.82	135.68	124.49	113.29	107.70	139.87	127.47	116.85	109.77	171.74	157.59	143.42	136.34
61	95.00	88.09	79.46	76.00	145.46	133.43	121.41	115.25	150.14	137.05	125.36	117.93	184.13	168.91	153.68	145.88
62	101.91	93.27	84.64	81.18	155.27	142.40	129.53	122.81	160.41	146.59	133.85	126.05	196.54	180.24	163.96	155.46
63	108.82	100.18	91.55	86.37	167.13	153.26	139.38	132.00	170.67	156.17	142.35	134.21	208.92	191.57	174.22	165.00
64	115.73	107.09	96.73	91.55	177.04	162.33	147.60	139.67	180.95	165.71	150.85	142.35	221.32	202.91	184.49	174.58
65	122.64	112.28	101.91	96.73	186.96	171.38	155.81	147.30	191.21	175.29	159.34	150.50	233.71	214.24	194.76	184.13
66	139.91	127.82	115.73	110.55	205.47	188.21	171.23	161.89	210.91	193.45	175.65	166.20	253.66	232.36	211.39	199.85
67	155.46	141.64	129.55	122.64	221.62	202.89	184.69	174.62	230.59	211.62	191.93	181.92	273.61	250.47	228.00	215.57
68	171.00	157.19	141.64	134.73	240.71	220.25	200.61	189.66	250.29	229.77	208.24	197.62	293.56	268.59	244.64	231.29
69	186.55	171.00	155.46	146.82	257.07	235.10	214.24	202.55	269.98	247.94	224.54	213.34	313.50	286.72	261.25	247.01
70	202.10	184.82	169.28	160.64	276.77	253.02	230.64	218.06	289.67	266.09	240.83	229.04	333.45	304.84	277.90	262.73
71	233.19	214.19	195.19	184.82	314.06	288.59	261.72	248.97	330.09	301.46	274.52	261.05	373.88	343.56	311.57	296.40
72	264.28	243.55	221.10	209.00	353.60	324.96	294.89	280.59	370.50	338.51	308.20	293.04	415.99	382.31	346.93	330.09
73	297.10	271.19	247.01	234.91	393.95	362.09	328.78	312.84	410.93	375.56	341.89	325.04	458.09	421.04	382.31	363.77
74	328.19	300.55	272.91	259.10	435.16	400.01	363.38	344.32	449.68	412.63	375.56	357.03	500.20	459.77	417.66	395.78
75	359.28	328.19	298.82	283.28	477.22	437.20	398.67	377.92	490.09	449.68	409.25	389.05	542.30	496.82	453.04	429.46
76	409.37	374.83	340.28	324.73	535.01	490.56	446.10	423.86	554.09	508.61	461.45	439.57	607.97	557.45	506.93	481.67
77	466.37	428.37	388.64	369.64	598.73	549.83	499.45	474.25	626.49	574.30	522.08	495.14	680.39	624.82	567.56	538.92
78	521.65	478.46	435.28	412.83	659.50	604.67	549.83	521.69	695.56	636.60	579.35	550.72	749.45	687.12	624.82	592.82
79	575.19	526.83	478.46	454.28	711.37	652.09	592.82	563.17	757.86	695.56	631.55	599.55	808.38	741.02	673.65	639.96
80	620.10	568.28	516.47	490.56	769.19	705.45	640.24	609.12	818.49	751.13	682.09	648.40	874.07	801.65	727.55	692.18
81	663.29	608.01	552.74	525.10	822.53	754.37	686.20	650.62	875.75	803.33	729.23	693.86	934.70	857.23	779.75	739.34
82	713.38	654.65	594.19	564.83	884.78	810.68	736.57	699.52	941.44	862.28	784.80	746.08	1,005.43	921.23	837.02	794.91
83	770.38	706.47	642.56	609.74	954.43	875.88	795.86	755.84	1,017.21	931.33	847.12	805.01	1,084.58	995.33	904.39	858.90
84	836.02	766.93	697.83	661.56	1,035.96	949.98	864.03	821.05	1,103.11	1,010.48	919.53	874.07	1,177.21	1,079.53	981.85	933.00
85	912.02	836.02	760.02	722.02	1,129.31	1,035.96	941.09	893.68	1,202.46	1,103.11	1,002.07	951.55	1,283.31	1,177.21	1,069.43	1,015.54
86	993.20	910.29	827.38	785.93	1,231.57	1,129.31	1,025.57	975.17	1,310.25	1,200.79	1,093.01	1,037.42	1,399.52	1,283.31	1,165.41	1,108.16
87	1,083.02	993.20	903.38	856.75	1,342.72	1,230.09	1,118.94	1,062.63	1,428.14	1,310.25	1,190.69	1,131.74	1,525.82	1,397.82	1,271.53	1,207.52
88	1,181.48	1,083.02	984.57	934.47	1,462.78	1,341.24	1,218.24	1,157.47	1,557.83	1,428.14	1,298.47	1,232.78	1,662.25	1,524.14	1,384.35	1,315.31
89	1,286.85	1,179.75	1,072.66	1,019.11	1,594.67	1,461.29	1,329.39	1,262.70	1,697.60	1,556.13	1,414.67	1,343.93	1,812.12	1,660.55	1,510.67	1,434.87
90	1,402.58	1,285.12	1,169.39	1,110.66	1,738.44	1,593.18	1,447.95	1,375.31	1,850.86	1,695.92	1,542.66	1,465.19	1,975.49	1,810.45	1,645.40	1,562.87
91	1,528.67	1,400.85	1,274.75	1,210.84	1,894.03	1,736.95	1,578.36	1,499.83	2,015.90	1,849.17	1,680.75	1,596.56	2,152.31	1,973.79	1,793.60	1,704.33
92	1,666.85	1,526.94	1,388.76	1,319.66	2,064.48	1,892.56	1,720.64	1,634.69	2,197.79	2,014.22	1,832.33	1,739.71	2,345.99	2,150.63	1,955.27	1,857.59
93	1,817.13	1,665.13	1,513.12	1,438.85	2,251.22	2,063.00	1,876.26	1,781.41	2,396.52	2,196.11	1,997.37	1,896.33	2,558.20	2,344.31	2,132.10	2,024.33
94	1,979.50	1,815.40	1,649.58	1,568.40	2,452.77	2,248.25	2,043.74	1,941.46	2,612.09	2,394.83	2,175.89	2,068.11	2,787.24	2,554.83	2,322.42	2,206.20

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.18	39.73	36.27	34.55	66.01	60.94	54.60	52.06	70.74	65.29	59.85	56.22	94.31	87.06	77.98	74.35
25-29	46.64	43.18	39.73	36.27	71.10	64.75	58.39	55.86	76.18	70.74	63.48	61.66	101.56	92.50	83.43	79.80
30-34	50.09	46.64	41.46	39.73	76.18	69.83	63.48	59.68	83.43	76.18	68.92	65.29	108.82	99.76	90.68	85.24
35-39	53.55	50.09	44.91	43.18	82.54	74.92	68.56	64.75	88.87	81.61	74.35	70.74	117.89	107.01	97.93	92.50
40-44	58.73	53.55	48.36	46.64	87.61	81.25	73.63	69.83	96.13	87.06	79.80	76.18	125.14	116.08	105.19	99.76
45	58.73	53.55	50.09	46.64	90.15	82.54	74.92	71.10	97.93	88.87	81.61	76.18	128.77	117.89	107.01	101.56
46	58.73	55.27	50.09	46.64	90.15	83.79	76.18	72.37	97.93	88.87	81.61	76.18	128.77	119.71	108.82	103.38
47	60.46	55.27	50.09	46.64	90.10	82.60	75.09	71.34	97.93	88.87	81.61	77.98	130.58	119.71	108.82	103.38
48	60.46	55.27	50.09	48.36	91.36	83.85	76.34	72.59	97.93	88.87	81.61	77.98	132.40	121.51	110.63	105.19
49	60.46	55.27	50.09	48.36	90.02	82.63	75.23	71.53	97.93	88.87	81.61	77.98	132.40	121.51	110.63	105.19
50	60.46	55.27	50.09	48.36	91.27	83.86	76.47	72.77	97.93	88.87	81.61	77.98	134.21	123.34	112.45	107.01
51	62.18	57.00	51.82	48.36	92.50	85.11	77.69	72.77	101.56	92.50	83.43	79.80	136.03	125.14	114.26	107.01
52	62.18	57.00	51.82	50.09	95.11	87.61	78.84	75.09	103.38	94.31	87.06	81.61	137.84	126.95	114.26	108.82
53	63.91	58.73	53.55	50.09	96.37	87.61	80.10	76.34	107.01	97.93	88.87	85.24	139.66	126.95	116.08	110.63
54	65.64	60.46	53.55	51.82	99.03	90.15	82.54	78.72	110.63	99.76	90.68	87.06	141.47	128.77	117.89	112.45
55	65.64	60.46	55.27	51.82	100.30	91.41	83.79	78.72	112.45	103.38	94.31	88.87	143.29	130.58	119.71	112.45
56	70.82	65.64	58.73	57.00	109.05	99.70	91.13	85.94	120.42	110.68	100.95	95.18	151.45	138.47	126.58	119.36
57	76.00	70.82	63.91	60.46	116.52	106.84	97.40	92.16	128.37	117.98	107.58	101.48	159.62	146.34	133.43	126.25
58	81.18	74.27	67.37	63.91	125.85	115.66	105.23	99.88	136.34	125.28	114.20	107.79	167.79	154.21	140.31	133.16
59	86.37	79.46	72.55	69.09	135.49	124.82	113.31	107.83	144.30	132.57	120.84	114.08	175.96	162.09	147.17	140.05
60	91.55	84.64	76.00	72.55	145.46	134.27	121.69	116.09	152.26	139.87	127.47	120.39	184.13	169.97	154.04	146.96
61	100.18	91.55	82.91	79.46	156.37	144.08	130.63	124.49	162.54	149.43	135.98	128.54	197.94	182.37	165.37	157.59
62	108.82	98.46	89.82	86.37	167.29	153.85	139.60	132.88	172.80	158.99	144.48	136.69	211.75	194.76	176.71	168.21
63	115.73	107.09	96.73	91.55	180.46	165.71	150.44	143.06	183.08	168.55	152.97	144.84	225.57	207.16	188.04	178.82
64	124.37	114.00	103.64	98.46	191.49	175.64	159.50	151.55	193.34	178.11	161.47	152.97	239.37	219.54	199.36	189.46
65	133.00	120.91	110.55	105.37	202.55	185.55	168.55	160.05	203.62	187.67	169.97	161.12	253.19	231.94	210.69	200.07
66	150.28	138.18	124.37	119.18	222.45	203.77	185.08	175.76	225.21	207.08	187.85	178.07	274.63	251.57	228.50	216.98
67	167.55	153.73	138.18	131.28	239.81	219.68	199.52	189.46	246.80	226.45	205.72	195.03	296.08	271.20	246.34	233.90
68	183.09	169.28	153.73	145.09	260.36	238.48	216.58	205.66	268.39	245.85	223.60	211.98	317.52	290.83	264.14	250.81
69	200.37	184.82	167.55	158.91	277.96	254.58	231.22	219.53	289.99	265.23	241.48	228.94	338.97	310.46	281.97	267.72
70	217.64	200.37	181.37	172.73	299.13	273.97	248.81	236.24	311.57	284.63	259.35	245.88	360.41	330.09	299.78	284.63
71	252.19	229.73	209.00	198.64	340.94	312.64	284.35	270.20	355.36	325.04	296.40	281.26	405.88	372.20	338.51	321.68
72	285.01	260.82	238.37	226.28	382.22	350.72	319.24	303.48	399.14	365.47	331.78	314.95	449.68	412.63	375.56	357.03
73	317.83	291.92	266.01	252.19	425.82	391.07	354.86	337.47	442.93	405.88	368.83	350.30	495.14	454.71	412.63	392.41
74	352.37	323.01	293.64	278.10	470.32	430.77	391.22	372.16	486.73	446.30	405.88	383.99	540.61	495.14	449.68	427.77
75	385.19	354.10	321.28	305.73	515.74	472.79	429.79	407.56	530.51	485.03	441.24	419.36	586.08	537.25	488.40	463.15
76	440.46	402.46	366.19	348.92	576.52	529.09	480.18	456.47	597.88	549.03	498.50	473.24	655.13	601.24	545.66	518.72
77	500.92	459.46	418.01	397.28	646.17	592.82	537.98	511.30	677.03	619.76	564.19	535.55	734.28	673.65	611.35	581.03
78	561.38	514.74	468.10	443.92	711.37	652.09	592.82	563.17	751.13	688.82	626.49	594.50	808.38	741.02	673.65	639.96
79	618.38	566.56	514.74	488.83	767.69	703.97	640.24	607.64	818.49	749.45	682.09	648.40	872.37	799.97	727.55	690.50
80	666.74	611.47	556.19	528.56	828.47	760.30	690.63	656.55	884.18	810.07	735.97	700.59	941.44	863.96	784.80	746.08
81	713.38	654.65	594.19	564.83	887.76	813.64	739.54	702.48	946.49	867.34	788.18	749.45	1,008.80	924.59	840.38	798.27
82	766.93	703.02	639.10	608.01	952.95	874.39	794.38	754.37	1,017.21	931.33	847.12	805.01	1,082.90	993.63	902.69	857.23
83	829.11	760.02	690.92	656.38	1,030.01	944.06	858.11	815.12	1,098.05	1,007.10	914.48	869.01	1,170.47	1,072.79	975.11	926.27
84	899.93	823.93	749.65	711.65	1,117.45	1,024.09	930.71	884.78	1,190.69	1,091.31	993.63	943.11	1,269.83	1,163.74	1,057.64	1,005.43
85	979.38	898.20	817.02	775.56	1,218.24	1,115.98	1,015.19	964.80	1,298.47	1,190.69	1,082.90	1,027.32	1,384.35	1,268.15	1,153.64	1,096.37
86	1,069.20	979.38	889.56	846.38	1,327.90	1,216.75	1,107.09	1,050.78	1,414.67	1,296.78	1,178.88	1,119.95	1,508.97	1,382.68	1,258.06	1,194.05
87	1,164.21	1,067.48	970.75	922.38	1,447.95	1,326.41	1,206.37	1,145.62	1,542.66	1,414.67	1,285.00	1,221.01	1,645.40	1,507.30	1,370.88	1,301.84
88	1,269.57	1,164.21	1,057.11	1,005.29	1,576.87	1,446.47	1,314.56	1,249.37	1,682.45	1,540.99	1,401.20	1,332.16	1,791.92	1,643.70	1,493.83	1,419.73
89	1,383.58	1,267.85	1,152.12	1,095.11	1,719.16	1,576.87	1,433.13	1,360.50	1,832.33	1,680.75	1,527.52	1,451.72	1,953.59	1,791.92	1,628.56	1,546.02
90	1,507.94	1,381.85	1,257.48	1,193.57	1,874.77	1,717.68	1,562.06	1,483.52	1,997.37	1,832.33	1,665.61	1,581.40	2,130.43	1,951.91	1,775.07	1,685.81
91	1,644.40	1,506.21	1,369.76	1,300.66	2,042.23	1,873.29	1,702.87	1,616.90	2,177.59	1,995.70	1,815.48	1,724.55	2,320.73	2,128.74	1,935.07	1,837.39
92	1,791.22	1,642.67	1,492.40	1,418.12	2,226.02	2,040.77	1,855.51	1,762.15	2,374.62	2,175.89	1,978.85	1,879.49	2,529.56	2,319.05	2,108.52	2,002.43
93	1,953.59	1,789.49	1,627.13	1,545.94	2,427.57	2,224.53	2,022.97	1,922.20	2,586.81	2,371.25	2,155.68	2,047.89	2,758.59	2,527.88	2,298.85	2,184.32
94	2,128.05	1,951.86	1,773.95	1,685.85	2,645.42	2,424.61	2,205.25	2,094.12	2,820.92	2,585.14	2,351.04	2,233.16	3,006.18	2,755.23	2,505.98	2,379.68

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

2920 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	48.36	44.91	39.73	38.00	73.63	67.30	60.94	58.39	79.80	72.55	65.29	63.48	105.19	96.13	87.06	83.43
25-29	51.82	48.36	43.18	41.46	78.72	72.37	66.01	62.22	85.24	77.98	70.74	67.11	112.45	103.38	94.31	88.87
30-34	55.27	51.82	46.64	44.91	85.07	77.45	71.10	67.30	92.50	83.43	76.18	72.55	121.51	110.63	101.56	96.13
35-39	60.46	55.27	50.09	48.36	91.41	83.79	76.18	72.37	97.93	90.68	81.61	77.98	130.58	119.71	108.82	103.38
40-44	63.91	58.73	53.55	51.82	97.76	90.15	81.25	77.45	105.19	97.93	88.87	83.43	139.66	128.77	116.08	110.63
45	65.64	60.46	55.27	51.82	100.30	91.41	82.54	78.72	108.82	99.76	90.68	85.24	143.29	130.58	117.89	112.45
46	65.64	60.46	55.27	51.82	100.30	92.69	83.79	79.99	108.82	99.76	90.68	85.24	143.29	132.40	119.71	114.26
47	65.64	60.46	55.27	51.82	100.12	91.36	83.85	78.84	108.82	99.76	90.68	85.24	145.09	132.40	121.51	114.26
48	67.37	60.46	55.27	53.55	101.36	92.61	83.85	80.10	108.82	99.76	90.68	85.24	146.90	134.21	121.51	116.08
49	67.37	60.46	55.27	53.55	101.13	92.50	83.86	80.17	108.82	99.76	90.68	85.24	148.72	136.03	123.34	117.89
50	67.37	62.18	55.27	53.55	101.13	92.50	85.11	80.17	108.82	99.76	90.68	85.24	148.72	136.03	125.14	117.89
51	69.09	62.18	57.00	53.55	102.37	93.73	85.11	81.38	112.45	103.38	92.50	88.87	150.53	137.84	125.14	119.71
52	69.09	63.91	58.73	55.27	105.12	96.37	87.61	83.85	114.26	105.19	96.13	90.68	152.35	139.66	126.95	121.51
53	70.82	65.64	58.73	57.00	106.37	97.61	88.86	83.85	117.89	108.82	97.93	94.31	154.16	141.47	128.77	121.51
54	72.55	65.64	60.46	57.00	109.18	100.30	91.41	86.33	121.51	112.45	101.56	96.13	155.98	143.29	130.58	123.34
55	74.27	67.37	60.46	58.73	110.47	101.56	92.69	87.61	125.14	114.26	103.38	99.76	157.79	145.09	132.40	125.14
56	79.46	72.55	65.64	62.18	120.46	110.60	100.73	95.54	133.77	122.22	110.68	106.37	167.31	153.61	139.91	132.69
57	84.64	77.73	70.82	67.37	129.08	118.35	107.63	102.38	142.36	130.16	117.98	112.97	176.83	162.13	147.42	140.25
58	89.82	82.91	76.00	70.82	139.75	127.98	116.21	110.84	150.99	138.13	125.28	119.59	186.35	170.64	154.94	147.79
59	96.73	88.09	79.46	76.00	150.81	137.94	125.09	119.61	159.58	146.08	132.57	126.17	195.86	179.16	162.45	155.34
60	101.91	93.27	84.64	81.18	162.25	148.25	134.27	128.68	168.21	154.04	139.87	132.80	205.38	187.67	169.97	162.89
61	110.55	101.91	91.55	88.09	173.99	159.17	144.36	137.93	179.88	164.67	149.79	142.00	220.25	201.49	182.72	174.58
62	119.18	110.55	100.18	95.00	185.73	170.09	154.43	147.16	191.57	175.29	159.70	151.21	235.12	215.30	195.47	186.25
63	129.55	117.46	107.09	101.91	199.99	183.28	166.56	158.36	203.25	185.91	169.62	160.41	249.99	229.12	208.21	197.94
64	138.18	126.09	115.73	108.82	211.88	194.32	176.77	167.71	214.95	196.54	179.53	169.62	264.87	242.91	220.96	209.62
65	146.82	134.73	122.64	117.46	223.79	205.38	186.96	177.04	226.63	207.16	189.46	178.82	279.74	256.73	233.71	221.32
66	165.82	152.00	138.18	131.28	245.93	225.82	205.47	194.70	250.35	229.04	209.17	197.62	303.63	278.81	253.66	240.38
67	184.82	169.28	153.73	146.82	265.28	243.72	221.62	210.14	274.07	250.94	228.86	216.44	327.49	300.90	273.61	259.44
68	203.82	186.55	169.28	162.37	288.13	264.83	240.71	228.37	297.81	272.83	248.57	235.22	351.38	322.97	293.56	278.50
69	222.82	203.82	186.55	176.19	307.72	282.94	257.07	244.01	321.52	294.73	268.28	254.04	375.25	345.06	313.50	297.57
70	241.82	221.10	202.10	191.73	331.30	304.73	276.77	262.79	345.26	316.62	287.99	272.83	399.14	367.14	333.45	316.62
71	279.82	255.64	233.19	221.10	377.73	346.60	315.48	298.49	394.08	360.41	328.42	311.57	449.68	412.63	375.56	355.36
72	316.10	290.19	264.28	250.46	425.16	389.37	353.60	336.41	442.93	405.88	368.83	350.30	500.20	458.09	415.99	395.78
73	354.10	324.73	295.37	279.82	473.62	433.07	393.95	375.13	491.76	449.68	409.25	389.05	550.72	503.56	458.09	436.19
74	390.37	357.55	326.46	309.19	521.61	479.12	435.16	413.19	538.92	495.14	449.68	427.77	599.55	550.72	500.20	474.93
75	428.37	392.10	357.55	338.55	572.07	524.63	477.22	453.51	587.77	538.92	490.09	464.82	650.07	596.18	542.30	515.34
76	488.83	447.37	405.92	386.92	640.24	586.88	533.54	506.87	665.24	609.66	554.09	525.45	727.55	666.92	606.29	575.97
77	556.19	509.56	462.92	440.46	717.30	658.02	597.27	567.63	751.13	688.82	626.49	594.50	815.12	747.75	678.71	645.02
78	623.56	571.74	519.92	494.01	789.93	723.22	658.02	625.42	833.65	764.60	693.86	660.18	897.65	821.85	747.75	710.70
79	685.74	628.74	571.74	542.38	852.17	781.04	709.91	674.32	907.75	833.65	757.86	719.14	968.38	887.54	806.71	766.28
80	741.02	678.83	616.65	585.56	920.35	843.29	767.69	729.17	981.85	899.33	818.49	776.39	1,045.85	958.28	872.37	828.59
81	792.84	725.47	659.83	627.01	985.56	902.57	821.05	779.55	1,049.21	961.64	875.75	831.96	1,119.95	1,025.65	933.00	885.86
82	851.56	780.74	709.92	673.65	1,058.17	970.73	881.81	838.83	1,128.36	1,034.06	939.74	894.28	1,202.46	1,103.11	1,002.07	953.22
83	918.93	842.93	766.93	727.20	1,144.14	1,047.81	952.95	905.53	1,219.31	1,116.58	1,015.54	965.02	1,300.14	1,190.69	1,082.90	1,029.01
84	998.39	915.47	830.84	789.38	1,240.46	1,136.73	1,034.46	982.60	1,322.05	1,212.57	1,101.42	1,047.53	1,409.62	1,291.73	1,175.52	1,116.58
85	1,088.21	996.66	906.84	860.20	1,353.10	1,238.98	1,126.34	1,070.04	1,441.61	1,322.05	1,200.79	1,141.83	1,537.61	1,407.93	1,279.94	1,215.95
86	1,184.93	1,086.48	988.02	937.93	1,474.63	1,351.61	1,228.61	1,166.36	1,571.30	1,439.93	1,310.25	1,244.57	1,675.72	1,535.93	1,396.15	1,325.42
87	1,292.03	1,184.93	1,076.11	1,022.57	1,606.52	1,473.14	1,338.29	1,271.58	1,712.77	1,569.60	1,428.14	1,355.74	1,825.59	1,674.02	1,520.77	1,444.98
88	1,407.76	1,290.30	1,172.84	1,115.84	1,751.77	1,605.05	1,459.80	1,387.19	1,867.70	1,711.07	1,556.13	1,478.66	1,990.64	1,823.92	1,658.87	1,576.34
89	1,535.58	1,407.76	1,279.94	1,216.03	1,908.85	1,750.29	1,590.24	1,511.68	2,034.42	1,866.02	1,695.92	1,611.71	2,169.15	1,988.96	1,807.07	1,717.80
90	1,673.76	1,533.85	1,393.94	1,324.85	2,080.77	1,907.38	1,733.98	1,648.03	2,218.00	2,032.75	1,849.17	1,756.55	2,364.51	2,167.48	1,970.43	1,872.75
91	1,824.04	1,672.04	1,520.03	1,444.03	2,267.50	2,079.31	1,889.60	1,796.23	2,418.41	2,216.31	2,014.22	1,914.86	2,576.72	2,362.84	2,147.27	2,041.16
92	1,988.13	1,822.31	1,656.49	1,573.58	2,472.02	2,266.04	2,060.02	1,957.77	2,635.67	2,415.03	2,196.11	2,086.64	2,809.13	2,575.04	2,340.93	2,224.74
93	2,167.77	1,986.41	1,805.04	1,715.22	2,694.32	2,470.55	2,245.28	2,132.65	2,873.12	2,633.97	2,393.15	2,273.57	3,061.74	2,807.45	2,551.46	2,423.47
94	2,361.23	2,166.05	1,969.13	1,870.68	2,937.39	2,692.86	2,448.32	2,325.32	3,130.80	2,869.76	2,608.72	2,479.04	3,337.94	3,060.07	2,782.17	2,642.41

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

3650 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	51.82	46.64	43.18	41.46	78.72	72.37	64.75	62.22	85.24	77.98	70.74	67.11	112.45	103.38	92.50	88.87
25-29	55.27	51.82	46.64	44.91	83.79	77.45	69.83	67.30	90.68	83.43	76.18	72.55	119.71	110.63	99.76	96.13
30-34	60.46	55.27	50.09	46.64	90.15	82.54	74.92	71.10	97.93	90.68	81.61	77.98	128.77	117.89	107.01	101.56
35-39	63.91	58.73	53.55	51.82	97.76	88.87	81.25	77.45	105.19	96.13	87.06	83.43	139.66	126.95	116.08	110.63
40-44	69.09	63.91	57.00	55.27	104.11	96.49	87.61	82.54	114.26	103.38	94.31	90.68	148.72	137.84	125.14	117.89
45	70.82	63.91	58.73	55.27	106.64	97.76	88.87	85.07	116.08	105.19	96.13	90.68	152.35	139.66	126.95	121.51
46	70.82	63.91	58.73	55.27	107.92	99.03	90.15	85.07	116.08	105.19	96.13	92.50	154.16	141.47	128.77	121.51
47	70.82	65.64	58.73	55.27	107.63	98.87	88.86	85.11	116.08	107.01	96.13	92.50	155.98	143.29	128.77	123.34
48	70.82	65.64	58.73	57.00	107.63	98.87	90.10	85.11	116.08	107.01	96.13	92.50	155.98	143.29	130.58	123.34
49	70.82	65.64	58.73	57.00	107.29	98.66	90.02	85.11	116.08	107.01	96.13	92.50	157.79	145.09	132.40	125.14
50	72.55	65.64	60.46	57.00	108.53	99.89	90.02	86.33	116.08	107.01	96.13	92.50	159.61	146.90	132.40	126.95
51	72.55	67.37	60.46	58.73	109.77	101.13	91.27	87.56	119.71	108.82	99.76	94.31	161.42	148.72	134.21	128.77
52	74.27	69.09	62.18	58.73	112.64	103.87	93.86	88.86	123.34	112.45	103.38	97.93	163.22	150.53	136.03	128.77
53	76.00	69.09	63.91	60.46	113.88	105.12	95.11	90.10	126.95	116.08	105.19	99.76	165.05	152.35	137.84	130.58
54	77.73	70.82	63.91	60.46	116.80	107.92	97.76	92.69	130.58	119.71	108.82	103.38	166.85	154.16	139.66	132.40
55	79.46	72.55	65.64	62.18	118.07	109.18	99.03	93.94	134.21	123.34	112.45	105.19	168.67	155.98	141.47	134.21
56	84.64	77.73	70.82	67.37	128.77	118.90	107.75	102.29	143.49	131.95	120.07	112.85	178.85	165.15	149.66	142.07
57	91.55	82.91	76.00	72.55	137.98	127.25	115.21	109.44	152.77	140.57	127.66	120.48	189.01	174.32	157.83	149.93
58	96.73	88.09	81.18	76.00	149.39	137.61	124.50	118.34	162.03	149.19	135.28	128.13	199.19	183.50	166.01	157.79
59	101.91	95.00	86.37	81.18	161.22	148.36	134.13	127.54	171.31	157.80	142.88	135.76	209.37	192.67	174.18	165.65
60	108.82	100.18	89.82	86.37	173.44	159.45	144.08	137.07	180.59	166.42	150.50	143.42	219.54	201.84	182.37	173.51
61	119.18	108.82	98.46	93.27	186.03	170.94	154.69	147.16	192.99	177.42	160.76	152.97	235.49	216.37	195.83	186.25
62	127.82	117.46	107.09	101.91	198.60	182.39	165.34	157.23	205.38	188.38	171.04	162.54	251.41	230.87	209.29	199.00
63	138.18	126.09	115.73	108.82	213.88	196.32	178.19	169.40	217.77	199.36	181.30	172.09	267.36	245.40	222.74	211.75
64	148.55	134.73	122.64	117.46	226.63	207.93	188.95	179.60	230.16	210.33	191.57	181.66	283.28	259.91	236.19	224.50
65	157.19	145.09	131.28	124.37	239.37	219.54	199.71	189.80	242.56	221.32	201.84	191.21	299.23	274.44	249.64	237.24
66	177.91	162.37	148.55	141.64	263.19	241.41	219.61	208.58	267.81	244.76	223.12	211.58	324.92	298.03	271.12	257.50
67	198.64	181.37	165.82	157.19	284.02	260.52	237.00	224.98	293.07	268.20	244.38	231.94	350.64	321.63	292.61	277.75
68	217.64	200.37	181.37	172.73	308.60	283.09	257.54	244.37	318.32	291.63	265.66	252.31	376.35	345.22	314.08	298.01
69	238.37	219.37	198.64	188.28	329.69	302.44	275.16	260.98	343.57	315.08	286.92	272.67	402.06	368.81	335.57	318.25
70	259.10	236.64	215.91	205.55	355.05	325.70	296.33	280.96	368.83	338.51	308.20	293.04	427.77	392.41	357.03	338.51
71	298.82	274.64	248.73	236.64	404.59	370.65	336.69	319.71	421.04	385.67	352.00	333.45	481.67	441.24	400.82	380.61
72	338.55	310.92	281.55	267.73	455.22	416.58	379.35	359.32	473.24	434.51	394.08	375.56	535.55	490.09	446.30	422.72
73	378.28	347.19	316.10	298.82	505.49	463.47	421.48	401.20	525.45	481.67	437.87	415.99	587.77	538.92	490.09	466.51
74	418.01	383.46	348.92	331.64	558.26	511.35	465.92	442.49	577.66	528.81	481.67	456.41	641.66	587.77	535.55	508.61
75	457.74	419.74	381.74	362.74	612.08	561.71	509.81	484.64	629.87	577.66	523.78	498.50	695.56	638.29	579.35	550.72
76	521.65	478.46	435.28	412.83	686.20	628.38	570.59	542.43	710.70	651.77	592.82	562.50	779.75	714.08	648.40	616.40
77	595.92	545.83	495.74	471.56	767.69	703.97	640.24	607.64	803.33	735.97	670.28	636.60	872.37	799.97	727.55	690.50
78	666.74	611.47	556.19	528.56	844.76	773.63	703.97	668.40	892.59	818.49	742.70	705.65	959.96	879.12	799.97	759.55
79	734.11	671.92	611.47	580.38	911.44	835.86	760.30	721.76	971.75	890.92	810.07	769.66	1,035.74	949.85	863.96	820.18
80	792.84	725.47	659.83	627.01	985.56	902.57	821.05	779.55	1,049.21	963.32	875.75	831.96	1,119.95	1,025.65	933.00	885.86
81	848.11	777.29	706.47	670.20	1,053.73	966.29	878.85	834.40	1,123.33	1,030.68	936.38	889.22	1,197.43	1,098.05	998.69	948.17
82	910.29	836.02	760.02	722.02	1,132.27	1,038.90	944.06	896.63	1,207.52	1,106.48	1,007.10	956.58	1,286.67	1,180.58	1,072.79	1,018.91
83	984.57	901.66	820.47	779.02	1,224.17	1,121.91	1,019.64	969.25	1,305.20	1,195.73	1,086.28	1,032.38	1,391.09	1,274.89	1,158.68	1,101.42
84	1,067.48	979.38	889.56	844.65	1,327.90	1,216.75	1,107.09	1,050.78	1,414.67	1,296.78	1,178.88	1,119.95	1,508.97	1,382.68	1,258.06	1,194.05
85	1,164.21	1,067.48	969.02	920.66	1,446.47	1,326.41	1,206.37	1,145.62	1,542.66	1,414.67	1,285.00	1,221.01	1,643.70	1,507.30	1,370.88	1,301.84
86	1,267.85	1,162.48	1,057.11	1,003.57	1,576.87	1,446.47	1,314.56	1,249.37	1,680.75	1,540.99	1,401.20	1,330.46	1,791.92	1,643.70	1,493.83	1,419.73
87	1,381.85	1,267.85	1,152.12	1,095.11	1,719.16	1,575.41	1,433.13	1,360.50	1,832.33	1,680.75	1,527.52	1,451.72	1,953.59	1,790.23	1,628.56	1,546.02
88	1,507.94	1,381.85	1,255.75	1,193.57	1,874.77	1,717.68	1,562.06	1,483.52	1,997.37	1,830.65	1,665.61	1,581.40	2,130.43	1,951.91	1,775.07	1,685.81
89	1,642.67	1,506.21	1,369.76	1,300.66	2,042.23	1,871.81	1,702.87	1,616.90	2,177.59	1,995.70	1,815.48	1,724.55	2,320.73	2,127.06	1,935.07	1,837.39
90	1,791.22	1,640.94	1,492.40	1,418.12	2,226.02	2,040.77	1,855.51	1,762.15	2,372.95	2,175.89	1,978.85	1,879.49	2,529.56	2,319.05	2,108.52	2,002.43
91	1,951.86	1,789.49	1,627.13	1,545.94	2,427.57	2,224.53	2,022.97	1,920.72	2,586.81	2,371.25	2,155.68	2,047.89	2,758.59	2,527.88	2,298.85	2,182.62
92	2,128.05	1,950.13	1,772.22	1,684.13	2,645.42	2,424.61	2,205.25	2,094.12	2,820.92	2,585.14	2,349.37	2,233.16	3,006.18	2,755.23	2,505.98	2,379.68
93	2,318.05	2,126.32	1,932.86	1,836.13	2,884.03	2,643.94	2,402.38	2,282.33	3,073.54	2,817.55	2,561.56	2,433.58	3,277.31	3,004.49	2,729.98	2,593.55
94	2,527.05	2,316.32	2,105.59	2,000.22	3,143.40	2,881.07	2,618.76	2,488.34	3,349.74	3,071.85	2,792.28	2,652.51	3,572.04	3,273.95	2,975.86	2,827.66

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	58.73	53.55	48.36	46.64	89.70	81.89	75.40	71.49	96.56	89.12	81.71	76.14	128.13	116.99	107.70	102.14
25-29	62.18	57.00	51.82	50.09	96.19	88.39	80.59	76.70	103.99	96.56	87.28	83.57	137.41	126.27	115.13	109.56
30-34	67.37	62.18	55.27	53.55	103.99	94.89	87.09	81.89	113.28	102.14	92.85	89.12	148.55	135.56	124.42	116.99
35-39	72.55	65.64	60.46	57.00	111.79	102.69	93.58	88.39	120.71	111.40	100.26	96.56	159.69	146.70	133.70	126.27
40-44	77.73	70.82	63.91	60.46	119.59	110.49	100.10	94.89	129.98	118.84	107.70	102.14	170.83	157.84	142.99	135.56
45	79.46	72.55	65.64	62.18	122.18	111.79	101.39	97.49	131.85	120.71	111.40	105.85	174.54	159.69	144.84	139.27
46	79.46	72.55	65.64	62.18	123.48	113.09	102.69	97.49	131.85	122.56	111.40	105.85	176.41	161.55	146.70	139.27
47	79.46	72.55	65.64	62.18	123.00	112.74	102.50	97.37	131.85	122.56	111.40	105.85	178.26	163.40	148.55	141.12
48	79.46	72.55	65.64	63.91	124.29	114.04	103.80	98.66	131.85	122.56	111.40	105.85	180.12	165.27	150.41	142.99
49	79.46	72.55	67.37	63.91	123.75	113.64	102.27	97.22	133.70	122.56	111.40	105.85	181.97	167.12	150.41	142.99
50	79.46	74.27	67.37	63.91	125.01	113.64	103.53	98.50	133.70	122.56	111.40	105.85	183.83	167.12	152.26	144.84
51	81.18	74.27	67.37	65.64	126.27	116.16	104.82	99.76	137.41	126.27	113.28	107.70	185.68	170.83	154.13	146.70
52	82.91	76.00	69.09	65.64	129.41	119.17	107.63	102.50	141.12	129.98	116.99	111.40	187.55	172.69	155.98	148.55
53	84.64	77.73	70.82	67.37	130.69	120.43	108.90	103.80	144.84	133.70	120.71	115.13	189.40	174.54	157.84	150.41
54	86.37	79.46	72.55	69.09	133.89	123.48	111.79	106.60	148.55	137.41	124.42	118.84	191.26	176.41	159.69	152.26
55	88.09	81.18	74.27	69.09	136.50	124.78	113.09	107.88	154.13	141.12	128.13	120.71	194.99	178.26	161.55	154.13
56	95.00	86.37	79.46	74.27	149.49	136.64	124.07	118.18	165.63	151.90	137.78	130.37	207.61	189.78	172.32	164.15
57	101.91	93.27	84.64	81.18	160.77	146.94	133.66	127.15	177.15	162.66	147.44	140.02	220.23	201.28	183.09	174.18
58	108.82	100.18	89.82	86.37	174.65	159.61	145.39	138.14	188.65	173.44	157.10	149.67	232.85	212.81	193.86	184.21
59	115.73	105.37	96.73	91.55	189.01	172.72	157.56	149.57	200.18	184.21	166.76	159.33	245.48	224.31	204.64	194.24
60	122.64	112.28	101.91	96.73	203.90	186.31	170.16	161.36	211.68	194.99	176.41	168.98	258.11	235.82	215.39	204.25
61	133.00	120.91	110.55	105.37	217.57	198.90	181.41	172.07	224.84	206.75	187.55	179.06	275.41	251.77	229.63	217.82
62	143.37	131.28	119.18	114.00	231.23	211.51	192.64	182.79	238.01	218.55	198.71	189.17	292.71	267.73	243.86	231.38
63	155.46	141.64	129.55	122.64	248.01	226.93	206.49	195.95	251.17	230.33	209.85	199.26	310.01	283.68	258.09	244.93
64	165.82	152.00	138.18	131.28	261.84	239.72	217.87	206.80	264.33	242.13	221.02	209.37	327.31	299.64	272.33	258.49
65	176.19	162.37	146.82	139.91	275.67	252.47	229.25	217.64	277.49	253.91	232.16	219.45	344.59	315.58	286.56	272.04
66	198.64	183.09	165.82	157.19	299.07	273.88	248.69	236.11	302.73	276.97	253.00	239.23	369.22	338.12	307.03	291.49
67	221.10	203.82	184.82	176.19	319.00	292.14	265.28	251.84	327.96	300.03	273.85	259.02	393.83	360.66	327.49	310.92
68	245.28	224.55	203.82	193.46	343.13	314.24	285.34	270.89	353.20	323.09	294.70	278.79	418.44	383.21	347.97	330.34
69	267.73	245.28	222.82	210.73	363.31	332.71	302.12	286.81	378.44	346.16	315.55	298.57	443.05	405.74	368.44	349.77
70	290.19	266.01	241.82	229.73	388.16	355.48	322.78	306.44	403.67	369.22	336.40	318.35	467.67	428.29	388.90	369.22
71	335.10	307.46	278.10	264.28	441.08	405.25	368.04	348.73	459.46	421.72	383.99	364.29	525.10	482.44	438.13	415.16
72	378.28	347.19	316.10	300.55	496.55	454.71	412.87	393.34	516.89	474.23	429.93	408.60	584.18	534.94	485.72	462.75
73	423.19	388.64	352.37	335.10	551.79	506.62	460.05	437.48	572.69	525.10	477.51	454.54	641.61	589.09	534.94	508.69
74	468.10	430.10	390.37	371.37	609.61	558.20	508.23	482.54	630.12	577.62	525.10	498.84	700.69	641.61	584.18	554.64
75	513.01	469.83	426.65	405.92	667.14	612.26	555.95	528.52	685.92	630.12	572.69	543.15	758.12	695.76	631.77	600.58
76	585.56	535.47	487.10	462.92	748.01	685.92	623.81	592.05	776.16	710.53	646.54	613.72	850.01	779.45	708.89	672.78
77	666.74	611.47	556.19	528.56	837.54	768.22	697.47	662.81	876.27	804.06	730.22	694.12	951.75	872.99	792.58	753.19
78	746.20	684.01	621.83	590.74	921.30	844.76	768.22	729.23	973.08	892.67	810.63	771.24	1,046.92	959.96	872.99	828.68
79	820.47	753.11	684.01	649.47	994.93	912.62	828.87	788.44	1,061.69	973.08	884.46	840.17	1,130.61	1,037.08	941.91	895.95
80	887.84	813.56	739.29	703.02	1,074.35	984.82	895.30	850.53	1,145.38	1,050.20	955.03	907.44	1,220.86	1,119.12	1,017.39	966.52
81	948.29	870.56	791.11	751.38	1,149.45	1,054.14	958.83	911.19	1,225.79	1,124.05	1,022.31	969.80	1,306.19	1,197.88	1,089.58	1,035.44
82	1,020.84	934.47	849.84	808.38	1,236.10	1,133.57	1,029.60	979.05	1,317.68	1,207.74	1,097.79	1,043.64	1,404.65	1,288.14	1,169.99	1,112.56
83	1,102.02	1,010.48	918.93	872.29	1,335.73	1,224.54	1,113.35	1,057.03	1,422.70	1,304.55	1,186.41	1,127.33	1,517.88	1,391.52	1,265.17	1,201.18
84	1,195.30	1,095.11	996.66	946.57	1,448.37	1,328.50	1,207.22	1,146.56	1,544.13	1,416.14	1,286.50	1,222.51	1,645.87	1,509.67	1,371.83	1,302.91
85	1,302.39	1,195.30	1,086.48	1,031.20	1,579.77	1,446.91	1,315.51	1,250.53	1,683.61	1,542.49	1,403.00	1,332.45	1,795.20	1,644.23	1,494.90	1,421.05
86	1,419.85	1,302.39	1,183.21	1,124.48	1,721.28	1,578.33	1,433.92	1,363.16	1,834.58	1,681.97	1,529.37	1,452.24	1,956.01	1,793.55	1,629.46	1,549.05
87	1,547.67	1,419.85	1,290.30	1,226.39	1,875.79	1,719.85	1,563.89	1,485.90	2,000.31	1,832.93	1,667.20	1,583.51	2,131.58	1,954.36	1,777.15	1,688.53
88	1,687.58	1,547.67	1,406.03	1,335.21	2,044.76	1,874.36	1,703.96	1,618.77	2,179.17	1,998.67	1,816.53	1,726.28	2,323.58	2,129.95	1,936.31	1,839.50
89	1,839.59	1,685.85	1,532.12	1,456.12	2,229.58	2,043.30	1,857.03	1,764.60	2,376.08	2,177.54	1,980.62	1,880.52	2,533.62	2,321.93	2,110.25	2,005.23
90	2,005.41	1,837.86	1,670.31	1,587.40	2,430.31	2,226.69	2,024.53	1,923.45	2,589.41	2,374.45	2,157.84	2,051.17	2,761.71	2,530.34	2,300.60	2,185.74
91	2,185.05	2,003.68	1,820.58	1,730.76	2,648.34	2,427.42	2,206.48	2,096.73	2,822.42	2,587.76	2,353.12	2,234.97	3,009.50	2,758.43	2,507.36	2,382.66
92	2,381.96	2,183.32	1,984.68	1,886.22	2,886.62	2,645.46	2,405.77	2,285.90	3,076.77	2,820.78	2,564.80	2,436.81	3,280.24	3,006.22	2,733.81	2,597.62
93	2,596.15	2,380.23	2,164.32	2,055.50	3,146.54	2,883.72	2,622.36	2,490.96	3,354.09	3,075.13	2,794.53	2,655.05	3,575.61	3,276.96	2,979.96	2,830.63
94	2,831.06	2,594.42	2,357.78	2,240.32	3,429.57	3,143.65	2,857.73	2,714.78	3,656.02	3,350.81	3,047.23	2,894.62	3,897.24	3,572.33	3,247.42	3,084.98

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Joint

1460 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	17.27	17.27	15.55	13.82	27.93	25.39	22.86	21.58	29.02	27.21	25.39	23.58	39.90	36.27	32.64	30.84
25-29	19.00	17.27	15.55	15.55	30.48	27.93	25.39	24.13	32.64	29.02	27.21	25.39	43.53	39.90	36.27	34.47
30-34	20.73	19.00	17.27	17.27	31.75	29.20	26.67	25.39	34.47	30.84	29.02	27.21	45.34	41.71	38.08	36.27
35-39	22.46	20.73	19.00	17.27	34.29	31.75	29.20	27.93	36.27	34.47	30.84	29.02	48.97	45.34	41.71	39.90
40-44	24.18	22.46	20.73	19.00	36.82	34.29	31.75	29.20	39.90	36.27	32.64	30.84	52.60	48.97	45.34	41.71
45	24.18	22.46	20.73	19.00	38.08	35.55	31.75	30.48	39.90	36.27	32.64	32.64	54.40	50.79	45.34	43.53
46	24.18	22.46	20.73	19.00	38.08	35.55	31.75	30.48	39.90	36.27	34.47	32.64	54.40	50.79	45.34	43.53
47	25.91	22.46	20.73	20.73	38.79	35.04	32.54	30.03	39.90	38.08	34.47	32.64	56.22	50.79	47.16	43.53
48	25.91	24.18	20.73	20.73	38.79	36.29	32.54	31.28	41.71	38.08	34.47	32.64	56.22	52.60	47.16	45.34
49	25.91	24.18	20.73	20.73	39.47	35.78	32.06	30.84	41.71	38.08	34.47	32.64	58.03	52.60	47.16	45.34
50	25.91	24.18	22.46	20.73	39.47	35.78	33.30	30.84	41.71	38.08	34.47	32.64	58.03	52.60	48.97	45.34
51	25.91	24.18	22.46	20.73	40.69	37.00	33.30	32.06	41.71	38.08	34.47	32.64	59.85	54.40	48.97	47.16
52	27.64	24.18	22.46	20.73	41.29	37.55	35.04	32.54	41.71	38.08	36.27	34.47	59.85	54.40	50.79	47.16
53	27.64	24.18	22.46	20.73	42.54	38.79	35.04	33.78	43.53	39.90	36.27	34.47	61.66	56.22	50.79	48.97
54	27.64	25.91	22.46	22.46	43.17	40.63	36.82	34.29	43.53	39.90	36.27	34.47	61.66	58.03	52.60	48.97
55	27.64	25.91	22.46	22.46	44.44	40.63	36.82	35.55	43.53	39.90	36.27	34.47	63.48	58.03	52.60	50.79
56	31.09	27.64	25.91	24.18	47.28	43.12	39.23	37.67	47.23	43.25	39.30	37.48	65.65	59.88	54.48	52.31
57	32.82	29.36	27.64	25.91	49.52	45.07	41.12	39.30	50.91	46.60	42.30	40.50	67.83	61.73	56.35	53.84
58	34.55	32.82	29.36	27.64	52.52	47.70	43.66	41.54	54.60	49.96	45.33	43.53	70.00	63.58	58.23	55.38
59	38.00	34.55	31.09	29.36	55.58	50.39	46.28	43.80	58.27	53.31	48.32	46.56	72.19	65.44	60.09	56.89
60	39.73	36.27	32.82	31.09	58.74	53.14	48.97	46.17	61.98	56.65	51.35	49.57	74.35	67.28	61.98	58.43
61	43.18	39.73	36.27	34.55	63.21	57.35	52.60	49.80	66.94	61.27	55.23	53.12	80.03	72.60	66.58	63.03
62	46.64	43.18	39.73	38.00	67.70	61.54	56.24	53.44	71.89	65.87	59.14	56.65	85.70	77.90	71.18	67.65
63	50.09	46.64	41.46	39.73	73.08	66.58	60.63	57.79	76.85	70.47	63.03	60.20	91.36	83.22	75.77	72.24
64	55.27	50.09	44.91	43.18	77.62	70.82	64.31	61.47	81.80	75.06	66.94	63.74	97.02	88.52	80.39	76.85
65	58.73	53.55	48.36	46.64	82.15	75.06	67.98	65.16	86.77	79.68	70.82	67.28	102.69	93.85	84.99	81.44
66	65.64	60.46	53.55	51.82	89.74	82.08	74.45	71.06	95.00	86.98	77.89	74.03	110.79	101.34	91.91	87.73
67	72.55	65.64	60.46	57.00	96.27	88.17	80.05	76.14	103.26	94.29	84.93	80.78	118.88	108.86	98.82	94.00
68	79.46	72.55	65.64	62.18	104.12	95.42	86.71	82.24	111.50	101.60	92.00	87.54	126.98	116.35	105.74	100.29
69	86.37	79.46	72.55	69.09	110.75	101.56	92.38	87.38	119.76	108.90	99.05	94.29	135.06	123.87	112.65	106.56
70	93.27	86.37	77.73	74.27	118.82	109.02	99.25	93.65	128.00	116.21	106.10	101.04	143.17	131.36	119.59	112.85
71	107.09	98.46	89.82	84.64	135.80	124.49	113.17	107.51	144.84	133.06	119.59	114.52	161.67	148.20	134.73	128.00
72	120.91	110.55	100.18	95.00	153.18	140.29	127.41	121.69	161.67	148.20	134.73	128.00	180.22	165.05	149.90	143.17
73	134.73	122.64	112.28	105.37	170.90	156.42	143.41	136.15	178.52	163.37	148.20	141.47	198.72	181.89	166.73	158.31
74	146.82	134.73	122.64	117.46	189.01	174.38	158.24	149.45	195.36	178.52	163.37	154.94	217.27	200.42	181.89	171.78
75	160.64	146.82	134.73	127.82	207.48	191.20	173.40	164.51	212.20	195.36	176.84	168.41	235.77	217.27	197.05	186.95
76	184.82	169.28	153.73	146.82	232.69	213.41	194.16	183.76	239.15	218.94	200.42	190.31	264.41	242.52	220.63	208.83
77	209.00	191.73	174.46	165.82	256.41	235.65	213.41	203.05	266.09	244.21	222.30	210.53	291.37	267.79	242.52	230.74
78	233.19	214.19	193.46	184.82	280.12	256.41	234.15	222.30	293.04	269.46	244.21	232.41	318.31	291.37	266.09	252.62
79	257.37	234.91	214.19	203.82	305.31	278.62	253.43	241.58	319.98	294.73	267.79	254.32	346.93	316.62	287.99	274.52
80	281.55	257.37	233.19	222.82	329.02	300.86	274.17	260.84	348.62	318.31	289.67	276.20	373.88	341.89	311.57	296.40
81	300.55	274.64	250.46	238.37	351.25	323.07	293.44	278.62	372.20	341.89	309.88	294.73	399.14	367.14	333.45	316.62
82	323.01	295.37	269.46	255.64	377.92	346.79	315.68	299.37	400.82	367.14	333.45	316.62	429.46	394.08	358.73	340.20
83	348.92	319.55	290.19	276.37	409.04	374.96	340.87	323.07	432.83	395.78	360.41	341.89	464.82	426.10	387.35	367.14
84	378.28	347.19	316.10	298.82	443.14	406.08	369.04	351.25	468.18	429.46	390.72	370.50	503.56	461.45	419.36	399.14
85	412.83	378.28	343.73	326.46	483.15	443.14	403.12	382.35	511.98	468.18	426.10	404.19	549.03	503.56	458.09	434.51
86	449.10	412.83	374.83	355.83	526.12	483.15	438.68	416.46	557.45	510.29	464.82	441.24	597.88	549.03	498.50	473.24
87	490.56	449.10	409.37	388.64	573.55	526.12	478.71	454.99	607.97	557.45	505.23	479.99	651.77	597.88	543.98	517.04
88	533.74	490.56	445.65	423.19	625.42	573.55	521.69	495.00	661.87	606.29	552.39	523.78	710.70	651.77	592.82	562.50
89	582.10	533.74	485.37	461.19	681.74	625.42	567.63	539.46	720.81	661.87	601.24	570.92	774.69	710.70	645.02	613.02
90	635.65	582.10	528.56	502.65	742.50	681.74	619.49	588.37	786.50	720.81	655.13	623.13	843.76	774.69	703.97	668.60
91	692.65	633.92	576.92	547.56	810.68	742.50	674.32	641.73	857.23	786.50	714.08	678.71	921.23	843.76	766.28	729.23
92	754.83	690.92	628.74	597.65	883.30	809.20	735.10	699.52	934.70	857.23	778.07	739.34	1,003.74	919.53	835.32	794.91
93	822.20	753.11	685.74	651.20	961.86	881.81	801.78	761.76	1,018.91	933.00	848.81	806.71	1,093.01	1,002.07	911.12	865.64
94	896.47	822.20	746.20	709.92	1,049.27	961.86	874.39	829.94	1,109.84	1,017.21	924.59	879.12	1,192.37	1,093.01	993.63	943.11

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Joint

2190 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	22.46	20.73	19.00	17.27	33.01	30.48	27.93	26.67	36.27	32.64	29.02	29.02	47.16	43.53	39.90	38.08
25-29	24.18	22.46	20.73	19.00	35.55	33.01	30.48	27.93	38.08	34.47	32.64	30.84	50.79	47.16	43.53	39.90
30-34	25.91	24.18	22.46	20.73	38.08	35.55	31.75	30.48	41.71	38.08	34.47	32.64	54.40	50.79	45.34	43.53
35-39	27.64	25.91	24.18	22.46	41.91	38.08	34.29	33.01	43.53	39.90	36.27	34.47	59.85	54.40	48.97	47.16
40-44	31.09	27.64	25.91	24.18	44.44	40.63	36.82	35.55	47.16	43.53	39.90	38.08	63.48	58.03	52.60	50.79
45	31.09	27.64	25.91	24.18	45.70	41.91	38.08	35.55	48.97	45.34	39.90	38.08	65.29	59.85	54.40	50.79
46	31.09	29.36	25.91	24.18	45.70	41.91	38.08	36.82	48.97	45.34	39.90	38.08	65.29	59.85	54.40	52.60
47	31.09	29.36	25.91	24.18	46.30	42.54	38.79	36.29	48.97	45.34	39.90	38.08	67.11	61.66	56.22	52.60
48	31.09	29.36	25.91	25.91	47.55	42.54	38.79	37.55	48.97	45.34	41.71	38.08	68.92	61.66	56.22	54.40
49	32.82	29.36	25.91	25.91	46.87	43.17	39.47	37.00	48.97	45.34	41.71	38.08	68.92	63.48	58.03	54.40
50	32.82	29.36	27.64	25.91	48.11	43.17	39.47	38.23	48.97	45.34	41.71	39.90	70.74	63.48	58.03	56.22
51	32.82	29.36	27.64	25.91	48.11	44.39	40.69	38.23	50.79	47.16	41.71	39.90	70.74	65.29	59.85	56.22
52	32.82	31.09	27.64	25.91	50.05	46.30	41.29	40.04	52.60	47.16	43.53	41.71	72.55	67.11	59.85	58.03
53	34.55	31.09	27.64	27.64	51.30	46.30	42.54	40.04	52.60	48.97	43.53	41.71	74.35	67.11	61.66	58.03
54	34.55	31.09	29.36	27.64	52.06	48.24	43.17	41.91	54.40	48.97	45.34	43.53	74.35	68.92	61.66	59.85
55	34.55	32.82	29.36	27.64	53.32	49.52	44.44	41.91	56.22	50.79	45.34	43.53	76.18	70.74	63.48	59.85
56	38.00	34.55	31.09	29.36	57.14	52.97	47.53	44.92	59.85	54.44	48.67	46.52	79.35	73.58	66.01	62.41
57	39.73	36.27	32.82	31.09	60.26	55.80	50.04	47.41	63.48	58.09	51.99	49.49	82.54	76.43	68.54	64.94
58	41.46	38.00	34.55	32.82	64.29	59.46	53.31	50.63	67.11	61.75	55.33	52.48	85.71	79.28	71.07	67.50
59	43.18	39.73	36.27	34.55	68.44	63.24	56.67	53.92	70.74	65.40	58.65	55.45	88.88	82.13	73.60	70.04
60	46.64	41.46	38.00	36.27	72.73	67.14	60.15	57.35	74.35	69.05	61.98	58.43	92.07	84.99	76.14	72.60
61	50.09	46.64	41.46	39.73	77.77	71.61	64.34	61.27	80.73	74.73	67.28	63.39	98.44	90.65	81.44	77.55
62	55.27	50.09	46.64	43.18	82.80	76.08	68.54	65.18	87.10	80.39	72.60	68.36	104.82	96.31	86.77	82.51
63	58.73	55.27	50.09	46.64	88.95	81.59	73.66	69.98	93.48	86.06	77.90	73.31	111.19	101.98	92.07	87.48
64	63.91	58.73	53.55	50.09	94.05	86.12	77.90	73.94	99.85	91.72	83.22	78.26	117.56	107.64	97.39	92.43
65	67.37	62.18	57.00	53.55	99.15	90.65	82.15	77.90	106.22	97.39	88.52	83.22	123.94	113.31	102.69	97.39
66	76.00	70.82	63.91	60.46	108.69	99.61	90.29	85.75	116.32	106.54	96.77	91.49	134.18	122.99	111.46	105.86
67	84.64	77.73	70.82	67.37	116.98	107.45	97.39	92.62	126.39	115.69	104.99	99.78	144.42	132.65	120.22	114.35
68	93.27	84.64	77.73	74.27	126.82	116.72	105.78	100.72	136.47	124.85	113.23	108.06	154.67	142.34	129.00	122.83
69	101.91	93.27	84.64	81.18	135.23	124.65	112.97	107.68	146.54	134.01	121.45	116.35	164.91	152.00	137.76	131.32
70	110.55	100.18	91.55	86.37	145.38	134.19	121.62	116.02	156.64	143.17	129.68	124.62	175.15	161.67	146.53	139.79
71	127.82	115.73	105.37	100.18	166.93	152.78	138.64	131.57	176.84	163.37	148.20	139.79	198.72	181.89	165.05	156.64
72	145.09	133.00	120.91	114.00	188.97	173.21	157.47	148.88	198.72	181.89	165.05	156.64	222.30	203.78	185.25	175.15
73	162.37	148.55	134.73	127.82	211.45	192.63	175.25	166.56	218.94	202.10	183.58	173.47	245.88	224.00	203.78	193.69
74	179.64	164.09	148.55	141.64	232.99	213.91	194.88	184.62	240.83	220.63	200.42	190.31	267.79	245.88	224.00	212.20
75	196.91	179.64	164.09	155.46	256.41	235.65	213.41	203.05	261.05	240.83	218.94	207.16	291.37	267.79	242.52	230.74
76	224.55	205.55	186.55	177.91	287.51	263.80	240.10	228.23	296.40	271.15	245.88	234.10	326.72	299.78	272.83	259.35
77	252.19	231.46	210.73	200.37	318.64	291.97	265.30	251.95	330.09	303.14	274.52	261.05	362.09	331.78	301.46	286.30
78	279.82	257.37	233.19	221.10	349.76	320.13	291.97	277.15	363.77	333.45	303.14	287.99	397.46	363.77	331.78	314.95
79	309.19	283.28	257.37	243.55	380.89	349.76	317.16	300.86	397.46	365.47	331.78	314.95	432.83	397.46	360.41	341.89
80	336.83	309.19	279.82	266.01	412.00	377.92	343.84	326.05	431.13	395.78	360.41	341.89	468.18	429.46	390.72	370.50
81	359.28	329.92	300.55	285.01	440.17	404.61	367.54	348.27	461.45	424.40	385.67	365.47	500.20	459.77	417.66	395.78
82	386.92	354.10	323.01	305.73	474.25	434.25	394.23	374.96	496.82	454.71	414.30	394.08	538.92	493.46	447.98	426.10
83	418.01	383.46	348.92	331.64	511.30	469.81	426.82	404.61	537.25	491.76	446.30	424.40	581.03	533.87	485.03	459.77
84	454.28	416.28	378.28	359.28	555.77	508.35	462.40	440.17	582.71	533.87	485.03	461.45	631.55	577.66	525.45	500.20
85	494.01	452.56	412.83	392.10	604.67	554.28	503.89	478.71	634.93	581.03	528.81	501.87	687.12	629.87	572.60	543.98
86	538.92	494.01	449.10	426.65	659.50	604.67	549.83	521.69	692.18	633.23	575.97	547.36	749.45	687.12	624.82	592.82
87	587.29	538.92	488.83	464.65	718.79	659.50	598.73	569.10	754.49	690.50	628.19	596.18	816.82	749.45	680.39	646.71
88	640.83	587.29	533.74	506.10	784.01	718.79	653.58	620.99	821.85	752.81	685.45	650.07	890.92	816.82	742.70	705.65
89	697.83	639.10	582.10	552.74	853.65	782.51	711.37	675.81	895.95	821.85	746.08	709.03	970.05	889.22	808.38	767.96
90	760.02	697.83	633.92	602.83	930.71	853.65	776.58	736.57	976.79	894.28	813.44	773.02	1,057.64	970.05	882.48	837.02
91	829.11	760.02	690.92	656.38	1,015.19	930.71	846.25	803.27	1,064.37	975.11	887.54	842.06	1,153.64	1,057.64	961.64	912.80
92	903.38	829.11	753.11	715.11	1,107.09	1,013.70	921.83	875.88	1,160.38	1,062.70	966.69	917.86	1,258.06	1,151.94	1,047.53	995.33
93	984.57	903.38	820.47	780.74	1,206.37	1,105.60	1,004.81	954.43	1,264.79	1,158.68	1,054.26	1,000.37	1,370.88	1,256.36	1,141.83	1,084.58
94	1,074.39	984.57	894.75	849.84	1,314.56	1,204.90	1,095.24	1,040.39	1,377.62	1,263.09	1,148.58	1,091.31	1,493.83	1,369.21	1,244.57	1,182.26

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Joint

2920 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	22.46	20.73	19.00	19.00	35.55	31.75	29.20	27.93	38.08	34.47	30.84	29.02	50.79	45.34	41.71	39.90
25-29	24.18	22.46	20.73	19.00	38.08	34.29	31.75	30.48	39.90	36.27	32.64	30.84	54.40	48.97	45.34	43.53
30-34	25.91	24.18	22.46	20.73	40.63	36.82	34.29	31.75	43.53	39.90	36.27	34.47	58.03	52.60	48.97	45.34
35-39	29.36	25.91	24.18	22.46	44.44	40.63	36.82	34.29	47.16	41.71	38.08	36.27	63.48	58.03	52.60	48.97
40-44	31.09	27.64	25.91	24.18	46.99	43.17	39.37	36.82	48.97	45.34	41.71	39.90	67.11	61.66	56.22	52.60
45	31.09	29.36	25.91	24.18	48.24	44.44	40.63	38.08	50.79	47.16	41.71	39.90	68.92	63.48	58.03	54.40
46	31.09	29.36	25.91	25.91	49.52	44.44	40.63	39.37	50.79	47.16	43.53	39.90	70.74	63.48	58.03	56.22
47	31.09	29.36	25.91	25.91	48.82	45.04	41.29	38.79	52.60	47.16	43.53	41.71	70.74	65.29	59.85	56.22
48	32.82	29.36	27.64	25.91	50.05	46.30	42.54	40.04	52.60	48.97	43.53	41.71	72.55	67.11	61.66	58.03
49	32.82	29.36	27.64	25.91	50.56	46.87	41.94	39.47	52.60	48.97	43.53	41.71	74.35	68.92	61.66	58.03
50	32.82	29.36	27.64	25.91	51.81	46.87	43.17	40.69	54.40	48.97	45.34	41.71	76.18	68.92	63.48	59.85
51	32.82	31.09	27.64	25.91	51.81	48.11	43.17	40.69	54.40	50.79	45.34	43.53	76.18	70.74	63.48	59.85
52	34.55	31.09	29.36	27.64	53.80	48.82	45.04	42.54	56.22	50.79	47.16	43.53	77.98	70.74	65.29	61.66
53	34.55	32.82	29.36	27.64	53.80	50.05	45.04	42.54	56.22	52.60	47.16	45.34	77.98	72.55	65.29	61.66
54	36.27	32.82	31.09	29.36	55.86	50.79	45.70	44.44	58.03	52.60	47.16	45.34	79.80	72.55	65.29	63.48
55	38.00	34.55	31.09	29.36	55.86	52.06	46.99	44.44	58.03	54.40	48.97	47.16	79.80	74.35	67.11	63.48
56	39.73	36.27	32.82	31.09	59.99	55.58	50.39	47.78	62.37	58.39	52.64	50.47	83.33	77.19	69.98	66.36
57	41.46	38.00	34.55	32.82	63.39	58.42	53.17	50.56	66.70	62.38	56.29	53.79	86.83	80.03	72.84	69.25
58	44.91	41.46	38.00	34.55	67.77	62.14	56.77	54.10	71.02	66.37	59.96	57.11	90.36	82.86	75.71	72.13
59	46.64	43.18	39.73	38.00	72.27	65.99	60.51	57.76	75.35	70.36	63.62	60.42	93.86	85.70	78.57	75.01
60	50.09	44.91	41.46	39.73	76.94	69.94	64.34	61.54	79.68	74.35	67.28	63.74	97.39	88.52	81.44	77.90
61	53.55	50.09	44.91	43.18	82.24	74.97	68.81	65.74	86.06	80.03	72.60	68.69	104.11	94.89	87.10	83.22
62	57.00	53.55	48.36	46.64	87.56	80.01	73.28	69.94	92.43	85.70	77.90	73.66	110.84	101.27	92.78	88.52
63	62.18	57.00	51.82	48.36	94.05	86.12	78.75	75.06	98.80	91.36	83.22	78.61	117.56	107.64	98.44	93.85
64	65.64	60.46	55.27	51.82	99.45	91.21	83.29	79.32	105.18	97.02	88.52	83.57	124.30	114.02	104.11	99.15
65	70.82	63.91	58.73	55.27	104.82	96.31	87.81	83.57	111.55	102.69	93.85	88.52	131.02	120.39	109.77	104.47
66	79.46	72.55	65.64	62.18	115.45	106.13	96.78	91.98	122.59	112.81	103.04	97.44	142.54	131.02	119.48	113.55
67	88.09	81.18	74.27	70.82	124.78	114.71	104.64	99.34	133.62	122.92	112.22	106.33	154.07	141.63	129.19	122.64
68	96.73	89.82	81.18	77.73	135.79	124.83	113.90	108.00	144.67	133.04	121.41	115.25	165.58	152.24	138.89	131.73
69	107.09	98.46	88.09	84.64	145.21	133.54	121.85	115.48	155.70	143.14	130.61	124.14	177.10	162.85	148.60	140.81
70	115.73	105.37	96.73	91.55	156.57	143.98	131.40	124.42	166.73	153.26	139.79	133.06	188.62	173.47	158.31	149.90
71	134.73	122.64	112.28	107.09	179.68	165.53	149.94	142.88	190.31	173.47	158.31	149.90	213.89	197.05	178.52	170.11
72	152.00	139.91	127.82	120.91	203.27	186.09	168.91	161.76	212.20	195.36	176.84	168.41	239.15	218.94	198.72	190.31
73	171.00	157.19	143.37	136.46	227.40	208.55	189.75	179.59	235.77	215.57	195.36	185.25	264.41	242.52	220.63	208.83
74	190.00	174.46	158.91	150.28	252.01	231.50	209.53	199.26	257.68	235.77	213.89	203.78	289.67	266.09	240.83	229.04
75	209.00	191.73	174.46	165.82	277.15	253.43	231.21	219.33	279.57	257.68	234.10	222.30	314.95	287.99	262.73	249.25
76	241.82	222.82	202.10	191.73	314.20	287.51	262.32	248.97	321.68	294.73	267.79	254.32	357.03	326.72	298.10	282.93
77	276.37	253.91	229.73	219.37	352.72	323.07	293.44	278.62	363.77	333.45	303.14	287.99	400.82	367.14	333.45	316.62
78	310.92	285.01	259.10	245.28	389.78	357.18	324.57	308.25	404.19	370.50	336.83	319.98	442.93	405.88	368.83	350.30
79	345.46	316.10	286.73	272.91	426.82	391.26	355.69	337.90	446.30	409.25	372.20	353.67	485.03	444.61	404.19	383.99
80	378.28	347.19	316.10	300.55	465.36	426.82	386.81	367.54	486.73	446.30	405.88	385.67	528.81	485.03	439.57	417.66
81	405.92	371.37	338.55	321.28	497.96	456.47	414.97	394.23	522.08	478.29	434.51	412.63	565.86	518.72	471.56	447.98
82	435.28	399.01	362.74	345.46	535.01	490.56	446.10	423.86	560.83	513.67	466.51	444.61	607.97	557.45	506.93	481.67
83	471.56	431.83	392.10	373.10	577.99	529.09	481.67	457.96	606.29	555.77	505.23	479.99	656.81	601.24	547.36	520.40
84	511.28	468.10	424.92	404.19	626.91	575.02	521.69	496.47	656.81	602.91	547.36	520.40	712.39	653.45	592.82	564.19
85	556.19	511.28	464.65	440.46	683.22	625.42	569.10	540.94	715.76	656.81	596.18	567.56	776.39	710.70	646.71	614.72
86	606.29	556.19	506.10	480.19	743.99	683.22	620.99	589.84	781.44	715.76	650.07	618.08	845.43	776.39	705.65	670.28
87	661.56	606.29	551.01	523.37	812.14	743.99	675.81	643.20	850.49	779.75	709.03	673.65	922.91	845.43	767.96	730.91
88	720.29	661.56	601.10	571.74	884.78	810.68	736.57	701.01	927.97	850.49	773.02	734.28	1,005.43	921.23	837.02	796.60
89	785.93	720.29	654.65	621.83	964.80	883.30	803.27	763.24	1,010.48	926.27	842.06	799.97	1,096.37	1,003.74	912.80	867.34
90	856.75	785.93	713.38	678.83	1,050.78	963.32	875.88	831.43	1,101.42	1,010.48	917.86	872.37	1,194.05	1,094.69	995.33	944.80
91	934.47	856.75	779.02	739.29	1,145.62	1,050.78	954.43	907.01	1,200.79	1,101.42	1,000.37	951.55	1,301.84	1,194.05	1,084.58	1,030.68
92	1,017.39	932.75	848.11	806.65	1,249.37	1,144.14	1,040.39	988.52	1,308.58	1,200.79	1,091.31	1,037.42	1,419.73	1,300.14	1,182.26	1,123.33
93	1,108.93	1,017.39	924.11	879.20	1,360.50	1,247.88	1,133.76	1,077.44	1,426.46	1,308.58	1,188.99	1,130.06	1,546.02	1,418.04	1,288.37	1,224.37
94	1,209.12	1,108.93	1,007.02	956.93	1,483.52	1,360.50	1,236.02	1,173.78	1,556.13	1,426.46	1,296.78	1,231.10	1,685.81	1,546.02	1,404.56	1,333.83

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Joint

3650 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	25.91	24.18	22.46	20.73	40.63	36.82	33.01	31.75	41.71	38.08	36.27	34.47	58.03	52.60	47.16	45.34
25-29	27.64	25.91	24.18	22.46	43.17	39.37	35.55	34.29	45.34	41.71	38.08	36.27	61.66	56.22	50.79	48.97
30-34	31.09	27.64	25.91	24.18	45.70	41.91	38.08	36.82	48.97	45.34	41.71	38.08	65.29	59.85	54.40	52.60
35-39	32.82	29.36	27.64	25.91	49.52	45.70	41.91	39.37	52.60	48.97	43.53	41.71	70.74	65.29	59.85	56.22
40-44	34.55	32.82	29.36	27.64	53.32	49.52	44.44	41.91	56.22	52.60	47.16	45.34	76.18	70.74	63.48	59.85
45	36.27	32.82	29.36	27.64	54.60	49.52	45.70	43.17	58.03	52.60	48.97	45.34	77.98	70.74	65.29	61.66
46	36.27	32.82	29.36	29.36	55.86	50.79	45.70	43.17	58.03	52.60	48.97	45.34	79.80	72.55	65.29	61.66
47	36.27	32.82	31.09	29.36	55.07	50.05	46.30	43.80	58.03	52.60	48.97	45.34	79.80	72.55	67.11	63.48
48	36.27	32.82	31.09	29.36	55.07	51.30	46.30	43.80	58.03	52.60	48.97	45.34	79.80	74.35	67.11	63.48
49	36.27	32.82	31.09	29.36	55.50	50.56	45.63	44.39	58.03	52.60	48.97	45.34	81.61	74.35	67.11	65.29
50	36.27	34.55	31.09	29.36	55.50	51.81	46.87	44.39	58.03	52.60	48.97	45.34	81.61	76.18	68.92	65.29
51	38.00	34.55	31.09	29.36	56.72	51.81	46.87	44.39	59.85	54.40	48.97	47.16	83.43	76.18	68.92	65.29
52	38.00	34.55	32.82	31.09	58.81	53.80	48.82	46.30	61.66	56.22	50.79	48.97	85.24	77.98	70.74	67.11
53	39.73	36.27	32.82	31.09	58.81	53.80	48.82	46.30	63.48	58.03	52.60	50.79	85.24	77.98	70.74	67.11
54	39.73	36.27	32.82	31.09	60.94	55.86	50.79	48.24	65.29	59.85	54.40	50.79	87.06	79.80	72.55	68.92
55	41.46	38.00	34.55	32.82	62.22	57.14	50.79	48.24	67.11	61.66	56.22	52.60	88.87	81.61	72.55	68.92
56	44.91	39.73	36.27	34.55	67.26	61.81	55.05	52.44	71.76	65.99	59.85	56.24	93.41	85.83	76.46	72.84
57	46.64	43.18	39.73	38.00	71.49	65.72	58.66	56.04	76.38	70.28	63.48	59.88	97.93	90.05	80.35	76.76
58	50.09	46.64	41.46	39.73	76.86	70.70	63.20	60.51	81.02	74.61	67.11	63.54	102.49	94.27	84.26	80.69
59	53.55	50.09	44.91	43.18	82.39	75.83	67.89	65.14	85.66	78.91	70.74	67.18	107.01	98.47	88.16	84.60
60	57.00	51.82	48.36	44.91	88.13	81.13	72.73	69.94	90.30	83.22	74.35	70.82	111.55	102.69	92.07	88.52
61	62.18	57.00	51.82	48.36	94.28	86.71	78.06	74.97	97.02	89.23	80.03	76.14	119.35	109.77	98.80	94.89
62	65.64	60.46	55.27	51.82	100.43	92.31	83.37	80.01	103.76	95.26	85.70	81.44	127.12	116.85	105.53	101.27
63	70.82	65.64	58.73	55.27	107.94	99.15	89.81	86.12	110.48	101.27	91.36	86.77	134.92	123.94	112.26	107.64
64	76.00	69.09	62.18	60.46	114.18	104.82	95.18	91.21	117.22	107.29	97.02	92.07	142.71	131.02	118.98	114.02
65	79.46	72.55	67.37	63.91	120.39	110.48	100.56	96.31	123.94	113.31	102.69	97.39	150.50	138.10	125.72	120.39
66	89.82	82.91	74.27	70.82	132.43	121.41	110.65	105.57	136.54	125.01	113.48	107.55	163.51	149.90	136.62	130.34
67	100.18	91.55	82.91	79.46	142.99	130.97	119.48	113.63	149.14	136.70	124.26	117.71	176.53	161.67	147.52	140.27
68	110.55	101.91	91.55	88.09	155.42	142.24	129.90	123.19	161.75	148.39	135.06	127.87	189.54	173.47	158.42	150.22
69	120.91	110.55	100.18	95.00	166.10	151.92	138.84	131.33	174.34	160.09	145.83	138.05	202.56	185.25	169.32	160.16
70	131.28	120.91	108.82	103.64	178.92	163.56	149.57	141.18	186.95	171.78	156.64	148.20	215.57	197.05	180.22	170.11
71	152.00	138.18	126.09	119.18	203.72	186.74	169.76	161.28	213.89	195.36	178.52	168.41	242.52	222.30	202.10	191.99
72	171.00	157.19	143.37	136.46	229.04	210.44	191.81	181.82	239.15	218.94	200.42	190.31	269.46	247.58	225.68	213.89
73	191.73	176.19	160.64	152.00	256.36	234.63	212.91	202.76	266.09	244.21	222.30	210.53	298.10	272.83	247.58	235.77
74	212.46	195.19	176.19	167.55	282.80	259.34	235.91	224.19	291.37	267.79	242.52	230.74	325.04	298.10	271.15	257.68
75	233.19	212.46	193.46	184.82	309.76	283.08	257.86	244.54	318.31	291.37	264.41	250.94	352.00	321.68	293.04	277.90
76	264.28	243.55	221.10	210.73	346.79	317.16	289.00	274.17	358.73	330.09	299.78	284.63	394.08	360.41	328.42	311.57
77	302.28	276.37	252.19	240.10	388.30	355.69	323.07	306.79	405.88	372.20	338.51	321.68	441.24	404.19	367.14	348.62
78	338.55	310.92	281.55	267.73	426.82	391.26	355.69	337.90	451.35	412.63	375.56	357.03	485.03	444.61	404.19	383.99
79	373.10	342.01	310.92	295.37	460.91	422.37	383.86	364.58	491.76	449.68	409.25	389.05	523.78	479.99	436.19	414.30
80	402.46	367.92	335.10	317.83	497.96	456.47	414.97	394.23	530.51	486.73	441.24	419.36	565.86	518.72	471.56	447.98
81	430.10	393.83	359.28	340.28	533.54	489.07	444.61	422.37	567.56	520.40	473.24	449.68	606.29	555.77	505.23	479.99
82	462.92	423.19	385.19	366.19	573.55	524.63	477.22	453.51	609.66	559.13	508.61	483.35	651.77	596.18	542.30	515.34
83	499.19	457.74	416.28	395.55	619.49	567.63	515.74	490.56	658.51	604.61	549.03	522.08	703.97	645.02	586.08	557.45
84	542.38	497.47	450.83	428.37	671.37	615.04	560.20	532.07	714.08	655.13	596.18	565.86	762.92	698.92	636.60	604.61
85	590.74	542.38	492.28	468.10	732.13	671.37	610.60	579.48	779.75	714.08	650.07	616.40	831.96	762.92	693.86	658.51
86	644.29	590.74	537.19	509.56	797.32	730.65	665.44	631.35	848.81	778.07	707.33	671.98	906.06	830.29	756.19	717.44
87	701.29	642.56	585.56	556.19	869.96	797.32	724.73	689.14	926.27	848.81	771.33	732.61	988.60	906.06	823.55	783.13
88	765.20	701.29	637.38	606.29	948.49	868.48	789.93	749.91	1,008.80	924.59	840.38	798.27	1,077.84	986.90	897.65	852.17
89	834.29	765.20	694.38	659.83	1,032.98	947.03	861.06	818.09	1,099.75	1,008.80	916.17	870.70	1,173.85	1,076.17	978.49	929.64
90	908.57	832.56	758.29	720.29	1,126.34	1,032.98	938.13	892.19	1,199.10	1,099.75	998.69	949.85	1,279.94	1,173.85	1,066.06	1,013.85
91	991.48	908.57	825.65	784.20	1,227.11	1,124.88	1,022.61	972.22	1,306.88	1,197.43	1,089.64	1,034.06	1,394.46	1,278.26	1,162.05	1,104.78
92	1,079.57	989.75	899.93	855.02	1,338.29	1,227.11	1,114.49	1,059.66	1,424.78	1,305.20	1,187.32	1,128.36	1,520.77	1,394.46	1,266.47	1,204.16
93	1,176.30	1,079.57	981.11	932.75	1,458.32	1,336.80	1,215.26	1,154.51	1,552.77	1,423.10	1,293.41	1,229.42	1,657.19	1,519.08	1,380.98	1,311.94
94	1,283.39	1,176.30	1,069.20	1,015.66	1,590.24	1,456.85	1,324.93	1,258.26	1,692.56	1,551.08	1,409.62	1,340.57	1,807.07	1,655.50	1,505.61	1,429.84

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Joint

4380 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	27.64	25.91	24.18	22.46	43.17	39.37	35.55	34.29	47.16	41.71	38.08	36.27	61.66	56.22	50.79	48.97
25-29	31.09	27.64	25.91	24.18	45.70	41.91	38.08	36.82	48.97	45.34	41.71	39.90	65.29	59.85	54.40	52.60
30-34	32.82	29.36	27.64	25.91	49.52	45.70	40.63	39.37	54.40	48.97	45.34	41.71	70.74	65.29	58.03	56.22
35-39	34.55	32.82	29.36	27.64	53.32	48.24	44.44	41.91	58.03	52.60	47.16	45.34	76.18	68.92	63.48	59.85
40-44	38.00	34.55	31.09	29.36	57.14	52.06	46.99	45.70	61.66	56.22	50.79	48.97	81.61	74.35	67.11	65.29
45	38.00	34.55	32.82	31.09	58.39	53.32	48.24	45.70	63.48	58.03	52.60	48.97	83.43	76.18	68.92	65.29
46	38.00	34.55	32.82	31.09	58.39	53.32	49.52	46.99	63.48	58.03	52.60	50.79	83.43	76.18	70.74	67.11
47	38.00	36.27	32.82	31.09	58.81	53.80	48.82	46.30	63.48	58.03	52.60	50.79	85.24	77.98	70.74	67.11
48	39.73	36.27	32.82	31.09	58.81	53.80	48.82	46.30	63.48	58.03	52.60	50.79	85.24	77.98	70.74	67.11
49	39.73	36.27	32.82	31.09	59.20	54.27	49.33	46.87	63.48	58.03	52.60	50.79	87.06	79.80	72.55	68.92
50	39.73	36.27	32.82	31.09	59.20	54.27	49.33	46.87	63.48	58.03	52.60	50.79	87.06	79.80	72.55	68.92
51	39.73	36.27	32.82	31.09	60.44	55.50	50.56	48.11	65.29	59.85	54.40	52.60	88.87	81.61	74.35	70.74
52	41.46	38.00	34.55	32.82	61.31	56.30	51.30	48.82	67.11	61.66	56.22	52.60	88.87	81.61	74.35	70.74
53	41.46	38.00	34.55	32.82	62.58	57.58	51.30	48.82	68.92	63.48	58.03	54.40	90.68	83.43	74.35	70.74
54	41.46	38.00	34.55	32.82	63.48	58.39	53.32	50.79	70.74	65.29	59.85	56.22	90.68	83.43	76.18	72.55
55	43.18	39.73	36.27	34.55	64.75	59.68	53.32	50.79	72.55	67.11	61.66	58.03	92.50	85.24	76.18	72.55
56	46.64	43.18	38.00	36.27	70.62	64.91	58.15	55.31	77.86	71.76	65.62	62.01	98.08	90.15	80.77	76.82
57	50.09	44.91	41.46	39.73	75.67	69.39	62.32	59.18	83.19	76.38	69.57	65.99	103.65	95.06	85.36	81.06
58	53.55	48.36	43.18	41.46	81.92	74.97	67.47	63.99	88.51	81.02	73.54	69.95	109.24	99.96	89.95	85.33
59	55.27	51.82	46.64	44.91	88.40	80.76	72.80	68.97	93.82	85.66	77.49	73.93	114.82	104.87	94.55	89.58
60	58.73	55.27	50.09	46.64	95.11	86.71	78.33	74.14	99.15	90.30	81.44	77.90	120.39	109.77	99.15	93.85
61	63.91	58.73	53.55	51.82	101.83	93.15	84.21	79.74	105.89	96.31	87.10	83.22	128.89	117.93	106.60	100.92
62	70.82	63.91	58.73	55.27	108.54	99.58	90.07	85.33	112.61	102.34	92.78	88.52	137.39	126.05	114.02	108.00
63	76.00	69.09	62.18	60.46	116.72	107.37	97.18	92.07	119.35	108.35	98.44	93.85	145.88	134.21	121.46	115.09
64	81.18	74.27	67.37	63.91	123.50	113.88	103.12	97.73	126.05	114.38	104.11	99.15	154.39	142.35	128.89	122.17
65	86.37	79.46	72.55	67.37	130.31	120.39	109.06	103.40	132.80	120.39	109.77	104.47	162.89	150.50	136.34	129.25
66	96.73	89.82	81.18	76.00	143.49	132.17	120.00	113.76	146.65	133.36	121.50	115.57	177.14	163.18	148.13	140.45
67	108.82	98.46	89.82	86.37	155.00	142.46	129.56	122.84	160.52	146.34	133.23	126.68	191.37	175.85	159.94	151.66
68	119.18	108.82	98.46	95.00	168.61	154.59	140.82	133.54	174.38	159.31	144.96	137.78	205.62	188.53	171.74	162.85
69	129.55	119.18	108.82	103.64	180.28	164.99	150.52	142.72	188.24	172.28	156.69	148.90	219.85	201.21	183.56	174.06
70	141.64	129.55	117.46	112.28	194.30	177.54	162.14	153.77	202.10	185.25	168.41	160.00	234.10	213.89	195.36	185.25
71	162.37	148.55	136.46	129.55	220.68	202.30	183.91	174.00	230.74	210.53	191.99	181.89	262.73	240.83	218.94	207.16
72	184.82	169.28	153.73	146.82	247.66	227.63	206.14	196.12	257.68	237.47	215.57	203.78	291.37	267.79	242.52	230.74
73	207.28	190.00	172.73	164.09	276.65	253.46	230.31	218.71	286.30	262.73	239.15	227.36	321.68	294.73	267.79	254.32
74	228.00	209.00	190.00	181.37	304.77	279.86	253.49	241.77	314.95	287.99	262.73	249.25	350.30	321.68	291.37	277.90
75	250.46	229.73	209.00	198.64	333.45	305.31	278.62	263.80	343.56	314.95	286.30	271.15	378.94	346.93	316.62	299.78
76	285.01	260.82	238.37	226.28	373.47	342.36	311.22	296.40	387.35	355.36	323.36	306.51	424.40	389.05	353.67	336.83
77	324.73	297.10	271.19	257.37	419.43	383.86	348.27	331.98	437.87	402.52	365.47	346.93	476.62	436.19	395.78	377.25
78	364.46	333.37	304.01	288.46	460.91	422.37	383.86	364.58	486.73	446.30	405.88	385.67	523.78	479.99	436.19	414.30
79	400.74	366.19	333.37	316.10	497.96	456.47	414.97	394.23	530.51	486.73	441.24	419.36	565.86	518.72	471.56	447.98
80	431.83	395.55	361.01	342.01	537.98	492.04	447.57	425.35	572.60	525.45	476.62	453.04	611.35	559.13	508.61	483.35
81	462.92	423.19	385.19	366.19	575.02	527.61	478.71	454.99	613.02	562.50	510.29	485.03	653.45	599.55	543.98	517.04
82	497.47	456.01	414.55	393.83	618.02	566.14	514.27	489.07	658.51	604.61	549.03	522.08	702.29	643.34	584.41	555.77
83	537.19	492.28	447.37	424.92	666.92	612.08	555.77	529.09	710.70	651.77	592.82	562.50	757.86	695.56	631.55	601.24
84	582.10	533.74	485.37	461.19	724.73	663.94	603.19	573.55	771.33	707.33	643.34	611.35	823.55	754.49	685.45	651.77
85	635.65	582.10	528.56	502.65	789.93	723.22	658.02	625.42	842.06	771.33	700.59	666.92	897.65	821.85	747.75	710.70
86	692.65	633.92	576.92	547.56	861.06	788.44	717.30	681.74	917.86	840.38	764.60	725.87	978.49	895.95	815.12	774.69
87	754.83	690.92	628.74	597.65	938.13	859.58	781.04	742.50	1,000.37	916.17	833.65	791.54	1,066.06	976.79	887.54	843.76
88	822.20	754.83	685.74	651.20	1,022.61	936.66	852.17	809.20	1,089.64	998.69	907.75	862.28	1,162.05	1,064.37	968.38	919.53
89	896.47	822.20	747.93	709.92	1,114.49	1,021.13	929.24	881.81	1,187.32	1,089.64	990.27	939.74	1,266.47	1,160.38	1,055.96	1,002.07
90	977.66	896.47	813.56	773.83	1,213.80	1,113.00	1,012.24	961.86	1,295.11	1,187.32	1,079.53	1,025.65	1,379.30	1,264.79	1,150.27	1,093.01
91	1,065.75	975.93	887.84	842.93	1,323.47	1,213.80	1,102.63	1,047.81	1,411.29	1,293.41	1,175.52	1,116.58	1,503.94	1,379.30	1,253.00	1,190.69
92	1,160.75	1,064.02	967.29	918.93	1,443.50	1,321.98	1,201.93	1,142.65	1,537.61	1,409.62	1,281.62	1,217.63	1,640.34	1,502.24	1,365.83	1,298.47
93	1,266.12	1,160.75	1,055.39	1,001.84	1,572.44	1,442.02	1,310.12	1,244.91	1,677.39	1,537.61	1,397.82	1,327.10	1,786.87	1,638.67	1,488.77	1,414.67
94	1,380.12	1,264.39	1,150.39	1,091.66	1,714.72	1,570.95	1,428.67	1,357.55	1,827.29	1,675.72	1,522.46	1,446.67	1,948.54	1,785.17	1,623.50	1,542.66

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Joint

5840 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.09	29.36	25.91	24.18	46.99	43.17	39.37	38.08	50.79	47.16	43.53	39.90	67.11	61.66	56.22	54.40
25-29	34.55	31.09	27.64	25.91	50.79	46.99	41.91	40.63	54.40	50.79	45.34	43.53	72.55	67.11	59.85	58.03
30-34	36.27	32.82	29.36	29.36	54.60	50.79	45.70	43.17	59.85	54.40	48.97	47.16	77.98	72.55	65.29	61.66
35-39	39.73	36.27	32.82	31.09	58.39	54.60	49.52	46.99	63.48	58.03	52.60	50.79	83.43	77.98	70.74	67.11
40-44	41.46	38.00	34.55	32.82	63.48	58.39	53.32	50.79	68.92	63.48	58.03	54.40	90.68	83.43	76.18	72.55
45	43.18	39.73	36.27	34.55	64.75	59.68	53.32	50.79	70.74	63.48	58.03	56.22	92.50	85.24	76.18	72.55
46	43.18	39.73	36.27	34.55	64.75	59.68	54.60	52.06	70.74	63.48	58.03	56.22	92.50	85.24	77.98	74.35
47	43.18	39.73	36.27	34.55	65.06	60.08	53.80	51.30	70.74	63.48	58.03	56.22	94.31	87.06	77.98	74.35
48	43.18	39.73	36.27	34.55	65.06	60.08	55.07	51.30	70.74	63.48	58.03	56.22	94.31	87.06	79.80	74.35
49	43.18	39.73	36.27	34.55	65.36	59.20	54.27	51.81	70.74	65.29	58.03	56.22	96.13	87.06	79.80	76.18
50	43.18	39.73	36.27	34.55	65.36	60.44	54.27	51.81	70.74	65.29	58.03	56.22	96.13	88.87	79.80	76.18
51	44.91	41.46	36.27	34.55	66.60	60.44	55.50	53.02	72.55	67.11	59.85	58.03	97.93	88.87	81.61	77.98
52	44.91	41.46	38.00	36.27	68.84	62.58	56.30	53.80	74.35	68.92	61.66	59.85	99.76	90.68	81.61	77.98
53	46.64	41.46	38.00	36.27	68.84	63.83	57.58	55.07	76.18	70.74	63.48	61.66	99.76	92.50	83.43	79.80
54	46.64	43.18	39.73	36.27	71.10	64.75	59.68	55.86	79.80	72.55	65.29	61.66	101.56	92.50	85.24	79.80
55	48.36	43.18	39.73	38.00	72.37	66.01	59.68	57.14	81.61	74.35	67.11	63.48	103.38	94.31	85.24	81.61
56	51.82	46.64	43.18	41.46	78.68	71.93	65.17	62.06	87.25	79.68	71.76	68.14	109.28	99.89	90.52	86.19
57	55.27	50.09	46.64	43.18	84.05	76.99	69.91	66.24	92.87	84.99	76.38	72.79	115.14	105.45	95.77	90.76
58	58.73	53.55	48.36	46.64	90.77	83.27	75.77	71.49	98.51	90.30	81.02	77.45	121.03	111.03	101.03	95.34
59	62.18	57.00	51.82	50.09	97.72	89.78	81.84	76.91	104.13	95.60	85.66	82.09	126.91	116.59	106.28	99.89
60	65.64	60.46	55.27	51.82	104.91	96.53	88.13	82.54	109.77	100.92	90.30	86.77	132.80	122.17	111.55	104.47
61	72.55	65.64	60.46	57.00	112.74	103.50	94.55	88.68	117.22	107.64	96.68	92.78	142.71	131.02	119.68	112.26
62	77.73	70.82	63.91	62.18	120.56	110.49	101.00	94.84	124.65	114.38	103.05	98.80	152.62	139.87	127.83	120.04
63	82.91	76.00	69.09	65.64	130.03	118.98	108.78	102.27	132.09	121.10	109.42	104.82	162.54	148.72	135.98	127.83
64	89.82	82.91	74.27	70.82	137.96	126.05	115.30	108.51	139.51	127.83	115.80	110.84	172.45	157.59	144.13	135.63
65	95.00	88.09	79.46	76.00	145.88	133.14	121.81	114.73	146.96	134.56	122.17	116.85	182.37	166.42	152.26	143.42
66	107.09	98.46	89.82	84.64	160.18	146.33	133.59	126.21	162.37	148.74	135.13	128.85	197.76	180.64	164.92	155.82
67	119.18	110.55	100.18	95.00	172.66	157.83	143.85	136.27	177.78	162.92	148.08	140.85	213.17	194.84	177.58	168.25
68	133.00	120.91	110.55	105.37	187.41	171.42	155.99	148.13	193.18	177.10	161.04	152.85	228.55	209.06	190.25	180.64
69	145.09	133.00	120.91	114.00	200.06	183.08	166.40	158.31	208.59	191.28	173.99	164.83	243.97	223.25	202.91	193.06
70	157.19	143.37	131.28	124.37	215.26	197.10	178.92	170.54	224.00	205.47	186.95	176.84	259.35	237.47	215.57	205.47
71	181.37	165.82	150.28	143.37	244.74	224.95	203.72	193.82	255.99	234.10	212.20	202.10	291.37	267.79	242.52	230.74
72	205.55	188.28	171.00	162.37	274.84	251.95	229.04	217.59	286.30	262.73	239.15	227.36	323.36	296.40	269.46	255.99
73	229.73	210.73	191.73	181.37	307.05	280.98	254.92	243.32	318.31	291.37	264.41	252.62	357.03	326.72	296.40	282.93
74	253.91	231.46	210.73	200.37	338.47	310.62	281.31	268.13	350.30	319.98	291.37	276.20	389.05	357.03	323.36	308.20
75	278.10	253.91	231.46	219.37	370.50	339.40	308.25	293.44	380.61	348.62	318.31	301.46	421.04	385.67	350.30	333.45
76	316.10	290.19	264.28	250.46	414.97	380.89	345.33	329.02	431.13	394.08	358.73	340.20	471.56	432.83	392.41	373.88
77	361.01	329.92	300.55	285.01	465.36	426.82	386.81	367.54	486.73	446.30	405.88	385.67	528.81	485.03	439.57	417.66
78	404.19	369.64	336.83	319.55	511.30	468.33	426.82	404.61	540.61	495.14	449.68	427.77	581.03	532.19	485.03	459.77
79	443.92	407.65	369.64	352.37	552.81	506.87	460.91	437.20	589.44	538.92	490.09	466.51	628.19	575.97	523.78	496.82
80	480.19	440.46	399.01	380.01	595.79	546.89	496.47	472.79	636.60	582.71	530.51	503.56	677.03	621.46	564.19	537.25
81	513.01	469.83	428.37	405.92	638.76	585.40	532.07	505.38	680.39	623.13	567.56	538.92	725.87	665.24	604.61	574.30
82	551.01	506.10	459.46	437.01	686.20	628.38	572.07	543.92	730.91	670.28	609.66	579.35	779.75	714.08	650.07	618.08
83	595.92	545.83	495.74	471.56	741.02	678.77	618.02	586.88	789.86	724.17	658.51	624.82	842.06	771.33	702.29	666.92
84	646.01	592.47	538.92	511.28	803.27	736.57	669.89	635.81	857.23	784.80	714.08	678.71	912.80	837.02	761.22	722.50
85	704.74	646.01	587.29	557.92	875.88	803.27	730.65	693.59	934.70	855.54	778.07	739.34	995.33	912.80	830.29	788.18
86	768.65	704.74	640.83	608.01	955.91	875.88	795.86	755.84	1,018.91	933.00	848.81	806.71	1,086.28	995.33	904.39	858.90
87	837.75	766.93	697.83	663.29	1,041.88	954.43	866.99	824.01	1,109.84	1,017.21	924.59	879.12	1,183.94	1,084.58	985.22	936.38
88	912.02	836.02	760.02	722.02	1,135.24	1,040.39	945.53	898.12	1,209.20	1,108.16	1,008.80	958.28	1,290.05	1,182.26	1,074.47	1,020.59
89	994.93	912.02	829.11	787.65	1,237.49	1,133.76	1,031.50	979.63	1,318.67	1,209.20	1,098.05	1,044.15	1,406.26	1,288.37	1,172.15	1,113.22
90	1,084.75	993.20	903.38	858.47	1,348.65	1,236.02	1,123.37	1,067.06	1,436.57	1,316.99	1,197.43	1,138.47	1,532.55	1,404.56	1,276.56	1,212.57
91	1,181.48	1,083.02	984.57	936.20	1,470.18	1,347.18	1,224.17	1,163.39	1,566.24	1,436.57	1,305.20	1,239.51	1,670.66	1,530.88	1,391.09	1,322.05
92	1,288.57	1,181.48	1,074.39	1,019.11	1,602.07	1,468.70	1,335.32	1,268.62	1,707.71	1,564.57	1,423.10	1,352.36	1,820.54	1,668.98	1,517.41	1,441.61
93	1,404.30	1,286.85	1,169.39	1,112.39	1,745.83	1,600.60	1,455.36	1,382.75	1,860.97	1,706.03	1,551.08	1,473.62	1,983.90	1,818.86	1,653.81	1,571.30
94	1,530.40	1,402.58	1,274.75	1,212.57	1,902.92	1,744.36	1,585.78	1,507.23	2,029.39	1,859.28	1,690.86	1,606.65	2,162.42	1,982.23	1,802.01	1,712.77

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Joint

7300 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	32.82	31.09	27.64	25.91	50.79	46.99	41.91	40.63	54.40	50.79	45.34	43.53	72.55	67.11	59.85	58.03
25-29	36.27	32.82	29.36	29.36	54.60	49.52	45.70	43.17	59.85	54.40	48.97	47.16	77.98	70.74	65.29	61.66
30-34	38.00	36.27	32.82	31.09	58.39	53.32	49.52	46.99	63.48	58.03	52.60	50.79	83.43	76.18	70.74	67.11
35-39	41.46	38.00	34.55	32.82	63.48	58.39	52.06	49.52	68.92	63.48	56.22	54.40	90.68	83.43	74.35	70.74
40-44	44.91	41.46	38.00	36.27	67.30	62.22	57.14	53.32	74.35	67.11	61.66	58.03	96.13	88.87	81.61	76.18
45	44.91	41.46	38.00	36.27	68.56	63.48	57.14	54.60	74.35	68.92	61.66	59.85	97.93	90.68	81.61	77.98
46	44.91	41.46	38.00	36.27	69.83	63.48	58.39	55.86	74.35	68.92	61.66	59.85	99.76	90.68	83.43	79.80
47	46.64	41.46	38.00	36.27	70.08	63.83	57.58	55.07	74.35	68.92	61.66	59.85	101.56	92.50	83.43	79.80
48	46.64	41.46	38.00	36.27	70.08	63.83	58.81	55.07	74.35	68.92	61.66	59.85	101.56	92.50	85.24	79.80
49	46.64	43.18	38.00	36.27	70.30	64.14	57.97	55.50	74.35	68.92	61.66	59.85	103.38	94.31	85.24	81.61
50	46.64	43.18	38.00	36.27	70.30	64.14	59.20	55.50	74.35	68.92	63.48	59.85	103.38	94.31	87.06	81.61
51	46.64	43.18	39.73	38.00	71.53	65.36	59.20	56.72	77.98	70.74	65.29	61.66	105.19	96.13	87.06	83.43
52	48.36	44.91	39.73	38.00	72.59	67.57	61.31	57.58	79.80	72.55	67.11	63.48	105.19	97.93	88.87	83.43
53	48.36	44.91	41.46	39.73	73.85	67.57	61.31	58.81	81.61	76.18	68.92	65.29	107.01	97.93	88.87	85.24
54	50.09	46.64	41.46	39.73	76.18	69.83	63.48	59.68	85.24	77.98	70.74	67.11	108.82	99.76	90.68	85.24
55	51.82	46.64	43.18	39.73	76.18	69.83	63.48	60.94	87.06	79.80	72.55	68.92	108.82	99.76	90.68	87.06
56	55.27	50.09	44.91	43.18	83.08	76.34	69.32	66.47	93.02	85.45	77.53	73.55	115.38	106.01	96.27	92.31
57	58.73	53.55	48.36	46.64	89.03	81.95	74.35	71.22	98.98	91.08	82.48	78.18	121.94	112.26	101.86	97.56
58	62.18	57.00	51.82	50.09	96.38	88.88	80.59	77.11	104.94	96.73	87.45	82.80	128.52	118.51	107.45	102.81
59	67.37	60.46	55.27	53.55	104.00	96.07	87.04	83.21	110.90	102.37	92.40	87.44	135.08	124.77	113.04	108.06
60	70.82	63.91	58.73	55.27	111.90	103.50	93.73	89.51	116.85	108.00	97.39	92.07	141.64	131.02	118.64	113.31
61	76.00	70.82	63.91	60.46	120.30	111.07	100.43	95.95	125.01	115.09	104.11	98.44	152.26	140.58	127.12	121.46
62	82.91	76.00	69.09	65.64	128.68	118.61	107.15	102.38	133.14	122.17	110.84	104.82	162.89	150.14	135.63	129.60
63	89.82	81.18	74.27	70.82	138.80	127.77	115.30	110.20	141.29	129.25	117.56	111.19	173.51	159.70	144.13	137.76
64	95.00	88.09	79.46	76.00	147.30	135.40	122.10	116.72	149.43	136.34	124.30	117.56	184.13	169.26	152.62	145.88
65	101.91	93.27	84.64	81.18	155.81	143.06	128.89	123.23	157.59	143.42	131.02	123.94	194.76	178.82	161.12	154.04
66	115.73	105.37	96.73	91.55	171.23	157.08	141.80	135.28	173.88	158.51	144.56	137.22	211.39	193.93	175.05	167.01
67	127.82	117.46	107.09	101.91	184.69	169.32	153.06	145.80	190.20	173.63	158.10	150.48	228.00	209.02	188.97	180.00
68	141.64	129.55	117.46	112.28	200.61	183.79	166.37	158.24	206.51	188.73	171.65	163.76	244.64	224.12	202.89	192.98
69	155.46	141.64	129.55	122.64	214.24	196.15	177.79	168.90	222.84	203.84	185.18	177.03	261.25	239.21	216.81	205.96
70	167.55	153.73	139.91	133.00	230.64	211.08	191.50	181.72	239.15	218.94	198.72	190.31	277.90	254.32	230.74	218.94
71	193.46	177.91	160.64	153.73	261.72	240.50	217.87	207.97	272.83	250.94	227.36	215.57	311.57	286.30	259.35	247.58
72	219.37	200.37	183.09	174.46	294.89	270.57	246.23	233.35	306.51	281.26	255.99	242.52	346.93	318.31	289.67	274.52
73	245.28	224.55	203.82	193.46	327.32	301.26	273.75	259.27	340.20	311.57	282.93	269.46	380.61	350.30	318.31	301.46
74	271.19	248.73	226.28	214.19	361.90	331.12	301.82	287.19	373.88	343.56	311.57	296.40	415.99	380.61	346.93	330.09
75	297.10	272.91	247.01	234.91	397.17	363.10	330.51	314.20	407.56	373.88	340.20	323.36	451.35	412.63	375.56	357.03
76	338.55	310.92	281.55	267.73	444.61	407.56	370.50	351.25	461.45	422.72	383.99	365.47	505.23	463.15	421.04	399.14
77	385.19	354.10	321.28	305.73	497.96	456.47	414.97	394.23	520.40	476.62	434.51	412.63	565.86	518.72	471.56	447.98
78	431.83	395.55	359.28	342.01	546.89	500.92	456.47	432.76	577.66	530.51	481.67	458.09	621.46	569.24	518.72	491.76
79	475.01	435.28	395.55	376.55	591.34	542.43	492.04	468.33	629.87	577.66	525.45	498.50	671.98	616.40	559.13	532.19
80	513.01	469.83	428.37	405.92	638.76	585.40	532.07	505.38	680.39	623.13	567.56	538.92	725.87	665.24	604.61	574.30
81	549.28	502.65	457.74	435.28	683.22	625.42	569.10	540.94	727.55	666.92	606.29	575.97	776.39	710.70	646.71	614.72
82	590.74	540.65	492.28	468.10	733.61	672.83	612.08	580.97	783.13	717.44	651.77	619.76	833.65	764.60	695.56	660.18
83	637.38	583.83	532.01	504.37	792.89	726.19	660.98	628.38	845.43	774.69	703.97	668.60	901.01	825.23	751.13	714.08
84	692.65	633.92	576.92	547.56	861.06	788.44	717.30	681.74	917.86	840.38	764.60	725.87	978.49	895.95	815.12	774.69
85	754.83	690.92	628.74	597.65	938.13	859.58	781.04	742.50	1,000.37	916.17	833.65	791.54	1,066.06	976.79	887.54	843.76
86	822.20	753.11	685.74	651.20	1,022.61	936.66	852.17	809.20	1,089.64	998.69	907.75	862.28	1,162.05	1,064.37	968.38	919.53
87	896.47	820.47	746.20	709.92	1,114.49	1,021.13	927.75	881.81	1,187.32	1,087.95	990.27	939.74	1,266.47	1,160.38	1,054.26	1,002.07
88	975.93	894.75	813.56	773.83	1,213.80	1,113.00	1,012.24	961.86	1,295.11	1,187.32	1,079.53	1,025.65	1,379.30	1,264.79	1,150.27	1,093.01
89	1,064.02	975.93	887.84	842.93	1,323.47	1,213.80	1,102.63	1,047.81	1,411.29	1,293.41	1,175.52	1,116.58	1,503.94	1,379.30	1,253.00	1,190.69
90	1,160.75	1,064.02	967.29	918.93	1,443.50	1,321.98	1,201.93	1,142.65	1,537.61	1,409.62	1,281.62	1,217.63	1,640.34	1,502.24	1,365.83	1,298.47
91	1,264.39	1,159.03	1,053.66	1,001.84	1,572.44	1,442.02	1,310.12	1,244.91	1,675.72	1,537.61	1,397.82	1,327.10	1,786.87	1,638.67	1,488.77	1,414.67
92	1,378.39	1,264.39	1,148.66	1,091.66	1,714.72	1,570.95	1,428.67	1,357.55	1,827.29	1,675.72	1,522.46	1,446.67	1,948.54	1,785.17	1,623.50	1,542.66
93	1,502.76	1,376.67	1,252.30	1,190.12	1,868.84	1,713.24	1,557.62	1,479.06	1,992.32	1,825.59	1,660.55	1,576.34	2,123.69	1,946.85	1,770.02	1,680.75
94	1,637.49	1,501.03	1,364.57	1,297.21	2,036.31	1,867.36	1,696.93	1,612.44	2,170.85	1,990.64	1,808.75	1,719.50	2,313.99	2,121.99	1,928.33	1,832.33

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	110.27	102.39	94.52	86.65	173.68	156.36	144.76	138.95	181.96	165.41	148.86	140.61	248.12	223.31	206.75	198.48
25-29	109.07	101.80	94.53	87.26	171.04	155.04	144.36	133.66	183.26	167.98	152.71	145.08	244.34	221.43	206.15	190.89
30-34	108.34	101.56	94.80	88.03	169.21	159.26	144.36	134.40	184.86	163.52	149.31	142.19	241.72	227.51	206.17	191.96
35-39	112.86	100.32	94.05	87.78	170.55	156.69	142.90	133.67	177.75	164.59	151.41	144.84	243.60	223.84	204.10	190.91
40-44	109.61	98.08	92.31	86.54	169.62	156.93	139.97	135.69	181.73	163.56	151.45	139.32	242.31	224.14	199.90	193.83
45	103.71	98.26	87.33	81.88	164.51	148.47	136.40	128.37	171.94	160.47	143.29	137.54	234.98	212.06	194.85	183.40
46	107.09	96.38	85.67	80.31	161.38	149.55	133.82	129.91	168.67	157.43	140.57	134.93	230.52	213.65	191.16	185.55
47	105.37	94.83	84.29	84.29	160.31	145.04	133.61	125.97	165.96	154.88	138.29	132.76	232.34	210.21	193.62	182.55
48	103.64	93.27	88.09	82.91	157.68	146.45	131.41	123.90	168.67	152.35	136.03	130.58	228.53	212.20	190.43	179.56
49	101.22	96.15	86.03	80.98	155.38	140.94	130.07	122.88	164.74	148.79	138.17	127.54	228.50	207.24	191.30	180.67
50	104.11	94.19	84.28	79.32	152.19	141.59	127.41	120.36	161.36	145.75	135.33	124.92	223.83	208.21	187.39	176.98
51	102.29	92.55	82.80	77.93	153.03	139.12	128.68	121.73	158.55	148.32	132.99	127.87	225.03	204.59	189.24	179.02
52	100.12	90.58	85.82	81.05	155.42	141.59	127.82	124.33	160.18	145.16	130.15	125.14	225.26	205.24	185.22	180.22
53	97.57	92.93	83.63	78.99	154.87	141.40	127.93	121.19	156.11	141.48	131.73	121.97	224.43	204.91	185.40	175.64
54	100.32	91.20	82.08	77.53	157.55	144.14	130.74	124.03	158.02	143.65	129.27	124.49	225.03	205.90	186.74	177.15
55	98.04	89.12	80.22	75.76	157.23	144.13	131.02	124.47	154.43	140.38	126.33	121.65	224.60	205.90	187.17	177.81
56	104.88	96.14	87.40	83.03	163.67	149.85	136.04	129.48	164.15	149.55	134.96	129.48	227.30	208.11	188.97	179.83
57	110.03	97.33	88.87	84.64	165.63	151.51	137.37	130.93	171.26	156.31	141.39	135.25	226.87	207.53	188.20	179.40
58	110.53	102.34	94.16	90.06	169.57	154.94	140.33	133.99	177.58	162.35	147.13	140.38	226.05	206.57	187.13	178.65
59	114.20	106.33	94.52	90.58	172.30	157.35	142.34	136.11	182.30	166.91	151.51	144.21	223.77	204.32	184.86	176.76
60	117.81	106.40	98.80	95.00	175.41	160.02	144.63	138.48	186.96	171.38	155.81	148.01	222.05	202.55	183.09	175.30
61	126.27	115.13	103.99	100.26	184.65	168.41	152.78	145.55	196.42	179.68	163.69	155.30	233.74	213.17	193.38	184.23
62	133.58	122.75	111.91	104.70	192.39	175.41	159.64	151.45	204.25	186.50	170.21	161.34	243.50	222.03	202.06	191.69
63	140.26	129.74	115.72	112.21	201.87	184.01	167.92	158.71	211.33	192.64	176.13	166.77	252.32	230.03	209.90	198.40
64	147.81	134.06	123.75	116.87	210.30	191.66	175.34	165.21	219.85	200.13	183.22	173.35	262.86	239.57	219.17	206.49
65	153.36	140.02	126.68	120.01	215.97	196.83	180.42	169.48	225.51	205.03	187.94	177.69	269.96	246.01	225.51	211.86
66	164.74	151.82	138.89	132.43	228.18	208.58	190.58	179.47	239.07	218.12	199.23	188.76	281.69	257.48	235.28	221.55
67	178.21	162.57	146.94	140.69	236.64	216.81	197.58	186.43	251.28	229.97	209.41	198.75	292.14	267.68	243.95	230.16
68	188.48	173.28	158.08	148.96	248.45	228.17	207.45	196.08	263.66	241.96	219.73	208.88	303.00	278.26	253.00	239.13
69	199.67	182.06	164.44	158.56	255.00	234.62	212.89	201.52	273.34	251.41	227.82	216.82	310.97	286.13	259.62	245.75
70	206.80	189.80	172.80	164.30	263.64	243.00	220.08	208.64	281.73	259.63	234.78	223.73	317.64	292.76	265.14	251.36
71	230.70	211.47	192.25	181.26	292.41	267.69	245.21	231.69	310.62	283.85	259.75	246.35	348.10	318.67	291.90	275.82
72	250.04	231.42	210.14	199.50	319.66	293.21	266.74	253.54	337.17	308.65	280.11	267.14	376.08	344.97	313.83	298.28
73	268.43	245.41	224.97	212.18	342.97	315.09	287.23	272.25	356.44	329.02	299.11	284.14	398.81	366.42	333.99	316.57
74	286.53	261.83	237.12	227.24	366.67	337.35	305.89	291.25	378.11	346.79	315.50	298.64	421.46	387.75	351.61	334.76
75	298.17	274.51	248.48	236.64	385.78	353.28	322.85	306.59	394.55	362.25	327.64	311.49	438.38	401.46	366.86	348.42
76	328.11	300.95	273.80	260.22	411.60	378.59	343.65	326.15	425.82	390.51	355.21	337.56	467.73	430.22	390.51	370.65
77	354.10	323.86	295.80	280.68	433.49	398.30	361.25	344.58	450.49	414.73	376.83	357.89	492.62	452.62	410.51	391.56
78	379.31	346.16	315.07	300.55	455.29	417.94	380.58	361.05	476.94	438.56	398.14	377.93	517.36	474.94	432.48	410.27
79	397.76	364.29	330.81	315.07	471.38	430.82	391.98	371.71	495.34	455.02	412.79	391.67	535.65	489.59	445.42	422.37
80	410.40	376.83	343.25	324.60	481.79	441.76	400.15	380.95	509.28	467.46	423.79	403.79	547.49	502.00	454.71	432.89
81	423.95	388.03	352.09	335.93	496.31	454.68	413.07	393.04	525.45	481.68	437.87	415.10	563.99	516.71	469.40	446.65
82	454.48	416.76	379.04	361.07	533.28	488.60	443.88	422.31	563.99	516.71	469.40	446.65	606.00	555.23	504.43	479.91
83	492.22	450.89	409.57	389.82	574.91	527.14	479.35	456.24	609.51	558.74	507.94	481.68	653.32	599.02	544.72	518.43
84	533.54	488.63	443.72	422.16	624.23	571.82	520.95	494.77	660.31	606.00	549.98	523.71	709.38	649.82	592.00	562.23
85	582.04	533.54	485.03	459.88	681.27	624.23	567.20	539.46	719.87	660.31	600.77	570.98	774.17	709.38	644.54	613.02
86	634.12	580.24	528.14	501.20	741.38	679.73	618.07	587.25	784.67	719.87	655.07	621.79	842.47	772.42	702.36	667.33
87	691.62	634.12	574.85	546.11	809.20	741.38	673.57	639.64	856.49	784.67	712.86	677.83	919.54	842.47	765.40	726.89
88	752.69	689.81	626.95	596.40	881.64	807.64	735.22	698.23	933.56	854.72	777.66	739.13	1,001.85	917.79	835.47	793.44
89	820.95	752.69	684.43	650.30	960.25	880.10	799.95	759.88	1,017.63	931.80	847.73	805.69	1,091.19	1,000.11	909.03	863.49
90	894.61	820.95	745.50	707.78	1,046.56	960.25	872.40	829.22	1,108.71	1,015.86	923.04	877.51	1,189.27	1,091.19	991.34	942.29
91	975.45	894.61	811.97	772.46	1,142.11	1,046.56	951.01	903.21	1,208.53	1,106.95	1,007.13	956.31	1,297.87	1,189.27	1,080.68	1,026.37
92	1,063.47	973.65	885.63	840.72	1,243.85	1,140.57	1,037.32	984.91	1,317.12	1,206.79	1,096.43	1,042.16	1,413.46	1,296.10	1,178.76	1,119.22
93	1,158.68	1,061.68	964.67	917.96	1,356.35	1,243.85	1,129.79	1,074.31	1,434.48	1,315.38	1,196.29	1,136.73	1,541.31	1,413.46	1,283.86	1,220.79
94	1,262.86	1,156.88	1,052.70	1,000.59	1,478.12	1,354.83	1,231.52	1,169.87	1,564.10	1,434.48	1,303.11	1,238.31	1,679.68	1,539.57	1,399.46	1,329.39

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	149.66	133.90	126.03	118.15	219.98	202.67	179.51	173.68	231.57	215.03	198.48	181.96	314.26	289.47	256.38	248.12
25-29	145.44	138.17	123.63	116.35	219.18	197.80	181.73	171.04	229.08	213.78	190.89	183.26	313.06	282.52	259.62	244.34
30-34	148.96	135.43	121.88	115.11	218.97	199.07	179.16	174.22	234.62	213.29	191.96	184.86	312.82	284.39	255.95	248.84
35-39	150.48	137.94	125.40	119.13	216.64	198.19	179.76	170.55	230.43	210.68	190.91	184.34	309.43	283.09	256.77	243.60
40-44	144.22	132.69	121.15	115.38	212.03	195.07	178.10	169.62	230.20	212.03	193.83	181.73	302.88	278.65	254.41	242.31
45	141.92	130.99	114.62	109.17	208.63	188.58	172.54	164.51	223.52	200.60	183.40	177.67	298.03	269.38	246.43	234.98
46	139.22	128.52	117.81	112.45	204.65	188.92	173.16	161.38	219.29	196.79	179.92	174.30	292.37	269.88	247.38	230.52
47	136.98	126.44	115.90	110.63	202.30	187.03	167.95	160.31	215.74	199.14	177.02	171.49	293.17	271.05	243.39	232.34
48	134.73	124.37	114.00	108.82	202.71	183.95	168.93	161.42	212.20	195.88	174.11	168.67	293.82	266.61	244.85	233.96
49	136.64	121.46	111.34	106.28	198.75	180.67	166.20	155.38	207.24	191.30	175.36	164.74	292.28	265.71	244.45	228.50
50	133.85	123.94	109.06	104.11	198.19	180.50	162.80	155.77	203.01	187.39	171.78	161.36	291.50	265.47	239.44	229.02
51	131.52	121.77	112.03	107.16	198.24	180.87	163.48	156.52	204.59	189.24	168.78	163.67	291.54	265.95	240.39	230.16
52	133.48	119.18	109.65	104.88	200.33	183.05	165.81	158.90	205.24	190.20	170.19	160.18	290.32	265.30	240.27	230.27
53	130.10	120.80	111.51	102.22	195.24	181.77	164.95	154.87	204.91	190.29	170.76	161.00	282.97	263.45	239.07	224.43
54	132.24	118.57	109.44	104.88	197.77	180.99	167.59	157.55	205.90	186.74	172.37	162.80	282.50	258.56	239.40	225.03
55	129.24	120.32	106.96	102.50	196.54	180.18	163.79	157.23	205.90	187.17	173.13	163.79	280.76	257.37	233.96	224.60
56	135.47	126.74	113.63	109.25	206.97	189.88	172.14	164.92	215.27	196.14	180.60	171.49	287.46	263.74	239.09	229.08
57	139.66	126.95	114.26	110.03	211.76	194.46	175.84	168.14	221.40	202.08	185.40	176.60	290.11	266.35	240.87	230.33
58	143.29	130.99	118.72	114.62	219.02	201.25	181.56	173.33	226.71	207.26	189.51	181.02	292.00	268.31	242.06	231.10
59	145.71	133.90	118.15	114.20	224.72	206.61	186.00	177.26	230.15	210.69	192.08	183.95	291.84	268.32	241.58	230.23
60	144.40	133.00	121.61	114.00	230.82	212.35	190.77	181.57	233.71	214.25	194.76	186.96	292.16	268.79	241.49	229.84
61	155.98	144.84	129.98	122.56	241.21	221.34	199.70	190.07	248.18	227.66	207.08	197.94	305.31	280.17	252.76	240.58
62	166.06	151.63	137.18	129.96	249.67	228.62	206.97	197.03	260.49	239.07	217.57	207.22	316.03	289.37	261.98	249.43
63	171.82	157.79	143.77	136.75	260.53	238.09	216.21	205.86	271.71	249.44	227.13	215.66	325.64	297.59	270.28	257.33
64	182.18	168.43	151.24	144.37	270.04	246.35	224.36	213.66	284.67	261.44	238.18	225.49	337.55	307.94	280.44	267.08
65	190.02	173.35	156.69	150.02	276.09	251.49	229.63	218.70	293.87	269.96	246.01	232.36	345.13	314.37	287.03	273.37
66	206.73	187.34	171.19	161.50	293.23	267.28	244.01	232.37	311.57	286.09	260.64	246.87	362.00	329.98	301.25	286.85
67	221.98	203.22	184.46	175.07	305.45	278.59	254.28	242.12	327.53	300.67	273.77	259.99	377.10	343.94	313.92	298.90
68	237.12	215.85	197.61	185.44	321.98	293.82	268.16	255.29	343.73	315.44	287.16	273.28	392.65	358.33	327.01	311.37
69	246.66	226.10	205.55	196.74	331.58	302.71	276.24	262.98	356.40	327.00	297.58	283.71	404.38	369.16	336.87	320.70
70	257.78	237.95	215.30	203.96	343.87	314.08	286.56	272.79	367.37	336.96	306.59	292.76	414.30	378.40	345.26	328.68
71	291.13	266.41	241.69	230.70	382.39	350.88	317.16	301.41	404.36	372.22	337.40	321.33	455.22	417.73	377.57	358.81
72	319.20	292.61	266.01	252.71	416.68	383.58	348.31	330.68	438.32	402.01	365.71	347.54	490.19	451.28	409.79	389.05
73	342.56	314.44	286.32	270.99	448.02	411.57	372.98	355.83	466.12	428.72	388.83	368.88	520.94	478.57	433.69	413.76
74	368.04	335.93	306.28	291.46	479.82	440.00	400.20	379.24	493.72	452.76	411.82	392.57	551.51	505.74	460.00	435.92
75	385.73	354.96	321.83	305.27	505.58	462.92	420.31	400.00	514.54	473.00	429.15	408.38	574.52	526.05	477.62	454.54
76	420.87	386.93	350.72	334.90	541.68	497.01	450.43	429.07	555.97	509.64	463.29	441.24	615.54	564.79	511.83	487.58
77	453.41	414.55	377.85	358.41	572.45	524.29	476.12	453.87	591.57	543.14	494.72	469.47	650.50	595.76	541.05	515.77
78	482.95	443.57	402.12	383.46	602.90	553.10	503.30	476.62	626.49	575.98	523.44	497.16	685.13	628.54	571.94	541.61
79	506.06	462.75	421.40	399.73	623.45	571.04	520.38	493.35	650.85	597.10	543.34	516.47	708.45	648.93	591.33	560.61
80	522.34	479.43	434.67	414.14	638.65	585.81	533.02	505.79	669.33	614.76	558.40	531.11	725.72	665.71	605.68	574.77
81	538.92	494.01	449.10	425.75	658.15	604.20	548.71	520.95	690.09	632.30	576.25	546.47	747.89	686.59	623.52	592.00
82	578.45	529.94	481.44	458.09	707.47	648.89	590.32	561.03	742.64	681.34	618.30	588.49	803.94	737.39	670.84	637.55
83	625.15	573.05	520.95	494.01	764.49	701.30	636.56	605.75	802.18	735.63	667.33	634.04	868.73	796.95	723.38	688.35
84	677.24	621.55	564.07	537.13	829.22	759.88	692.06	656.61	870.50	796.95	725.12	688.35	942.29	863.49	786.42	746.13
85	738.32	677.24	616.17	585.63	904.76	829.22	753.71	715.16	947.57	868.73	789.93	751.39	1,028.12	942.29	856.49	812.69
86	804.79	738.32	671.86	637.73	986.43	903.21	821.53	779.91	1,033.39	947.57	861.74	817.95	1,120.96	1,026.37	933.56	886.24
87	878.44	804.79	731.13	695.21	1,074.31	984.91	895.51	850.80	1,126.22	1,033.39	938.79	891.52	1,220.79	1,119.22	1,017.63	966.82
88	957.48	876.64	797.60	758.09	1,171.40	1,074.31	975.65	927.87	1,227.81	1,126.22	1,022.88	972.10	1,331.14	1,220.79	1,108.71	1,054.40
89	1,043.71	955.68	869.45	826.35	1,276.20	1,169.87	1,063.50	1,011.09	1,338.14	1,226.04	1,115.71	1,059.67	1,450.23	1,329.39	1,208.53	1,148.97
90	1,137.12	1,041.92	946.70	900.00	1,391.81	1,276.20	1,159.08	1,102.04	1,459.00	1,338.14	1,215.54	1,154.24	1,581.61	1,450.23	1,317.12	1,252.34
91	1,239.51	1,135.32	1,032.93	980.83	1,516.65	1,390.28	1,263.87	1,200.71	1,590.36	1,457.25	1,325.88	1,259.33	1,723.48	1,579.85	1,436.22	1,364.41
92	1,350.89	1,237.72	1,124.55	1,068.86	1,653.85	1,515.13	1,377.92	1,308.59	1,733.98	1,588.60	1,445.00	1,371.43	1,879.37	1,721.73	1,565.84	1,487.03
93	1,471.25	1,349.10	1,226.94	1,165.87	1,801.81	1,652.30	1,501.23	1,427.25	1,889.86	1,732.24	1,574.60	1,495.78	2,047.51	1,877.60	1,705.97	1,621.88
94	1,604.19	1,471.25	1,336.52	1,270.05	1,963.62	1,800.26	1,636.89	1,555.19	2,059.74	1,888.11	1,716.46	1,630.65	2,231.40	2,045.74	1,860.09	1,767.27

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	157.53	149.66	133.90	126.03	243.15	225.82	202.67	196.83	256.38	239.84	215.03	206.75	347.36	322.54	289.47	281.19
25-29	159.98	145.44	130.90	123.63	245.87	224.48	203.11	192.43	259.62	236.71	213.78	206.15	351.23	320.69	290.15	274.88
30-34	162.50	148.96	135.43	128.65	243.90	223.97	204.08	194.13	255.95	234.62	213.29	206.17	348.37	319.93	291.50	277.27
35-39	156.76	144.21	131.68	125.40	244.27	221.22	202.76	193.57	256.77	237.00	217.27	204.10	348.93	316.02	289.69	276.50
40-44	155.77	144.22	132.69	126.92	241.74	220.49	199.34	190.85	254.41	236.24	212.03	199.90	345.29	314.99	284.71	272.61
45	152.83	141.92	125.54	120.08	232.69	212.65	192.56	184.54	246.43	223.52	206.33	194.85	332.41	303.75	275.10	263.64
46	149.93	139.22	123.16	117.81	232.24	212.53	192.87	185.01	241.77	224.90	202.40	191.16	331.72	303.60	275.50	264.27
47	147.52	136.98	126.44	115.90	229.01	209.94	190.86	183.23	243.39	221.27	204.67	193.62	331.90	304.25	276.60	265.52
48	145.09	134.73	124.37	119.18	229.00	210.24	191.48	183.95	239.40	223.08	201.32	190.43	331.90	304.70	277.49	266.61
49	146.77	131.58	121.46	116.40	227.64	205.98	187.92	180.67	239.13	217.88	196.62	186.00	334.79	302.90	276.33	265.71
50	143.77	128.89	118.98	114.02	226.56	208.84	187.58	180.50	234.24	218.63	197.80	187.39	333.13	307.11	275.89	265.47
51	146.13	131.52	121.77	112.03	226.08	205.22	187.82	177.36	235.28	214.80	194.36	189.24	332.46	301.76	276.18	260.84
52	143.02	133.48	119.18	114.42	224.50	207.24	186.50	179.59	235.28	215.24	195.23	185.22	325.38	300.35	270.30	260.30
53	144.04	134.74	120.80	116.16	222.21	205.32	185.17	175.03	234.19	214.67	195.15	185.40	322.00	297.59	268.34	253.69
54	145.92	132.24	123.12	114.00	224.59	204.48	187.69	177.66	234.62	215.46	196.31	181.96	320.80	292.08	268.13	253.78
55	147.06	133.70	120.32	115.86	222.74	203.09	183.43	176.88	229.28	210.57	191.85	182.49	318.19	290.12	262.03	252.68
56	152.95	139.85	126.74	122.36	233.90	213.57	193.16	185.95	242.59	222.53	202.46	192.45	324.87	296.60	268.28	258.27
57	156.58	143.89	131.20	126.95	238.72	218.19	197.68	189.96	252.11	231.03	209.94	199.40	327.05	298.89	270.76	260.22
58	163.75	147.37	135.09	126.91	246.31	225.37	204.40	196.18	260.48	238.50	216.52	205.55	328.39	300.48	272.51	261.55
59	165.41	149.66	137.84	129.96	252.17	230.94	209.71	201.01	266.58	243.90	221.22	209.86	327.49	299.94	272.37	261.02
60	167.20	152.00	140.61	133.00	258.48	236.94	215.39	206.19	272.66	249.28	225.92	214.25	327.18	299.95	272.66	261.00
61	178.26	163.40	148.55	141.12	270.06	247.78	224.95	215.32	287.03	262.67	238.32	226.12	341.85	313.66	284.72	272.55
62	184.11	169.68	155.23	148.01	279.46	256.67	232.70	222.77	298.99	273.83	248.67	236.11	353.75	324.91	294.54	281.98
63	192.86	175.32	161.30	150.77	291.55	267.96	242.68	232.34	309.83	283.95	258.08	245.14	364.46	334.98	303.35	290.39
64	202.80	185.61	168.43	158.12	302.15	277.94	251.41	240.71	322.73	295.96	269.18	255.82	377.69	347.42	314.29	300.90
65	206.69	190.02	173.35	163.36	308.89	284.30	256.95	246.01	331.47	304.13	276.80	263.13	386.14	355.37	321.21	307.53
66	226.10	206.73	190.58	180.89	330.17	303.73	274.66	262.48	352.67	323.30	294.55	279.53	407.63	374.99	339.05	324.04
67	243.86	225.10	203.22	193.83	345.88	318.01	287.63	274.51	371.85	340.63	310.61	294.38	427.01	392.62	355.10	338.89
68	261.44	240.16	218.89	206.73	366.32	336.72	304.61	290.32	391.22	358.16	326.84	309.39	446.73	410.62	371.49	354.04
69	276.02	252.54	231.98	220.23	378.83	348.09	314.96	299.84	406.56	371.96	339.66	321.21	461.98	424.49	384.12	365.67
70	288.94	266.29	240.79	229.45	394.30	362.20	327.84	311.77	419.82	383.93	350.78	331.44	475.06	436.39	394.98	375.62
71	326.82	299.36	271.90	258.16	438.63	400.37	364.40	346.41	460.58	423.08	385.61	364.17	522.18	476.63	433.80	412.37
72	359.11	329.85	300.59	284.63	478.38	438.72	399.05	379.19	500.57	459.06	417.58	396.83	562.81	516.13	469.45	446.10
73	388.58	355.34	322.11	306.76	514.46	471.60	428.72	407.28	530.93	488.53	443.66	421.24	598.20	548.35	498.50	473.58
74	414.97	380.38	345.81	328.52	551.05	504.95	458.86	435.82	563.53	515.38	469.64	445.54	633.39	580.42	527.43	500.92
75	435.42	399.92	364.42	345.50	580.68	531.97	483.22	458.88	586.04	537.61	489.14	463.76	659.87	604.50	549.12	521.45
76	486.50	445.77	405.03	384.67	629.04	576.63	524.19	498.96	644.22	591.26	536.12	509.64	714.81	655.25	595.68	567.01
77	528.99	483.65	440.46	418.87	672.50	616.90	561.34	533.54	694.71	635.76	578.93	549.46	764.18	701.03	637.87	606.29
78	570.01	522.34	474.66	451.86	714.93	656.26	595.79	565.54	741.71	681.08	618.42	588.12	812.42	745.74	677.04	642.67
79	600.58	551.36	500.16	476.54	745.07	682.57	620.05	589.66	777.57	712.29	647.02	616.30	846.69	775.64	704.62	670.06
80	626.81	574.58	522.34	496.22	768.29	704.26	640.24	608.21	805.76	738.46	671.16	636.60	873.05	800.29	727.55	691.17
81	644.90	591.02	537.13	510.17	790.71	724.41	659.67	625.77	830.22	760.15	691.86	656.83	898.54	823.20	749.64	711.10
82	693.41	635.93	578.45	549.70	850.80	779.91	709.01	673.57	891.52	817.95	742.64	705.87	966.82	886.24	805.69	765.40
83	749.10	686.22	623.36	592.82	918.62	841.56	766.04	727.51	963.32	882.76	802.18	761.92	1,043.88	956.31	870.50	826.71
84	811.97	745.50	677.24	643.11	997.25	914.00	830.78	789.15	1,045.64	958.07	870.50	826.71	1,133.22	1,038.65	944.06	896.77
85	885.63	811.97	738.32	700.59	1,086.64	995.69	904.76	860.04	1,138.47	1,043.88	949.31	902.03	1,234.83	1,131.46	1,028.12	977.32
86	964.67	885.63	804.79	763.47	1,183.73	1,085.09	986.43	937.11	1,241.82	1,138.47	1,035.14	982.60	1,345.15	1,233.06	1,120.96	1,064.91
87	1,052.70	964.67	876.64	833.53	1,290.10	1,183.73	1,075.83	1,021.90	1,353.92	1,240.05	1,127.97	1,071.92	1,466.00	1,345.15	1,222.53	1,161.25
88	1,146.10	1,050.90	955.68	907.19	1,407.22	1,290.10	1,172.95	1,114.37	1,474.76	1,352.15	1,229.55	1,168.25	1,599.13	1,466.00	1,332.89	1,266.35
89	1,250.29	1,146.10	1,041.92	989.82	1,533.61	1,405.68	1,277.75	1,214.54	1,607.87	1,473.02	1,339.91	1,273.34	1,742.75	1,597.36	1,452.00	1,380.17
90	1,361.67	1,248.50	1,135.32	1,077.84	1,670.78	1,532.06	1,393.35	1,322.45	1,753.26	1,606.12	1,460.76	1,387.19	1,898.62	1,740.99	1,583.35	1,502.77
91	1,485.62	1,361.67	1,237.72	1,174.85	1,821.84	1,669.25	1,518.20	1,442.67	1,910.89	1,751.49	1,592.11	1,511.56	2,070.27	1,896.88	1,725.23	1,639.39
92	1,618.56	1,483.83	1,349.10	1,280.83	1,985.20	1,820.29	1,655.37	1,572.15	2,082.53	1,909.13	1,735.75	1,648.16	2,255.92	2,068.53	1,881.11	1,786.52
93	1,764.07	1,616.76	1,471.25	1,397.59	2,164.01	1,983.67	1,803.33	1,713.95	2,269.93	2,080.77	1,891.61	1,797.02	2,459.10	2,254.18	2,049.25	1,947.67
94	1,923.94	1,762.27	1,602.39	1,523.35	2,359.75	2,162.47	1,966.71	1,868.08	2,473.11	2,268.20	2,061.51	1,958.17	2,681.55	2,457.36	2,234.90	2,122.81

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	189.04	173.28	157.53	149.66	283.71	260.54	237.40	225.82	297.74	272.91	248.12	239.84	405.25	372.16	339.09	322.54
25-29	181.80	167.25	152.71	145.44	277.94	256.55	235.17	219.18	297.79	274.88	244.34	236.71	397.05	366.50	335.96	313.06
30-34	182.81	169.28	155.74	148.96	278.70	258.79	233.95	223.97	298.60	270.17	248.84	234.62	398.14	369.70	334.15	319.93
35-39	181.84	169.29	150.48	144.21	281.15	258.08	230.43	221.22	296.27	269.93	243.60	237.00	401.59	368.68	329.19	316.02
40-44	184.62	167.31	149.99	144.22	275.66	254.41	228.97	220.49	290.78	266.54	242.31	230.20	393.76	363.46	327.12	314.99
45	174.66	158.30	147.37	136.46	264.77	244.74	220.68	212.65	280.83	257.90	234.98	223.52	378.27	349.61	315.21	303.75
46	171.35	160.64	144.57	139.22	263.73	244.02	220.40	208.63	275.50	253.02	230.52	219.29	376.71	348.58	314.85	297.99
47	168.58	158.04	142.24	136.98	259.57	236.65	217.59	206.10	271.05	248.92	226.80	215.74	376.15	342.97	315.31	298.72
48	171.00	155.46	139.91	134.73	259.04	236.51	214.01	202.71	266.61	244.85	223.08	212.20	375.43	342.78	310.14	293.82
49	167.01	151.83	136.64	131.58	249.35	231.29	209.58	198.75	260.40	239.13	217.88	207.24	366.67	340.11	308.22	292.28
50	163.60	148.72	133.85	128.89	247.77	226.56	205.30	194.66	255.05	234.24	213.41	203.01	364.38	333.13	301.90	286.28
51	165.62	151.00	136.39	131.52	246.92	226.08	205.22	194.73	260.84	240.39	214.80	204.59	363.14	332.46	301.76	286.43
52	162.09	152.55	138.25	128.72	248.67	227.96	207.24	196.90	260.30	240.27	220.25	205.24	360.42	330.38	300.35	285.34
53	162.62	148.68	134.74	130.10	245.75	225.54	205.32	195.24	263.45	239.07	219.54	209.78	356.16	326.88	297.59	282.97
54	164.16	150.48	136.81	127.69	248.02	227.92	207.80	197.77	263.34	244.19	220.25	210.68	354.33	325.59	296.86	282.50
55	164.88	151.52	133.70	129.24	245.69	226.04	203.09	193.27	266.72	243.32	219.92	210.57	350.95	322.87	290.12	276.08
56	170.43	157.32	144.21	135.47	260.81	239.79	216.14	205.62	280.03	255.39	231.66	220.73	362.24	333.04	300.19	285.60
57	177.74	165.05	148.12	143.89	268.80	247.02	223.28	212.35	289.05	263.57	239.81	227.55	368.27	338.38	305.84	290.90
58	184.22	171.94	155.57	147.37	279.89	257.03	232.93	221.51	296.92	270.67	246.97	233.47	373.18	342.73	310.55	295.32
59	189.04	173.28	157.53	149.66	288.94	265.24	240.91	229.04	302.27	275.53	252.01	237.43	375.28	344.47	312.84	297.46
60	193.81	178.61	163.40	155.81	298.49	273.87	249.25	236.94	307.74	280.44	257.07	241.49	377.85	346.69	315.52	299.95
61	204.25	189.40	170.83	163.40	312.72	286.89	261.02	247.78	322.81	294.65	269.51	253.54	395.89	363.16	330.41	313.66
62	212.99	194.95	176.90	169.68	324.51	297.62	270.72	256.67	335.27	306.39	279.74	263.46	410.75	376.71	342.66	324.91
63	220.91	203.37	185.84	175.32	339.28	311.12	282.93	267.96	346.47	317.01	288.96	272.45	424.10	388.90	353.67	334.98
64	230.31	213.12	192.49	182.18	352.33	323.05	293.72	277.94	360.10	329.78	300.19	283.28	440.42	403.79	367.14	347.42
65	236.70	216.69	196.69	186.68	360.83	330.76	300.71	284.30	369.04	338.31	307.53	290.47	451.06	413.48	375.88	355.37
66	261.64	239.02	216.41	206.73	384.23	351.96	320.20	302.73	394.40	361.73	328.47	310.80	474.34	434.51	395.30	373.71
67	281.38	256.36	234.49	221.98	401.11	367.22	334.28	316.04	417.39	383.01	347.42	329.27	495.22	453.37	412.69	390.18
68	300.97	276.65	249.28	237.12	423.66	387.64	353.08	333.80	440.50	404.39	366.52	347.81	516.65	472.73	430.57	407.06
69	317.13	290.71	264.28	249.59	437.02	399.68	364.21	344.32	458.97	421.50	381.70	362.68	532.96	487.41	444.15	419.91
70	331.44	303.11	277.61	263.45	453.91	414.96	378.27	357.61	475.06	436.39	394.98	375.62	546.86	499.93	455.73	430.86
71	370.77	340.56	310.34	293.87	499.35	458.88	416.15	395.86	524.85	479.32	436.49	415.08	594.48	546.26	495.39	471.27
72	406.99	375.07	340.48	321.87	544.53	500.44	454.12	432.11	570.59	521.31	474.64	451.28	640.63	588.76	534.27	508.32
73	439.70	401.35	365.57	347.67	583.04	535.89	486.58	463.03	608.17	555.85	505.99	481.08	677.96	623.13	565.82	538.39
74	469.31	429.79	390.26	370.50	622.29	572.02	519.63	492.39	643.03	590.04	537.06	510.56	715.28	657.49	597.25	565.97
75	492.22	449.62	409.39	388.10	653.78	598.96	546.19	517.74	671.43	616.05	560.67	533.00	742.93	680.64	620.65	588.36
76	536.28	491.02	445.77	425.40	700.87	642.63	584.38	555.26	725.85	666.27	604.50	575.84	796.45	730.28	664.08	630.96
77	582.96	535.47	485.80	462.05	748.42	687.30	624.32	592.82	783.13	717.86	652.59	618.91	850.49	781.03	709.46	673.65
78	625.98	574.16	522.34	495.39	791.40	725.59	659.79	626.01	834.67	763.93	695.21	660.86	899.34	824.54	749.79	711.37
79	655.72	600.58	545.46	517.89	810.97	743.39	675.81	642.02	863.96	792.94	719.98	683.48	921.55	844.76	767.96	729.57
80	669.71	613.74	557.79	529.80	830.72	761.88	691.46	657.85	883.97	811.22	736.65	700.27	944.00	865.78	785.75	747.56
81	689.81	632.33	574.85	546.11	855.43	784.55	713.63	676.65	910.77	835.47	758.41	721.61	972.10	891.52	810.95	768.91
82	741.91	680.84	617.96	587.42	920.17	843.10	766.04	727.51	979.09	896.77	816.19	775.92	1,045.64	958.07	870.50	826.71
83	801.19	734.72	668.27	634.12	992.60	910.91	827.69	786.06	1,057.90	968.59	881.01	837.21	1,127.97	1,035.14	940.55	893.26
84	869.45	797.60	725.75	688.02	1,077.39	987.98	898.60	853.88	1,147.24	1,050.90	956.31	909.03	1,224.30	1,122.71	1,021.13	970.33
85	948.49	869.45	790.41	750.90	1,174.49	1,077.39	978.73	929.43	1,250.57	1,147.24	1,042.16	989.61	1,334.63	1,224.30	1,112.21	1,056.16
86	1,032.93	946.70	860.48	817.37	1,280.83	1,174.49	1,066.59	1,014.17	1,362.66	1,248.83	1,136.73	1,078.91	1,455.51	1,334.63	1,212.04	1,152.48
87	1,126.34	1,032.93	939.52	891.01	1,396.43	1,279.29	1,163.68	1,105.13	1,485.26	1,362.66	1,238.31	1,177.01	1,586.85	1,453.74	1,322.40	1,255.82
88	1,228.73	1,126.34	1,023.95	971.86	1,521.28	1,394.89	1,266.96	1,203.76	1,620.15	1,485.26	1,350.41	1,282.09	1,728.73	1,585.12	1,439.73	1,367.92
89	1,338.32	1,226.94	1,115.56	1,059.87	1,658.46	1,519.74	1,382.57	1,313.21	1,765.50	1,618.38	1,471.25	1,397.69	1,884.60	1,726.96	1,571.09	1,492.28
90	1,458.68	1,336.52	1,216.16	1,155.09	1,807.97	1,656.91	1,505.87	1,430.33	1,924.89	1,763.76	1,604.36	1,523.80	2,054.51	1,882.88	1,711.22	1,625.39
91	1,589.82	1,456.89	1,325.74	1,259.28	1,969.79	1,806.42	1,641.49	1,559.81	2,096.54	1,923.14	1,747.98	1,660.41	2,238.41	2,052.75	1,865.36	1,772.51
92	1,733.52	1,588.01	1,444.31	1,372.45	2,147.06	1,968.26	1,789.48	1,700.09	2,285.71	2,094.77	1,905.62	1,809.31	2,439.85	2,236.67	2,033.50	1,931.91
93	1,889.81	1,731.73	1,573.65	1,496.40	2,341.27	2,145.51	1,951.31	1,852.67	2,492.39	2,283.96	2,077.26	1,972.17	2,660.53	2,438.08	2,217.38	2,105.30
94	2,058.67	1,888.02	1,715.57	1,631.13	2,550.88	2,338.18	2,125.49	2,019.12	2,716.58	2,490.62	2,262.94	2,150.84	2,898.73	2,657.02	2,415.31	2,294.46

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	196.91	181.17	165.41	157.53	301.03	277.90	248.97	237.40	322.54	297.74	272.91	256.38	430.06	396.97	355.63	339.09
25-29	196.34	181.80	167.25	152.71	299.31	272.62	245.87	235.17	320.69	297.79	267.25	259.62	427.60	389.42	351.23	335.96
30-34	196.36	182.81	162.50	155.74	298.60	273.76	248.84	233.95	327.05	298.60	270.17	255.95	426.58	391.03	355.48	334.15
35-39	194.37	181.84	163.02	156.76	299.59	271.92	248.85	235.07	322.59	296.27	269.93	256.77	427.94	388.44	355.52	335.77
40-44	196.15	178.85	161.54	155.77	292.61	271.38	245.93	233.25	321.05	290.78	266.54	254.41	417.97	387.69	351.35	333.18
45	185.59	169.21	158.30	147.37	284.87	260.78	236.72	224.67	309.48	280.83	257.90	240.71	406.92	372.52	338.14	320.94
46	182.06	171.35	155.28	144.57	279.46	259.75	236.15	224.36	303.60	275.50	253.02	236.15	399.20	371.08	337.35	320.49
47	184.39	168.58	152.78	142.24	274.80	251.93	229.01	217.59	298.72	271.05	248.92	237.87	398.29	365.11	331.90	315.31
48	181.37	165.82	150.28	145.09	274.07	251.53	229.00	217.75	293.82	266.61	244.85	233.96	397.20	364.54	331.90	315.58
49	177.14	161.95	146.77	141.71	263.78	242.12	220.40	209.58	286.96	260.40	239.13	228.50	387.92	356.05	324.16	308.22
50	173.51	158.63	143.77	138.80	261.95	240.69	219.45	208.84	281.08	255.05	234.24	223.83	385.19	353.96	322.73	307.11
51	175.36	160.75	146.13	136.39	260.84	239.99	219.09	205.22	286.43	260.84	235.28	225.03	383.60	352.91	322.22	301.76
52	171.62	157.32	143.02	138.25	262.50	241.81	217.59	207.24	285.34	260.30	240.27	225.26	380.44	350.40	315.36	300.35
53	171.91	157.98	144.04	134.74	259.23	235.68	215.46	205.32	287.86	263.45	239.07	229.30	375.67	341.53	312.24	297.59
54	173.28	159.61	141.36	136.81	261.43	237.99	217.88	207.80	292.08	263.34	239.40	229.84	373.47	339.95	311.22	296.86
55	169.34	155.98	142.60	133.70	258.79	235.82	216.19	203.09	290.12	266.72	243.32	229.28	369.66	336.91	308.83	290.12
56	179.17	166.06	148.59	144.21	275.89	252.24	230.56	217.41	304.65	280.03	255.39	240.79	383.17	350.30	320.25	301.97
57	186.20	173.51	156.58	148.12	285.49	261.73	238.65	225.81	314.50	289.05	263.57	248.63	391.07	358.52	326.92	309.31
58	192.40	176.02	159.65	151.47	298.28	274.12	249.39	236.70	323.11	296.92	270.67	255.45	397.66	365.48	332.54	315.58
59	196.91	181.17	165.41	157.53	308.91	284.58	258.36	245.87	329.01	302.27	275.53	260.11	401.19	369.58	335.55	319.31
60	201.40	186.20	167.20	159.61	320.01	295.42	267.72	255.40	334.98	307.74	280.44	264.87	405.09	373.93	338.90	323.31
61	215.39	196.83	178.26	170.83	336.21	309.76	280.86	267.65	349.47	321.28	292.34	276.37	425.59	392.10	355.54	338.79
62	227.43	205.78	187.73	180.50	349.64	321.56	291.75	277.72	361.14	332.30	301.94	285.66	442.55	407.04	369.31	351.54
63	234.93	217.40	196.36	185.84	366.31	336.41	305.37	290.39	371.65	342.17	310.54	294.02	457.91	420.53	381.72	363.03
64	247.49	226.87	206.25	195.92	381.07	349.51	317.41	301.58	384.73	354.46	321.33	304.41	476.34	436.89	396.75	377.01
65	256.70	233.36	213.36	203.35	390.91	358.10	325.31	308.89	392.98	362.20	328.03	310.97	488.65	447.65	406.64	386.14
66	281.02	258.40	232.57	222.88	415.97	381.04	346.10	328.66	421.13	387.23	351.26	333.00	513.55	470.43	427.30	405.76
67	303.27	278.26	250.11	237.61	434.08	397.63	361.13	342.90	446.70	409.87	372.36	353.01	535.89	490.89	445.85	423.35
68	322.24	297.93	270.57	255.36	458.22	419.72	381.20	361.96	472.37	432.68	393.53	373.09	558.82	511.86	464.89	441.41
69	340.63	314.20	284.83	270.16	472.52	432.79	393.06	373.18	492.98	450.89	410.51	389.19	576.25	527.79	479.35	455.11
70	356.94	328.60	297.45	283.28	490.60	449.30	408.06	387.44	510.98	466.79	425.35	403.24	591.07	541.34	491.63	466.79
71	400.98	365.28	332.31	315.84	542.08	497.10	452.13	429.62	565.02	516.83	471.27	447.20	645.36	591.80	538.25	511.47
72	438.91	401.67	367.09	348.46	588.61	540.13	491.63	467.38	614.68	562.81	510.94	485.01	692.49	635.45	578.37	549.83
73	470.38	432.03	393.69	373.23	630.21	578.77	525.18	499.45	655.55	600.70	545.87	518.43	732.79	672.98	610.68	580.78
74	503.89	461.90	419.91	397.68	672.57	616.01	559.45	532.20	696.03	638.21	580.42	549.10	773.07	708.04	643.03	611.71
75	527.71	485.12	440.16	418.85	706.55	647.70	588.81	558.35	726.80	664.49	604.50	574.52	802.92	736.02	669.11	634.51
76	577.00	527.23	479.71	457.08	755.25	693.12	629.04	597.96	783.21	719.22	653.04	619.94	858.23	787.61	714.81	679.50
77	626.14	574.32	522.50	496.59	807.71	741.02	672.50	639.12	846.27	774.69	705.24	669.43	917.86	842.06	764.18	726.30
78	673.65	617.68	561.72	532.71	853.65	782.51	711.37	675.81	901.35	826.59	751.79	713.42	970.05	889.22	808.38	767.96
79	704.94	645.88	586.80	557.27	875.16	802.53	729.88	692.70	933.08	854.36	777.57	739.17	994.52	911.97	829.40	787.17
80	720.09	660.38	600.69	570.84	894.75	821.11	745.89	709.08	954.91	874.88	794.86	756.64	1,016.74	933.08	847.59	805.76
81	741.91	680.84	617.96	587.42	923.27	846.19	769.13	730.59	984.34	902.03	819.70	779.43	1,049.15	961.58	874.01	830.22
82	797.60	731.13	664.67	632.33	991.07	909.38	826.15	784.55	1,057.90	968.59	881.01	837.21	1,126.22	1,033.39	938.79	891.52
83	862.28	790.41	718.56	682.64	1,071.21	981.82	892.43	847.73	1,141.98	1,047.39	951.08	903.76	1,217.30	1,115.71	1,014.12	963.32
84	935.92	856.88	779.63	740.12	1,162.14	1,065.05	967.94	920.17	1,238.31	1,134.96	1,033.39	980.83	1,320.63	1,210.30	1,099.93	1,045.64
85	1,018.56	934.13	849.70	806.59	1,266.96	1,160.62	1,055.80	1,003.39	1,350.41	1,238.31	1,126.22	1,068.41	1,439.73	1,318.89	1,199.78	1,140.23
86	1,111.97	1,018.56	925.14	880.23	1,381.02	1,265.42	1,151.38	1,092.80	1,471.25	1,348.65	1,226.04	1,164.76	1,569.33	1,437.98	1,308.36	1,241.82
87	1,210.78	1,110.18	1,009.58	959.27	1,505.87	1,379.48	1,254.63	1,191.44	1,604.36	1,471.25	1,336.40	1,269.85	1,711.22	1,567.61	1,425.73	1,353.92
88	1,320.36	1,210.78	1,099.40	1,045.50	1,639.95	1,504.33	1,367.15	1,299.34	1,749.75	1,602.64	1,457.25	1,385.44	1,863.59	1,709.45	1,553.57	1,476.52
89	1,438.92	1,318.55	1,198.20	1,138.91	1,787.93	1,639.95	1,490.47	1,414.92	1,905.62	1,747.98	1,588.60	1,509.79	2,031.73	1,863.59	1,693.70	1,607.87
90	1,568.26	1,437.12	1,307.77	1,241.32	1,949.76	1,786.40	1,624.53	1,542.85	2,077.26	1,905.62	1,732.24	1,644.65	2,215.66	2,029.99	1,846.08	1,753.26
91	1,710.17	1,566.47	1,424.55	1,352.68	2,123.92	1,948.22	1,770.97	1,681.57	2,264.69	2,075.53	1,888.11	1,793.54	2,413.55	2,213.89	2,012.48	1,910.89
92	1,862.87	1,708.38	1,552.09	1,474.84	2,315.06	2,122.40	1,929.74	1,832.64	2,469.60	2,262.94	2,058.02	1,954.66	2,630.75	2,411.81	2,192.87	2,082.53
93	2,031.73	1,861.08	1,692.21	1,607.78	2,524.67	2,313.51	2,103.90	1,999.09	2,690.28	2,466.10	2,241.91	2,129.81	2,868.94	2,629.01	2,390.80	2,271.69
94	2,213.17	2,029.94	1,844.90	1,753.29	2,751.24	2,521.59	2,293.47	2,177.88	2,933.76	2,688.55	2,445.08	2,322.47	3,126.43	2,865.43	2,606.22	2,474.87

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	220.55	204.79	181.17	173.28	335.77	306.87	277.90	266.30	363.89	330.81	297.74	289.47	479.67	438.32	396.97	380.44
25-29	218.16	203.62	181.80	174.53	331.39	304.70	277.94	261.94	358.87	328.32	297.79	282.52	473.40	435.23	397.05	374.13
30-34	216.68	203.13	182.81	176.05	333.48	303.60	278.70	263.80	362.60	327.05	298.60	284.39	476.34	433.69	398.14	376.81
35-39	219.45	200.65	181.84	175.57	331.82	304.17	276.50	262.73	355.52	329.19	296.27	283.09	474.02	434.52	395.02	375.28
40-44	213.46	196.15	178.85	173.08	326.53	301.09	271.38	258.69	351.35	327.12	296.82	278.65	466.44	430.10	387.69	369.52
45	207.41	191.04	174.66	163.75	316.95	288.86	260.78	248.73	343.87	315.21	286.56	269.38	452.76	412.65	372.52	355.34
46	203.47	187.41	171.35	160.64	310.96	287.34	259.75	247.97	337.35	309.24	281.12	264.27	444.17	410.44	371.08	354.22
47	200.19	184.39	168.58	158.04	305.36	278.63	255.72	240.44	331.90	304.25	276.60	259.99	442.54	403.82	370.64	348.50
48	202.10	181.37	165.82	160.64	304.07	277.80	251.53	240.28	326.46	299.25	272.04	255.72	440.72	402.64	364.54	348.22
49	197.38	177.14	161.95	156.89	296.32	271.01	245.71	234.87	318.84	292.28	265.71	249.76	435.75	398.55	361.36	345.41
50	193.34	178.46	158.63	153.68	290.26	265.47	244.25	230.08	312.31	286.28	260.27	244.64	426.83	390.39	359.16	338.35
51	194.84	175.36	160.75	151.00	288.65	264.29	239.99	229.53	317.10	291.54	260.84	250.62	424.50	388.71	352.91	337.56
52	190.70	176.39	162.09	152.55	290.13	265.97	241.81	231.41	315.36	290.32	265.30	250.29	420.47	385.44	350.40	335.39
53	190.50	176.56	157.98	153.33	286.13	262.56	239.01	225.54	317.12	292.73	263.45	253.69	414.69	380.54	346.40	326.88
54	191.53	173.28	159.61	150.48	288.23	264.80	241.33	227.92	320.80	296.86	268.13	253.78	411.77	378.27	344.74	325.59
55	191.62	173.80	155.98	151.52	284.99	262.03	239.13	226.04	322.87	294.79	266.72	257.37	407.10	374.34	341.59	322.87
56	201.02	183.55	166.06	157.32	304.77	279.82	254.87	241.70	338.42	309.23	280.03	269.11	423.30	388.63	353.98	335.70
57	207.36	190.43	173.51	165.05	316.26	289.96	263.69	250.82	348.80	318.91	289.05	276.77	433.22	397.21	361.20	343.60
58	212.87	196.50	180.12	167.84	331.23	303.30	275.42	262.69	357.83	327.37	296.92	283.41	441.64	404.42	367.21	350.27
59	220.55	200.85	181.17	173.28	343.86	314.50	285.21	272.73	363.86	333.06	302.27	287.68	446.56	408.48	370.38	354.17
60	224.20	205.20	186.20	178.61	356.95	326.17	295.42	283.10	370.06	338.90	307.74	292.16	451.83	412.88	373.93	358.34
61	237.67	219.11	196.83	189.40	374.09	342.21	310.37	296.55	386.74	354.03	322.06	305.31	473.54	433.21	392.84	375.35
62	249.09	231.04	209.38	198.56	388.19	355.48	322.75	307.54	400.39	366.35	333.79	316.03	491.40	449.96	408.50	389.26
63	262.98	238.44	217.40	206.88	405.97	372.07	338.12	321.47	412.60	377.40	344.34	325.64	507.48	465.10	422.67	401.85
64	274.99	250.93	230.31	216.56	421.65	386.72	351.78	333.73	427.76	391.10	357.27	337.55	527.08	483.39	439.70	417.17
65	283.36	260.03	236.70	226.69	431.91	396.38	360.83	341.71	437.38	399.80	365.64	345.13	539.88	495.50	451.06	427.14
66	310.09	284.24	258.40	245.48	459.89	422.29	384.23	364.10	468.17	428.31	391.14	369.56	567.79	521.37	474.34	449.50
67	334.52	306.39	278.26	265.75	480.15	441.13	401.11	380.36	496.07	454.22	414.26	391.74	592.78	544.62	495.22	469.59
68	358.73	328.32	297.93	285.77	507.12	466.09	423.66	401.93	524.14	480.18	437.49	414.01	618.44	568.42	516.65	490.14
69	378.80	346.49	317.13	299.52	523.13	481.02	437.02	414.80	546.59	501.04	456.08	431.87	637.95	586.62	532.96	505.86
70	396.59	362.60	331.44	314.44	543.33	499.77	453.91	430.98	566.21	519.25	472.32	447.44	654.60	602.11	546.86	519.25
71	444.92	406.47	370.77	351.54	600.58	551.09	501.62	474.61	626.60	573.04	522.18	495.39	714.97	656.07	597.15	565.02
72	486.79	446.89	406.99	385.71	654.76	599.63	544.53	518.07	682.11	625.06	568.00	539.46	770.30	705.45	640.63	609.50
73	524.07	480.61	437.14	414.14	700.94	640.95	583.04	555.20	727.81	665.51	605.70	575.78	815.06	745.26	677.96	645.56
74	558.23	511.30	466.84	442.14	745.90	685.14	622.29	590.86	770.66	708.04	643.03	611.71	857.35	787.53	715.28	679.14
75	586.87	537.18	489.85	463.82	783.73	718.75	653.78	621.30	805.23	738.32	671.43	636.80	890.60	816.78	742.93	706.01
76	640.36	586.05	531.76	506.87	838.71	768.83	698.92	664.00	871.46	798.63	725.85	688.33	953.07	873.66	794.23	754.53
77	695.24	636.95	578.65	550.58	896.63	822.53	746.60	709.55	938.89	861.03	783.13	743.15	1,018.91	934.70	848.39	806.29
78	748.27	686.09	623.91	592.82	947.92	867.87	789.62	750.51	1,000.39	917.51	832.63	792.22	1,077.19	986.23	897.30	852.84
79	781.75	716.77	651.79	618.31	971.47	890.38	809.29	768.72	1,034.83	950.37	863.96	819.82	1,103.95	1,011.80	919.64	873.56
80	800.29	733.14	665.98	632.40	993.98	910.76	829.11	787.49	1,060.39	971.27	883.97	838.51	1,129.53	1,034.94	942.16	894.88
81	824.54	754.49	686.22	652.09	1,024.96	938.67	853.88	810.72	1,091.19	1,000.11	910.77	865.25	1,164.76	1,066.66	970.33	921.27
82	885.63	811.97	738.32	700.59	1,100.48	1,009.57	917.08	872.40	1,173.50	1,075.42	977.32	930.06	1,250.57	1,147.24	1,042.16	991.34
83	955.68	876.64	797.60	756.28	1,189.92	1,089.70	991.07	941.75	1,268.09	1,161.25	1,056.16	1,003.62	1,352.15	1,238.31	1,126.22	1,070.17
84	1,038.31	952.10	864.07	820.95	1,290.10	1,182.19	1,075.83	1,021.90	1,374.94	1,261.07	1,145.49	1,089.44	1,466.00	1,343.39	1,222.53	1,161.25
85	1,131.74	1,036.52	943.11	894.61	1,407.22	1,288.53	1,171.40	1,112.84	1,499.26	1,374.94	1,248.83	1,187.51	1,599.13	1,464.24	1,331.14	1,264.58
86	1,232.34	1,129.94	1,027.55	975.45	1,533.61	1,405.68	1,277.75	1,213.03	1,634.16	1,497.54	1,362.66	1,294.36	1,742.75	1,597.36	1,452.00	1,378.43
87	1,343.71	1,232.34	1,119.16	1,063.47	1,670.78	1,532.06	1,391.81	1,322.45	1,781.27	1,632.39	1,485.26	1,409.97	1,898.62	1,740.99	1,581.61	1,502.77
88	1,464.06	1,341.92	1,219.76	1,160.47	1,821.84	1,669.25	1,518.20	1,442.67	1,942.41	1,779.50	1,618.38	1,537.80	2,070.27	1,896.88	1,725.23	1,639.39
89	1,597.00	1,464.06	1,331.14	1,264.67	1,985.20	1,820.29	1,653.85	1,572.15	2,115.79	1,940.65	1,763.76	1,676.19	2,255.92	2,068.53	1,879.37	1,786.52
90	1,740.71	1,595.20	1,449.70	1,377.84	2,164.01	1,983.67	1,803.33	1,713.95	2,306.72	2,114.05	1,923.14	1,826.82	2,459.10	2,254.18	2,049.25	1,947.67
91	1,897.00	1,738.92	1,580.84	1,501.80	2,358.21	2,162.47	1,965.18	1,868.08	2,515.14	2,304.95	2,094.77	1,991.45	2,679.78	2,457.36	2,233.17	2,122.81
92	2,067.66	1,895.21	1,722.74	1,636.53	2,570.91	2,356.69	2,142.41	2,036.08	2,741.11	2,511.64	2,283.96	2,170.10	2,921.48	2,678.04	2,434.57	2,313.73
93	2,254.49	2,065.86	1,877.24	1,783.83	2,802.10	2,569.37	2,335.08	2,217.97	2,988.05	2,739.34	2,488.88	2,364.51	3,184.21	2,919.74	2,653.52	2,520.40
94	2,455.69	2,252.69	2,047.89	1,945.50	3,054.89	2,800.57	2,546.26	2,418.34	3,256.03	2,984.55	2,713.07	2,578.20	3,471.46	3,182.47	2,893.47	2,748.10

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	236.29	212.66	196.91	189.04	358.93	330.02	295.29	283.71	388.71	355.63	322.54	306.02	512.77	471.42	421.80	405.25
25-29	232.70	218.16	196.34	189.07	352.77	326.09	294.00	283.32	381.79	351.23	320.69	305.43	503.95	465.77	419.96	404.69
30-34	236.99	216.68	196.36	182.81	353.38	323.53	293.66	278.70	383.92	355.48	319.93	305.72	504.79	462.13	419.46	398.14
35-39	232.00	213.18	194.37	188.10	354.89	322.59	294.95	281.15	381.86	348.93	316.02	302.86	506.95	460.86	421.36	401.59
40-44	230.76	213.46	190.38	184.62	347.71	322.27	292.61	275.66	381.63	345.29	314.99	302.88	496.73	460.37	417.97	393.76
45	223.79	201.96	185.59	174.66	337.00	308.95	280.83	268.82	366.79	332.41	303.75	286.56	481.42	441.31	401.19	384.00
46	219.54	198.12	182.06	171.35	334.56	306.98	279.46	263.73	359.83	326.10	297.99	286.75	477.92	438.55	399.20	376.71
47	215.99	200.19	179.12	168.58	328.27	301.56	271.00	259.57	354.03	326.38	293.17	282.13	475.73	437.01	392.76	376.15
48	212.46	196.91	176.19	171.00	322.89	296.62	270.29	255.31	348.22	321.03	288.38	277.49	467.93	429.85	391.75	369.99
49	207.50	192.32	172.07	167.01	314.38	289.08	263.78	249.35	340.11	313.53	281.63	271.01	462.33	425.12	387.92	366.67
50	208.21	188.38	173.51	163.60	311.46	286.68	258.37	247.77	333.13	307.11	275.89	265.47	458.07	421.62	379.99	364.38
51	204.59	189.96	170.48	165.62	309.55	285.19	257.38	246.92	337.56	306.87	281.31	265.95	455.19	419.39	378.47	363.14
52	205.00	190.70	171.62	162.09	310.88	286.67	259.06	245.22	340.39	310.37	285.34	270.30	450.52	415.46	375.43	355.41
53	204.44	185.85	171.91	162.62	306.34	282.78	255.83	242.36	341.53	312.24	282.97	268.34	443.97	409.83	370.78	351.26
54	205.20	186.96	168.73	159.61	308.36	284.93	258.09	244.69	344.74	316.02	287.28	272.91	440.50	406.99	368.68	349.53
55	205.00	187.17	169.34	160.44	304.65	281.69	255.48	242.40	346.28	318.19	290.12	271.39	435.18	402.41	364.98	346.28
56	214.13	196.66	179.17	170.43	325.79	300.85	272.61	258.80	363.03	333.84	303.77	285.49	452.49	417.82	378.63	359.44
57	224.30	203.13	186.20	177.74	338.06	311.76	282.27	268.13	374.28	344.39	312.78	295.18	463.09	427.07	386.68	367.33
58	229.25	208.78	192.40	180.12	354.06	326.15	295.08	280.47	384.04	353.58	320.62	303.67	472.09	434.88	393.45	373.96
59	232.36	216.61	196.91	185.10	367.56	338.26	305.80	290.80	390.60	359.80	325.77	309.55	477.35	439.27	397.15	377.68
60	239.40	220.40	197.61	190.00	381.56	350.78	316.95	301.57	397.29	366.14	331.11	315.52	482.99	444.04	401.22	381.72
61	256.24	233.96	211.68	200.54	399.97	367.50	332.59	316.38	414.93	381.44	345.64	328.89	506.29	465.18	421.04	400.44
62	267.14	245.48	223.83	212.99	415.09	381.19	345.54	328.59	429.23	393.72	357.47	339.70	525.45	482.52	437.38	415.92
63	280.52	255.98	234.93	220.91	434.16	398.54	361.72	343.87	442.08	404.71	368.04	349.35	542.72	498.16	452.15	429.86
64	295.61	268.11	244.05	233.74	450.99	413.79	376.02	357.42	458.03	418.56	381.24	361.50	563.72	517.23	470.02	446.76
65	303.36	280.03	253.37	240.03	461.98	423.71	385.44	366.31	468.15	427.14	389.54	369.04	577.50	529.67	481.81	457.90
66	332.70	303.63	277.79	264.87	492.16	451.43	410.67	390.02	500.81	457.70	417.23	395.66	607.61	557.32	507.00	481.54
67	359.53	328.27	300.14	284.51	514.08	471.52	428.98	407.22	530.46	485.44	442.33	419.82	634.66	582.14	529.61	502.73
68	383.05	352.65	319.20	304.01	543.14	498.24	453.28	430.09	560.25	513.29	467.57	444.05	662.38	607.58	552.78	524.50
69	405.22	372.92	337.68	320.07	560.48	514.14	467.77	443.66	584.09	535.64	487.77	463.54	683.52	626.97	570.47	541.05
70	424.92	388.10	354.10	337.11	582.28	534.15	485.99	460.78	604.89	555.18	505.46	480.59	701.54	643.56	585.54	555.18
71	475.13	436.67	395.49	376.26	643.30	589.32	535.33	508.32	669.43	613.24	559.66	530.20	765.84	701.58	637.31	605.17
72	521.37	478.81	433.59	412.30	701.03	641.53	584.19	553.34	728.80	669.14	606.89	578.37	824.76	754.73	687.31	651.00
73	559.85	513.84	467.82	442.26	748.11	685.93	623.79	593.78	777.66	712.86	648.05	615.66	869.89	797.60	725.34	690.44
74	597.76	548.35	498.95	474.25	798.30	731.24	666.27	632.74	826.06	756.20	688.78	652.67	917.58	840.50	765.84	727.30
75	627.09	575.03	522.97	496.94	838.56	769.54	698.45	663.94	862.92	791.40	717.57	682.94	952.90	874.47	793.69	754.49
76	683.36	626.79	570.21	540.81	898.91	823.16	747.46	710.58	931.02	853.81	776.58	736.87	1,021.48	935.43	849.41	807.47
77	744.90	682.29	619.68	589.44	959.61	879.96	800.32	759.55	1,004.17	919.96	837.85	795.75	1,090.47	999.95	909.42	863.12
78	800.09	733.76	667.44	634.27	1,013.70	928.36	844.76	802.07	1,071.11	982.18	891.25	846.80	1,151.94	1,054.93	959.97	911.47
79	836.88	765.99	697.07	661.63	1,039.05	952.89	866.73	822.80	1,107.79	1,015.64	923.49	877.41	1,180.76	1,082.84	984.93	935.01
80	856.26	783.50	712.62	677.17	1,064.40	974.78	886.73	841.91	1,133.16	1,040.39	945.80	898.51	1,209.55	1,107.69	1,007.64	956.73
81	882.04	808.38	734.72	697.00	1,095.88	1,004.95	914.00	867.77	1,168.25	1,071.92	973.83	924.78	1,245.32	1,141.98	1,038.65	986.11
82	946.70	869.45	790.41	750.90	1,177.56	1,080.47	981.82	932.49	1,255.82	1,150.74	1,047.39	994.85	1,338.14	1,227.81	1,115.71	1,059.67
83	1,023.95	937.73	853.29	810.18	1,273.13	1,166.78	1,060.41	1,008.03	1,357.42	1,243.56	1,129.73	1,073.68	1,446.72	1,325.88	1,205.02	1,145.49
84	1,110.18	1,018.56	925.14	878.44	1,381.02	1,265.42	1,151.38	1,092.80	1,471.25	1,348.65	1,226.04	1,164.76	1,569.33	1,437.98	1,308.36	1,241.82
85	1,210.78	1,110.18	1,007.78	957.48	1,504.33	1,379.48	1,254.63	1,191.44	1,604.36	1,471.25	1,336.40	1,269.85	1,709.45	1,567.61	1,425.73	1,353.92
86	1,318.55	1,208.98	1,099.40	1,043.71	1,639.95	1,504.33	1,367.15	1,299.34	1,747.98	1,602.64	1,457.25	1,383.68	1,863.59	1,709.45	1,553.57	1,476.52
87	1,437.12	1,318.55	1,198.20	1,138.91	1,787.93	1,638.43	1,490.47	1,414.92	1,905.62	1,747.98	1,588.60	1,509.79	2,031.73	1,861.85	1,693.70	1,607.87
88	1,568.26	1,437.12	1,305.98	1,241.32	1,949.76	1,786.40	1,624.53	1,542.85	2,077.26	1,903.87	1,732.24	1,644.65	2,215.66	2,029.99	1,846.08	1,753.26
89	1,708.38	1,566.47	1,424.55	1,352.68	2,123.92	1,946.69	1,770.97	1,681.57	2,264.69	2,075.53	1,888.11	1,793.54	2,413.55	2,212.15	2,012.48	1,910.89
90	1,862.87	1,706.58	1,552.09	1,474.84	2,315.06	2,122.40	1,929.74	1,832.64	2,467.86	2,262.94	2,058.02	1,954.66	2,630.75	2,411.81	2,192.87	2,082.53
91	2,029.94	1,861.08	1,692.21	1,607.78	2,524.67	2,313.51	2,103.90	1,997.55	2,690.28	2,466.10	2,241.91	2,129.81	2,868.94	2,629.01	2,390.80	2,269.93
92	2,213.17	2,028.14	1,843.11	1,751.49	2,751.24	2,521.59	2,293.47	2,177.88	2,933.76	2,688.55	2,443.35	2,322.47	3,126.43	2,865.43	2,606.22	2,474.87
93	2,410.78	2,211.37	2,010.17	1,909.57	2,999.40	2,749.70	2,498.47	2,373.62	3,196.49	2,930.25	2,664.03	2,530.92	3,408.40	3,124.66	2,839.18	2,697.29
94	2,628.14	2,408.98	2,189.81	2,080.23	3,269.13	2,996.31	2,723.50	2,587.87	3,483.73	3,194.73	2,903.97	2,758.62	3,714.92	3,404.90	3,094.88	2,940.77

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

Unlimited

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	267.80	244.17	220.55	212.66	409.02	373.43	343.80	326.01	440.29	406.44	372.56	347.19	584.29	533.48	491.11	465.73
25-29	261.79	239.98	218.16	210.89	404.97	372.11	339.32	322.87	437.77	406.51	367.45	351.82	578.49	531.58	484.68	461.26
30-34	264.08	243.75	216.68	209.90	407.60	371.99	341.40	321.03	444.04	400.37	363.94	349.39	582.30	531.40	487.72	458.59
35-39	263.34	238.26	219.45	206.92	405.80	372.75	339.70	320.85	438.15	404.43	363.98	350.51	579.67	532.53	485.31	458.34
40-44	259.62	236.53	213.46	201.92	399.41	369.06	334.32	316.95	434.14	396.92	359.71	341.12	570.59	527.19	477.58	452.76
45	251.08	229.25	207.41	196.50	386.13	353.27	320.40	308.06	416.63	381.43	352.06	334.48	551.56	504.62	457.68	440.10
46	246.31	224.90	203.47	192.76	382.81	350.58	318.35	302.21	408.72	379.93	345.38	328.14	546.86	500.81	454.76	431.75
47	242.35	221.27	200.19	189.66	375.16	343.86	312.63	296.98	402.13	373.80	339.81	322.83	543.69	498.38	453.08	430.43
48	238.37	217.64	196.91	191.73	372.84	342.11	311.38	295.99	395.54	367.66	334.23	317.54	540.37	495.80	451.24	428.96
49	232.81	212.57	197.38	187.26	362.57	332.96	299.67	284.89	391.72	359.08	326.45	310.14	533.19	489.66	440.71	418.96
50	228.05	213.17	193.34	183.43	358.76	326.15	297.15	282.68	383.70	351.73	319.75	303.78	527.61	479.62	437.00	415.68
51	228.94	209.46	189.96	185.10	356.07	327.59	295.57	281.31	387.49	356.07	319.45	303.71	523.63	481.75	434.64	413.68
52	228.84	209.77	190.70	181.17	357.18	328.90	297.06	282.90	389.49	358.74	322.89	307.50	517.64	476.63	430.50	409.99
53	227.67	209.08	190.50	181.21	351.55	323.96	292.95	279.21	389.61	359.64	324.69	309.68	509.49	469.52	424.58	404.62
54	228.00	209.77	191.53	182.40	353.46	325.99	295.13	281.39	392.17	362.75	328.47	313.73	504.95	465.72	421.58	401.98
55	227.28	209.46	191.62	178.26	352.14	321.94	291.75	278.35	397.64	364.10	330.57	311.41	503.05	459.92	416.82	397.64
56	240.35	218.50	201.02	187.92	378.20	345.72	313.90	299.00	419.04	384.31	348.61	329.81	525.24	480.14	435.95	415.29
57	249.68	228.53	207.36	198.90	393.91	360.00	327.47	311.50	434.02	398.53	361.24	343.04	539.58	493.14	448.58	426.75
58	257.90	237.43	212.87	204.68	413.91	378.27	344.56	327.41	447.12	411.05	372.32	354.71	551.87	504.33	459.45	436.55
59	263.86	240.23	220.55	208.72	430.96	393.79	359.24	341.02	456.41	419.98	380.20	363.27	559.70	511.42	466.56	442.86
60	269.81	247.01	224.20	212.81	448.61	409.87	374.34	355.00	465.70	428.96	388.11	371.77	567.86	518.84	473.87	449.36
61	285.96	259.95	237.67	226.53	467.77	427.64	390.01	369.95	483.42	444.53	403.24	385.00	592.12	541.30	493.70	468.30
62	299.64	274.36	249.09	238.26	483.29	442.06	402.64	382.02	497.43	456.79	415.29	395.38	611.76	559.57	509.68	483.58
63	315.58	287.52	262.98	248.96	503.46	460.67	419.16	397.76	509.86	467.58	425.99	404.50	629.29	575.86	523.92	497.21
64	329.98	302.48	274.99	261.24	521.06	477.03	433.55	411.51	526.01	481.85	439.81	416.64	651.36	596.28	541.92	514.39
65	340.04	313.37	283.36	270.04	532.07	487.26	442.45	420.04	535.55	490.06	448.04	423.55	665.08	609.07	553.07	525.06
66	371.45	342.38	310.09	293.94	559.25	512.17	465.06	441.52	566.10	517.94	473.11	447.37	690.43	632.28	574.14	545.07
67	400.19	368.92	334.52	318.90	577.39	528.78	480.15	455.84	593.61	543.07	495.67	468.81	712.83	652.80	592.78	562.75
68	431.69	395.21	358.73	340.48	603.90	553.05	502.18	476.78	621.63	568.65	518.66	490.66	736.45	674.44	612.42	581.41
69	455.14	416.98	378.80	358.25	617.61	565.61	513.61	487.60	643.34	588.46	536.43	507.57	753.19	689.77	626.34	594.62
70	475.91	436.25	396.59	376.75	636.59	582.99	529.37	502.57	662.03	605.51	551.68	522.08	766.98	702.40	637.81	605.51
71	532.80	488.87	442.18	420.20	701.33	644.34	585.18	554.48	730.55	670.54	610.53	579.22	834.91	767.09	696.63	660.11
72	582.56	534.68	486.79	462.85	764.68	700.27	635.81	605.75	796.04	730.32	662.10	629.24	899.63	823.82	748.01	712.64
73	626.32	575.19	521.51	495.94	816.66	749.79	680.87	647.46	847.57	777.16	706.72	672.71	949.59	871.86	791.72	752.87
74	669.38	615.04	558.23	531.06	871.74	798.22	726.77	690.03	901.07	825.99	750.90	713.34	1,001.97	917.50	835.38	793.13
75	702.83	643.67	584.50	556.11	913.99	838.80	761.66	724.08	939.71	863.28	784.57	744.12	1,038.61	953.19	865.52	822.80
76	767.09	701.46	638.10	606.42	979.91	898.55	817.21	775.60	1,016.78	930.79	846.96	803.96	1,113.51	1,021.08	928.64	881.36
77	833.42	764.33	695.24	660.69	1,046.92	960.28	871.84	828.51	1,095.34	1,005.09	912.78	867.65	1,189.69	1,091.23	990.71	941.49
78	895.44	820.82	746.20	708.89	1,105.55	1,013.70	921.86	875.09	1,167.70	1,071.21	972.76	925.49	1,256.30	1,151.94	1,047.58	994.41
79	935.33	858.54	779.78	740.40	1,134.23	1,040.39	944.91	898.82	1,210.32	1,109.31	1,008.29	957.79	1,288.91	1,182.27	1,073.77	1,021.39
80	958.86	878.65	798.43	759.25	1,160.30	1,063.61	966.93	918.57	1,237.01	1,134.23	1,031.43	980.04	1,318.53	1,208.65	1,098.77	1,043.83
81	986.23	905.39	822.75	781.44	1,195.43	1,096.31	997.18	947.64	1,274.82	1,169.01	1,063.19	1,008.59	1,358.44	1,245.81	1,133.17	1,076.85
82	1,061.68	971.86	883.83	840.72	1,285.53	1,178.91	1,070.77	1,018.22	1,370.37	1,256.05	1,141.70	1,085.39	1,460.84	1,339.67	1,216.79	1,157.06
83	1,146.10	1,050.90	955.68	907.19	1,389.16	1,273.52	1,157.89	1,099.31	1,479.61	1,356.73	1,233.85	1,172.43	1,578.59	1,447.18	1,315.78	1,249.22
84	1,243.11	1,138.91	1,036.52	984.43	1,506.29	1,381.65	1,255.51	1,192.42	1,605.90	1,472.78	1,337.96	1,271.41	1,711.70	1,570.06	1,426.70	1,355.03
85	1,354.49	1,243.11	1,129.94	1,072.46	1,642.95	1,504.79	1,368.14	1,300.56	1,750.96	1,604.19	1,459.12	1,385.76	1,866.99	1,710.00	1,554.70	1,477.91
86	1,476.65	1,354.49	1,230.54	1,169.46	1,790.14	1,641.47	1,491.28	1,417.69	1,907.95	1,749.24	1,590.54	1,510.33	2,034.25	1,865.29	1,694.63	1,611.00
87	1,609.57	1,476.65	1,341.92	1,275.45	1,950.83	1,788.65	1,626.46	1,545.34	2,080.32	1,906.25	1,733.88	1,646.85	2,216.85	2,032.55	1,848.22	1,756.07
88	1,755.08	1,609.57	1,462.27	1,388.62	2,126.55	1,949.34	1,772.11	1,683.52	2,266.34	2,078.61	1,889.20	1,795.33	2,416.52	2,215.13	2,013.76	1,913.08
89	1,913.16	1,753.29	1,593.41	1,514.37	2,318.76	2,125.05	1,931.31	1,835.18	2,471.12	2,264.64	2,059.85	1,955.74	2,634.96	2,414.82	2,194.67	2,085.45
90	2,085.63	1,911.37	1,737.12	1,650.89	2,527.52	2,315.75	2,105.51	2,000.39	2,692.98	2,469.44	2,244.15	2,133.23	2,872.17	2,631.55	2,392.63	2,273.18
91	2,272.44	2,083.83	1,893.41	1,799.99	2,754.28	2,524.51	2,294.75	2,180.59	2,935.32	2,691.28	2,447.24	2,324.37	3,129.87	2,868.77	2,607.65	2,477.97
92	2,477.24	2,270.65	2,064.07	1,961.68	3,002.08	2,751.27	2,501.99	2,377.35	3,199.84	2,933.62	2,667.38	2,534.27	3,411.45	3,126.47	2,843.17	2,701.51
93	2,699.99	2,475.44	2,250.89	2,137.71	3,272.41	2,999.08	2,727.26	2,590.59	3,488.26	3,198.13	2,906.30	2,761.25	3,718.64	3,408.05	3,099.16	2,943.86
94	2,944.30	2,698.19	2,452.08	2,329.94	3,566.76	3,269.40	2,972.04	2,823.38	3,802.26	3,484.84	3,169.13	3,010.41	4,053.13	3,715.24	3,377.32	3,208.38

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	30.22	28.07	25.91	23.75	47.60	42.85	39.69	38.08	49.89	45.34	40.81	38.54	68.02	61.22	56.67	54.40
25-29	35.75	33.37	30.98	28.60	56.06	50.82	47.31	43.80	60.08	55.07	50.05	47.55	80.10	72.59	67.57	62.58
30-34	48.36	45.34	42.31	39.30	75.53	71.10	64.45	60.00	82.54	73.00	66.66	63.48	107.92	101.56	92.04	85.70
35-39	64.37	57.20	53.63	50.05	97.25	89.35	81.49	76.23	101.36	93.86	86.35	82.60	138.91	127.65	116.39	108.87
40-44	75.48	67.54	63.56	59.59	116.80	108.06	96.38	93.45	125.14	112.64	104.29	95.95	166.85	154.35	137.66	133.48
45	78.76	74.62	66.33	62.18	124.96	112.76	103.60	97.51	130.58	121.88	108.82	104.47	178.46	161.05	148.00	139.30
46	83.61	75.24	66.88	62.71	125.99	116.75	104.47	101.42	131.68	122.89	109.73	105.33	179.95	166.79	149.22	144.84
47	83.94	75.55	67.16	67.16	127.71	115.56	106.44	100.36	132.23	123.40	110.19	105.78	185.10	167.48	154.25	145.44
48	84.64	76.18	71.94	67.71	128.77	119.60	107.32	101.19	137.76	124.42	111.08	106.64	186.63	173.31	155.52	146.63
49	85.67	81.38	72.83	68.54	131.52	119.30	110.09	104.00	139.43	125.93	116.93	107.95	193.41	175.42	161.91	152.94
50	90.68	82.04	73.40	69.09	132.57	123.34	110.98	104.84	140.57	126.95	117.89	108.82	194.99	181.37	163.22	154.16
51	91.05	82.38	73.70	69.37	136.22	123.83	114.54	108.34	141.12	132.01	118.35	113.82	200.30	182.09	168.43	159.33
52	91.78	83.03	78.67	74.29	142.47	129.79	117.16	113.96	146.83	133.07	119.30	114.71	206.49	188.14	169.77	165.18
53	92.50	88.09	79.28	74.88	146.81	134.03	121.26	114.86	148.00	134.13	124.86	115.62	212.75	194.25	175.76	166.49
54	97.28	88.44	79.59	75.17	152.78	139.78	126.79	120.27	153.21	139.30	125.37	120.72	218.23	199.64	181.07	171.79
55	98.04	89.12	80.22	75.76	157.23	144.13	131.02	124.47	154.43	140.38	126.33	121.65	224.60	205.90	187.17	177.81

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	41.03	36.70	34.55	32.39	60.30	55.56	49.21	47.60	63.48	58.96	54.40	49.89	86.16	79.35	70.28	68.02
25-29	47.67	45.28	40.52	38.13	71.84	64.85	59.57	56.06	75.09	70.08	62.58	60.08	102.62	92.61	85.11	80.10
30-34	66.49	60.46	54.40	51.39	97.76	88.87	79.99	77.78	104.75	95.23	85.70	82.54	139.66	126.95	114.26	111.08
35-39	85.82	78.67	71.52	67.94	123.54	113.01	102.51	97.25	131.40	120.14	108.87	105.12	176.44	161.43	146.42	138.91
40-44	99.31	91.37	83.43	79.46	146.00	134.32	122.64	116.80	158.51	146.00	133.48	125.14	208.58	191.89	175.19	166.85
45	107.79	99.49	87.06	82.91	158.44	143.23	131.03	124.96	169.76	152.35	139.30	134.93	226.34	204.59	187.17	178.46
46	108.69	100.32	91.96	87.78	159.76	147.48	135.19	125.99	171.18	153.62	140.45	136.06	228.23	210.68	193.11	179.95
47	109.13	100.73	92.34	88.15	161.18	149.02	133.82	127.71	171.89	158.66	141.04	136.63	233.59	215.95	193.93	185.10
48	110.03	101.56	93.10	88.87	165.54	150.24	137.96	131.82	173.31	159.97	142.19	137.76	239.96	217.72	199.95	191.08
49	115.66	102.81	94.24	89.95	168.22	152.94	140.68	131.52	175.42	161.91	148.43	139.43	247.38	224.90	206.90	193.41
50	116.59	107.95	95.00	90.68	172.65	157.24	141.81	135.68	176.84	163.22	149.63	140.57	253.91	231.26	208.58	199.50
51	117.06	108.39	99.72	95.38	176.47	160.99	145.51	139.31	182.09	168.43	150.22	145.68	259.47	236.72	213.96	204.85
52	122.36	109.25	100.52	96.14	183.63	167.80	151.99	145.64	188.14	174.38	156.01	146.83	266.14	243.19	220.25	211.08
53	123.34	114.52	105.71	96.90	185.08	172.32	156.37	146.81	194.25	180.36	161.87	152.62	268.26	249.75	226.63	212.75
54	128.24	114.97	106.13	101.71	191.78	175.52	162.50	152.78	199.64	181.07	167.15	157.85	273.93	250.71	232.16	218.23
55	129.24	120.32	106.96	102.50	196.54	180.18	163.79	157.23	205.90	187.17	173.13	163.79	280.76	257.37	233.96	224.60

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.18	41.03	36.70	34.55	66.66	61.90	55.56	53.96	70.28	65.74	58.96	56.67	95.23	88.43	79.35	77.09
25-29	52.44	47.67	42.90	40.52	80.59	73.58	66.58	63.07	85.11	77.60	70.08	67.57	115.13	105.12	95.11	90.10
30-34	72.55	66.49	60.46	57.43	108.89	100.00	91.12	86.66	114.26	104.75	95.23	92.04	155.52	142.83	130.14	123.78
35-39	89.39	82.24	75.09	71.52	139.31	126.15	115.62	110.37	146.42	135.16	123.90	116.39	198.99	180.22	165.18	157.68
40-44	107.27	99.31	91.37	87.40	166.46	151.84	137.27	131.41	175.19	162.70	146.00	137.66	237.78	216.92	196.07	187.73
45	116.08	107.79	95.35	91.20	176.72	161.50	146.25	140.15	187.17	169.76	156.70	148.00	252.47	230.70	208.94	200.23
46	117.04	108.69	96.14	91.96	181.30	165.90	150.57	144.42	188.73	175.57	158.02	149.22	258.96	237.00	215.07	206.29
47	117.52	109.13	100.73	92.34	182.45	167.27	152.07	145.99	193.93	176.29	163.08	154.25	264.44	242.40	220.37	211.55
48	118.49	110.03	101.56	97.33	187.02	171.70	156.37	150.24	195.52	182.18	164.40	155.52	271.05	248.84	226.63	217.72
49	124.23	111.38	102.81	98.52	192.68	174.35	159.05	152.94	202.40	184.41	166.42	157.43	283.36	256.38	233.90	224.90
50	125.22	112.28	103.64	99.31	197.34	181.94	163.40	157.24	204.05	190.43	172.30	163.22	290.19	267.53	240.32	231.26
51	130.07	117.06	108.39	99.72	201.21	182.67	167.19	157.85	209.41	191.20	172.99	168.43	295.91	268.58	245.83	232.17
52	131.10	122.36	109.25	104.88	205.79	189.96	170.95	164.63	215.67	197.32	178.94	169.77	298.25	275.31	247.78	238.61
53	136.54	127.74	114.52	110.12	210.62	194.64	175.53	165.93	221.99	203.49	185.00	175.76	305.25	282.13	254.37	240.50
54	141.51	128.24	119.39	110.55	217.77	198.28	182.01	172.28	227.51	208.94	190.37	176.43	311.09	283.23	260.01	246.07
55	147.06	133.70	120.32	115.86	222.74	203.09	183.43	176.88	229.28	210.57	191.85	182.49	318.19	290.12	262.03	252.68

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	51.82	47.49	43.18	41.03	77.78	71.42	65.09	61.90	81.61	74.81	68.02	65.74	111.08	102.02	92.94	88.43
25-29	59.59	54.82	50.05	47.67	91.09	84.10	77.09	71.84	97.61	90.10	80.10	77.60	130.15	120.14	110.13	102.62
30-34	81.61	75.57	69.52	66.49	124.42	115.54	104.43	100.00	133.31	120.62	111.08	104.75	177.74	165.05	149.16	142.83
35-39	103.69	96.54	85.82	82.24	160.33	147.17	131.40	126.15	168.94	153.92	138.91	135.16	229.01	210.25	187.73	180.22
40-44	127.12	115.21	103.29	99.31	189.82	175.19	157.68	151.84	200.23	183.55	166.85	158.51	271.15	250.29	225.26	216.92
45	132.65	120.22	111.93	103.64	201.09	185.89	167.60	161.50	213.29	195.88	178.46	169.76	287.28	265.52	239.40	230.70
46	133.77	125.40	112.86	108.69	205.88	190.49	172.06	162.85	215.07	197.52	179.95	171.18	294.07	272.12	245.80	232.61
47	134.32	125.92	113.33	109.13	206.81	188.56	173.35	164.20	215.95	198.33	180.70	171.89	299.68	273.25	251.22	237.99
48	139.66	126.95	114.26	110.03	211.56	193.15	174.79	165.54	217.72	199.95	182.18	173.31	306.59	279.94	253.27	239.96
49	141.36	128.52	115.66	111.38	211.07	195.78	177.39	168.22	220.40	202.40	184.41	175.42	310.37	287.87	260.88	247.38
50	142.50	129.55	116.59	112.28	215.83	197.34	178.82	169.58	222.18	204.05	185.91	176.84	317.40	290.19	262.98	249.39
51	147.41	134.40	121.39	117.06	219.77	201.21	182.67	173.33	232.17	213.96	191.20	182.09	323.21	295.91	268.58	254.93
52	148.59	139.85	126.74	117.99	227.94	208.96	189.96	180.48	238.61	220.25	201.91	188.14	330.38	302.86	275.31	261.55
53	154.16	140.94	127.74	123.34	232.96	213.81	194.64	185.08	249.75	226.63	208.12	198.87	337.62	309.86	282.13	268.26
54	159.19	145.92	132.65	123.82	240.51	221.02	201.51	191.78	255.36	236.80	213.58	204.29	343.57	315.72	287.87	273.93
55	164.88	151.52	133.70	129.24	245.69	226.04	203.09	193.27	266.72	243.32	219.92	210.57	350.95	322.87	290.12	276.08

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	53.98	49.66	45.34	43.18	82.54	76.18	68.25	65.09	88.43	81.61	74.81	70.28	117.89	108.82	97.49	92.94
25-29	64.37	59.59	54.82	50.05	98.11	89.36	80.59	77.09	105.12	97.61	87.61	85.11	140.15	127.65	115.13	110.13
30-34	87.66	81.61	72.55	69.52	133.31	122.21	111.08	104.43	146.00	133.31	120.62	114.26	190.43	174.57	158.71	149.16
35-39	110.84	103.69	92.97	89.39	170.83	155.08	141.92	134.03	183.95	168.94	153.92	146.42	244.03	221.51	202.74	191.48
40-44	135.08	123.16	111.24	107.27	201.51	186.88	169.36	160.63	221.10	200.23	183.55	175.19	287.84	266.97	241.94	229.44
45	140.94	128.52	120.22	111.93	216.37	198.06	179.80	170.63	235.05	213.29	195.88	182.81	309.05	282.93	256.82	243.75
46	142.12	133.77	121.22	112.86	218.16	202.76	184.34	175.15	237.00	215.07	197.52	184.34	311.63	289.69	263.34	250.18
47	146.90	134.32	121.73	113.33	218.94	200.72	182.45	173.35	237.99	215.95	198.33	189.51	317.33	290.88	264.44	251.22
48	148.12	135.43	122.72	118.49	223.83	205.42	187.02	177.83	239.96	217.72	199.95	191.08	324.37	297.71	271.05	257.73
49	149.93	137.07	124.23	119.95	223.28	204.93	186.55	177.39	242.89	220.40	202.40	193.41	328.35	301.37	274.36	260.88
50	151.13	138.18	125.22	120.91	228.18	209.66	191.18	181.94	244.85	222.18	204.05	194.99	335.53	308.32	281.12	267.53
51	156.07	143.07	130.07	121.39	232.17	213.61	195.01	182.67	254.93	232.17	209.41	200.30	341.42	314.12	286.80	268.58
52	157.32	144.21	131.10	126.74	240.62	221.64	199.46	189.96	261.55	238.61	220.25	206.49	348.73	321.21	289.08	275.31
53	162.97	149.75	136.54	127.74	245.73	223.41	204.24	194.64	272.86	249.75	226.63	217.36	356.12	323.74	295.99	282.13
54	168.03	154.76	137.07	132.65	253.50	230.79	211.28	201.51	283.23	255.36	232.16	222.86	362.15	329.66	301.80	287.87
55	169.34	155.98	142.60	133.70	258.79	235.82	216.19	203.09	290.12	266.72	243.32	229.28	369.66	336.91	308.83	290.12

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	60.46	56.13	49.66	47.49	92.04	84.12	76.18	73.00	99.76	90.68	81.61	79.35	131.50	120.15	108.82	104.29
25-29	71.52	66.75	59.59	57.20	108.63	99.88	91.09	85.87	117.63	107.63	97.61	92.61	155.18	142.66	130.15	122.64
30-34	96.73	90.68	81.61	78.59	148.88	135.55	124.42	117.77	161.87	146.00	133.31	126.95	212.65	193.62	177.74	168.22
35-39	125.14	114.42	103.69	100.12	189.21	173.45	157.68	149.81	202.74	187.73	168.94	161.43	270.30	247.78	225.26	214.00
40-44	147.00	135.08	123.16	119.18	224.86	207.34	186.88	178.14	241.94	225.26	204.41	191.89	321.21	296.19	266.97	254.46
45	157.53	145.09	132.65	124.37	240.74	219.38	198.06	188.92	261.17	239.40	217.64	204.59	343.87	313.41	282.93	269.88
46	158.85	146.30	133.77	125.40	242.73	224.31	202.76	193.58	263.34	241.41	219.45	206.29	346.73	320.40	289.69	276.50
47	159.50	146.90	134.32	125.92	243.27	221.99	203.74	191.57	264.44	242.40	220.37	207.14	352.57	321.73	295.29	277.64
48	165.05	148.12	135.43	131.20	248.33	226.87	205.42	196.24	266.61	244.39	222.18	208.84	359.92	328.83	297.71	284.39
49	167.07	149.93	137.07	132.80	250.81	229.38	207.97	198.81	269.88	247.38	224.90	211.40	368.83	337.35	305.85	292.37
50	168.41	155.46	138.18	133.86	252.84	231.26	212.77	200.42	272.04	249.39	226.71	213.12	371.80	340.08	312.87	294.73
51	173.43	156.07	143.07	134.40	256.91	235.25	213.61	204.29	282.25	259.47	232.17	223.06	377.85	345.98	314.12	300.44
52	174.81	161.70	148.59	139.85	265.97	243.81	221.64	212.12	289.08	266.14	243.19	229.44	385.44	353.32	321.21	307.45
53	180.59	167.38	149.75	145.35	271.24	248.91	226.57	213.81	300.62	277.49	249.75	240.50	393.12	360.75	328.36	309.86
54	185.72	168.03	154.76	145.92	279.52	256.78	234.02	221.02	311.09	287.87	260.01	246.07	399.30	366.79	334.31	315.72
55	191.62	173.80	155.98	151.52	284.99	262.03	239.13	226.04	322.87	294.79	266.72	257.37	407.10	374.34	341.59	322.87

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	64.77	58.30	53.98	51.82	98.39	90.48	80.94	77.78	106.56	97.49	88.43	83.87	140.57	129.21	115.62	111.08
25-29	76.28	71.52	64.37	61.98	115.62	106.89	96.37	92.86	125.14	115.13	105.12	100.12	165.18	152.67	137.66	132.65
30-34	105.79	96.73	87.66	81.61	157.76	144.44	131.10	124.42	171.41	158.71	142.83	136.47	225.34	206.31	187.26	177.74
35-39	132.29	121.57	110.84	107.27	202.38	183.95	168.19	160.33	217.75	198.99	180.22	172.69	289.08	262.81	240.27	229.01
40-44	158.91	147.00	131.10	127.12	239.44	221.93	201.51	189.82	262.81	237.78	216.92	208.58	342.06	317.04	287.84	271.15
45	169.97	153.38	140.94	132.65	255.95	234.63	213.29	204.17	278.58	252.47	230.70	217.64	365.64	335.17	304.70	291.63
46	171.38	154.67	142.12	133.77	261.17	239.64	218.16	205.88	280.90	254.57	232.61	223.84	373.09	342.36	311.63	294.07
47	172.09	159.50	142.71	134.32	261.53	240.26	215.91	206.81	282.07	260.03	233.59	224.78	379.02	348.18	312.92	299.68
48	173.51	160.81	143.89	139.66	263.69	242.24	220.73	208.51	284.39	262.18	235.50	226.63	382.15	351.05	319.93	302.16
49	175.64	162.78	145.64	141.36	266.11	244.69	223.28	211.07	287.87	265.39	238.38	229.38	391.32	359.83	328.35	310.37
50	181.37	164.09	151.13	142.50	271.32	249.74	225.07	215.83	290.19	267.53	240.32	231.26	399.01	367.27	331.00	317.40
51	182.09	169.09	151.75	147.41	275.53	253.85	229.09	219.77	300.44	273.14	250.38	236.72	405.15	373.29	336.88	323.21
52	187.92	174.81	157.32	148.59	284.97	262.78	237.47	224.79	312.03	284.48	261.55	247.78	412.99	380.85	344.15	325.79
53	193.81	176.19	162.97	154.16	290.39	268.07	242.52	229.75	323.74	295.99	268.26	254.37	420.86	388.48	351.49	333.00
54	198.99	181.30	163.61	154.76	299.01	276.29	250.29	237.28	334.31	306.44	278.58	264.65	427.17	394.66	357.51	338.93
55	205.00	187.17	169.34	160.44	304.65	281.69	255.48	242.40	346.28	318.19	290.12	271.39	435.18	402.41	364.98	346.28

Appendix B

Genworth Life Insurance Company
33.9% Increase to Current-Year Premiums

AARP
Applies to policies issued after or on 10/01/2003

Form: 7044VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

Unlimited

	No BIO				3% Compound BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	73.40	66.94	60.46	58.30	112.11	102.37	94.24	89.36	120.71	111.40	102.14	95.18	160.17	146.23	134.62	127.66
25-29	85.82	78.67	71.52	69.13	132.75	121.97	111.22	105.83	143.50	133.24	120.44	115.31	189.63	174.26	158.87	151.19
30-34	117.89	108.82	96.73	93.70	181.97	166.08	152.42	143.31	198.24	178.74	162.47	155.98	259.95	237.23	217.72	204.73
35-39	150.17	135.87	125.14	117.99	231.41	212.57	193.71	182.96	249.86	230.63	207.56	199.87	330.56	303.67	276.74	261.37
40-44	178.77	162.89	147.00	139.04	275.04	254.14	230.23	218.26	298.96	273.33	247.72	234.91	392.92	363.03	328.86	311.77
45	190.70	174.11	157.53	149.24	293.27	268.31	243.35	233.98	316.43	289.69	267.38	254.04	418.91	383.26	347.60	334.25
46	192.28	175.57	158.85	150.48	298.84	273.68	248.51	235.92	319.07	296.58	269.62	256.16	426.90	390.96	355.01	337.03
47	193.08	176.29	159.50	151.11	298.89	273.97	249.08	236.60	320.38	297.81	270.73	257.21	433.18	397.08	360.97	342.92
48	194.66	177.74	160.81	156.58	304.49	279.40	254.29	241.72	323.02	300.26	272.97	259.34	441.31	404.91	368.52	350.31
49	197.05	179.92	167.07	158.50	306.89	281.83	253.63	241.13	331.56	303.94	276.30	262.50	451.30	414.45	373.03	354.59
50	198.64	185.68	168.41	159.77	312.52	284.11	258.84	246.23	334.23	306.39	278.53	264.63	459.60	417.81	380.66	362.09
51	203.77	186.43	169.09	164.75	316.93	291.57	263.09	250.38	344.89	316.93	284.34	270.32	466.08	428.79	386.86	368.21
52	209.77	192.28	174.81	166.06	327.41	301.49	272.30	259.32	357.03	328.85	295.99	281.89	474.51	436.93	394.62	375.83
53	215.83	198.21	180.59	171.78	333.25	307.10	277.72	264.68	369.34	340.92	307.80	293.58	482.98	445.10	402.50	383.54
54	221.10	203.41	185.72	176.88	342.74	316.11	286.18	272.87	380.29	351.77	318.52	304.23	489.65	451.60	408.80	389.78
55	227.28	209.46	191.62	178.26	352.14	321.94	291.75	278.35	397.64	364.10	330.57	311.41	503.05	459.92	416.82	397.64

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA_Compliance Certification.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	2017 AARP RS 2017 Choice 2 & 2.1 Individual LTC Review Requirements Checklist 20171010.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA AARP RS 2017 Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180720.pdf VA RS Choice 2 & 2.1 AARP Addendum 20190320.pdf VA RS Choice 2 & 2.1 AARP Addendum Exhibits 20190320.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	2017 AARP RS Part 1 Long Term Care Insurance Rate Request Summary 20190320.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	VA AARP RS 2017 Choice 2 & 2.1 Cover Letter 20171010.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Special Exhibits
Comments:	
Attachment(s):	VA AARP RS 2017 Choice 2 & 2.1 Special Exhibits 20171010.pdf

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	AARP Contractual Agreement
Comments:	
Attachment(s):	VA AARP RS 2017 Contractual Agreement 20171010.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Response Letter (7/23/18)
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 2 Response 20180720.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Objection 2 Attachments
Comments:	
Attachment(s):	VA RS AARP Choice 2.1 Objection 2 Attachments 20180720.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS AARP Objection 3 Response 20181015.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Experience Projections and Filing Status
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS AARP Objection 3 Attachments 20181015.xlsx
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Response Letter (12/6/18)
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 4 Response 20181204.pdf
Item Status:	Received & Acknowledged

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Status Date:	06/28/2019

Satisfied - Item:	Rate Stabilization 58/85 Test
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 4 Attachments 20181204.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Objection 5 Response Letter (1/8/19)
Comments:	
Attachment(s):	VA RS Choice 2 & 2.1 AARP Objection 5 Response 20190107.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Objection 6 Response Letter (1/8/19)
Comments:	
Attachment(s):	VA RS Choice 2 & 2.1 AARP Objection 6 20190108.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Response Letter (3/15/19)
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 7 Response 20190314.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Nationwide Experience and 58/85 Test (updated)
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 7 Attachments 20190314.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Response Letter (3/22/19)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 AARP RS Objection 8 Response 20190320.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Satisfied - Item:	Response Letter (3/28/19)
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 9 Response 20190326.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Objection 9 Attachments
Comments:	
Attachment(s):	VA RS AARP Choice 2 & 2.1 Objection 9 Attachments 20190326.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Policyholder Notification Samples
Comments:	
Attachment(s):	Sample VA_Choice2AARP Policyholder Letter.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 Choice 2 & 2.1_Round 3_AARP
Project Name/Number: 2017 Choice 2 & 2.1_Round 3_AARP/2017 Choice 2 & 2.1_Round 3_AARP

Attachment VA Choice 2 & 2.1 RS AARP Objection 3 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: October 12, 2017

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	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	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	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	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: Vanesa Barbera

Name (please print): __Vanesa Barbera, ASA, MAAA_____

Company___Genworth Insurance Company_____

Date: October 10, 2017

E-Mail Address: Vanesa.barbera@genworth.com Phone No:(781) 966-3373 FAX No: 1-800-513-8860

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025
AARP Policies Only
Actuarial Memorandum
October 2017

CONFIDENTIAL

Policy Forms: 7044VA Rev
Rider Forms: 62376VA, 62378, 62383, 36378VA, 39129VA

This form was issued in Virginia between October 2007 and January 2010 and is no longer being marketed in any state. Form 7044 Rev is referred to by Genworth Life Insurance Company ("GLIC") as "Choice 2.1". The Choice 2.1 policy form (7044 Rev) adjusted the Choice 2 policy form (7044) to make benefits and features as consistent as possible across all states and to update new business rates. Form 7044 and Form 7044 Rev were marketed under the name "Privileged Choice".

For all the policies issued in Virginia to which the current rate increase filing applies, the following table shows the number of exposed lives by policies issued and policies inforce as of December 31, 2016. The table has also been split by policy form number for completeness.

As of 12/31/2016	7044 Rev
Policy Lives Inforce	729
Policy Lives Issued	900

1. Purpose of Filing

On December 9, 2016, GLIC could justify a rate increase of 50.1% on the above-referenced policy form. However, per prior communications with the Virginia Department of Insurance, GLIC reduced the premium rate increase request to 29%. On December 22, 2016 Virginia approved a 29% premium rate increase (SERFF #GEFA-129136848). As stated in our prior filing, the 29% prior approved rate increase would enhance premium adequacy but will not be sufficient to meet GLIC expected obligations and further rate increases were anticipated.

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.

In this filing, GLIC could actuarially justify a premium rate increase of 51.2% on the above-mentioned policy form, to be implemented over three years (15% in the first year, 20% in the second year, and 9.6% in the third year) due to AARP contractual agreements. The phased-in increases are actuarially equivalent to the one-time increase of 47% that can be actuarially justified in the non-AARP filing for policies issued on or after 10/01/2003. We demonstrate below that this premium rate increase satisfies the Long Term Care regulatory requirements of Virginia and the rate stabilization standards set forth in 14VAC5-200-153. The 51.2% rate increase is based on emerging GLIC nationwide Choice 2 and 2.1 Virginia Form experience and updated assumptions, which were revised following comprehensive Long Term Care assumption reviews in 2015 and 2016. However, based on prior communications with the State, we would like to acknowledge that the Virginia Department of Insurance has a specific approach to calculating rate increases, as described in Section 16 of this Actuarial Memorandum. Under this interpretation, GLIC requests a premium rate increase of 36.3% that will be implemented over two years (15% in the first year and 18.5% in the second year), which will enhance premium adequacy but will not be sufficient to meet GLIC expected obligations. Further rate increases are anticipated on this policy form.

This actuarial memorandum may not be suitable for other purposes.

2. Justification of the Actuarially Justified Premium Rate Increase

In determining the need for a premium rate increase, GLIC considered the following.

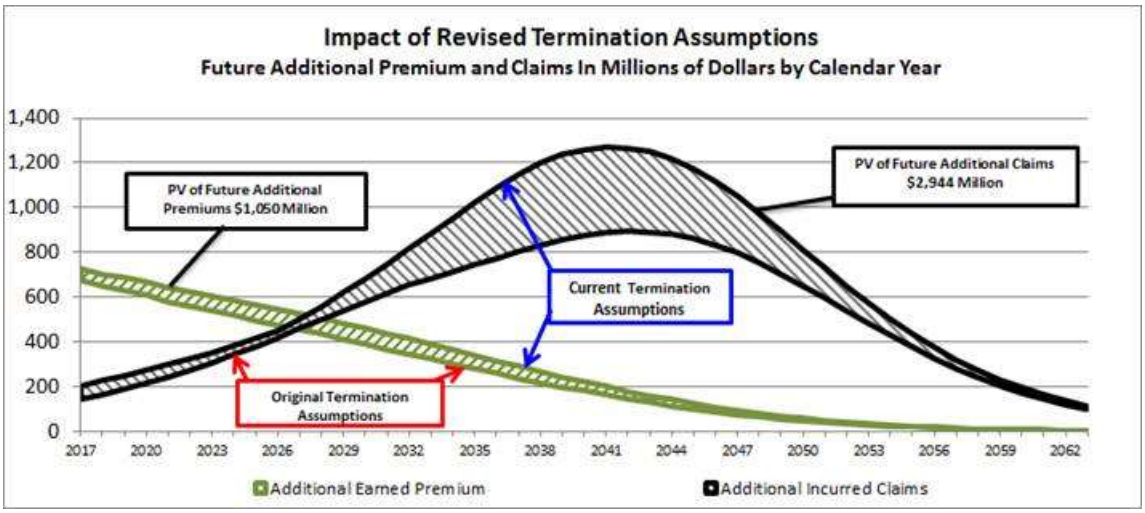
a) Without this actuarially justified rate increase, additional future earned premiums are inadequate to offset additional future incurred claims. This is a direct result of lower than originally expected Active Lives terminations.
b) Both claim continuance and claim utilization have been and are projected to be higher than previously expected. This led to a significant strengthening of the long-term claims reserves in the third quarter of 2016.
c) Delays in filing or approving actuarially justified premium rate increases will require higher percentage increases to fewer policyholders in the future in order to obtain the same Lifetime Loss Ratio.
d) Since Virginia has not approved the prior actuarially justified rate increase in full, demonstration that the Moderately Adverse Experience ("MAE") included in the prior filing has been exceeded is not applicable to this filing.

This filing has been informed by Genworth's actual nationwide experience on older blocks of business. Our objective is to avoid the consequences of reacting too slowly to emerging trends. Rate changes made today to this relatively young block are intended to avoid more severe rate changes in the future.

"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.

a) Without this actuarially justified rate increase, additional future earned premiums are inadequate to offset additional future incurred claims. This is a direct result of lower than originally expected Active Lives terminations.

With fewer Active Lives terminations, more policyholders persist into the tail where claims incidence is expected to be significantly higher. The graph below isolates the impact of revised termination assumptions on future Earned Premium and future Incurred Claims. While GLIC will earn additional premium as a result of lower than expected termination experience, this additional premium will be inadequate to offset the additional claims expected to be incurred.



Present Values in Billions of Dollars			
Future as of 2016 Year-End	**Original Termination Assumptions**	**Updated Termination Assumptions**	**Difference**
Future Earned Premium	7.49	8.54	1.05
Future Incurred Claims	10.37	13.31	2.94

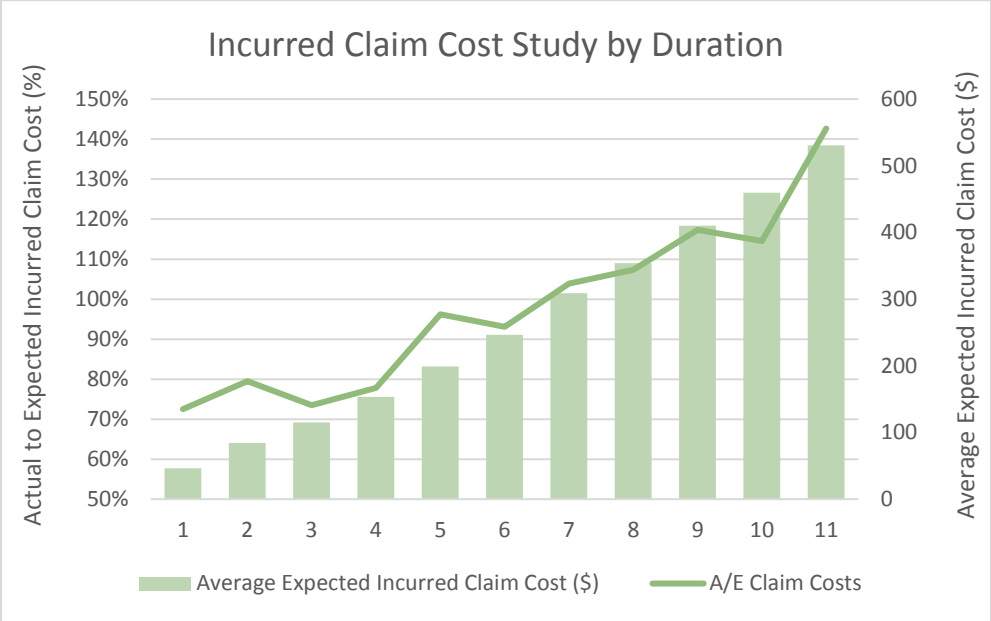
b) Both claim continuance and claim utilization have been and are projected to be higher than previously expected.

As GLIC continues to monitor emerging experience, it is clear that original morbidity pricing assumptions are inadequate for projecting future expected claims. In updating assumptions during 2014, 2015 and 2016, GLIC considered both Choice 2 and 2.1 claim trends as well as more credible claims experience data from older blocks of business with policyholders at more advanced ages and with longer duration claims. While morbidity experience to date for Choice 2 and 2.1 is slightly favorable, GLIC has used experience analysis on all available claim data to help inform morbidity assumptions for Choice 2 and 2.1. Based on this analysis, GLIC has strengthened claim severity assumptions which has resulted in higher than originally anticipated future claims.

Updated claim severity assumptions led to the significant strengthening GLIC made to its long-term claims reserves in the third quarter of 2016. As a result of the updated assumptions, claimants are expected to stay on claim longer and use more of their available benefits than had been previously assumed.

The chart below shows that while actual claims are lower than expected claims in early durations, claims are projected to be much higher than previously expected in later durations (where expected claim costs per life exposed are much higher).

We have reacted to emerging trends from our older blocks of business and applied these learnings to adjust claims assumptions for the future claims in this rate filing and in testing the adequacy of our assets. These adjustments have led to significant increases in our Disabled Life reserves.



c) Delays in filing or approving actuarially justified premium rate increases will require higher percentage increases to fewer policyholders in the future in order to obtain the same Lifetime Loss Ratio.

If experience emerges as currently expected, timely implementation of the actuarially justified three-year phased-in premium rate increase should prevent the need for future premium rate increases. However, if rate increases are delayed, due to late filings or approvals, less future premium capacity remains in these blocks to absorb the rate increase. As a result, a higher percentage future premium rate increase must be applied to fewer policyholders in order to obtain the same Lifetime Loss Ratio.

The calculations below assume a delay in premium rate increases but no other change. Note that, if the actuarially justified three-year phased-in premium rate increase is delayed six years, the increase necessary to achieve the same Lifetime Loss Ratio roughly doubles.

Impact of Rate Increase Delay	
Years Delayed	**Required Increase**
None	47%
1	51%
2	57%
3	63%
4	69%
5	77%
6	85%

It is our intent to learn from the past, act early, and attempt to avoid significant premium rate increases when the average policyholder's attained age is higher.

3. 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.

Sections 2a and 2b of the Actuarial Memorandum (entitled, "Justification of the Actuarially Justified Premium Rate Increase");

Section 9 of the Actuarial Memorandum (entitled, "Actuarial Assumptions");

Section 21 of the Actuarial Memorandum (entitled, "Nationwide Distribution of Business as of December 31, 2016 (Based on Exposed Lives. Nationwide Data Includes AARP and non-AARP Polices)");

Exhibit I of the Actuarial Memorandum (entitled, "Exhibit I: Choice 2 and Choice 2.1 Policy Forms – Nationwide (VA Forms Only) Experience Projection With Virginia Approved Rate Increase with MAE");

Exhibit II of the Actuarial Memorandum (entitled, "Exhibit II: Choice 2 and Choice 2.1 Policy Forms – Nationwide (VA Forms Only) Experience Projection With 15%/18.5% Rate Increase with MAE");

Exhibit III of the Actuarial Memorandum (entitled, "Exhibit III: Choice 2 and Choice 2.1 Policy Forms – Nationwide (VA Forms Only) Experience Projection With 15%/18.5% Rate Increase with MAE. Rate Stabilization 58/85 Test");

Exhibit IV of the Actuarial Memorandum (entitled, "Exhibit IV: Choice 2 and Choice 2.1 Policy Forms – Nationwide (VA Forms Only) Experience Projection With15%/20%/9.6% Rate Increase with MAE");

Exhibit V of the Actuarial Memorandum (entitled, "Exhibit V: Choice 2 and Choice 2.1 Policy Forms – Nationwide VA Form Only Experience Projection With 15%/20%/9.6% Rate Increase with MAE. Rate Stabilization 58/85 Test");

Attachment 1a supplied separately with this filing (entitled, "Nationwide Rate Stability Only Experience Lifetime Loss Ratio (VA Forms Only)- Virginal Approved Rate Increase, Includes MAE Provision-Policy Forms: Choice 2 and Choice 2.1");

Attachment 1b supplied separately with this filing (entitled, "Nationwide Rate Stability Only Experience Lifetime Loss Ratio (VA Forms Only)- With Requested Rate Increase of 15%/18.5%, Includes MAE Provision-Policy Forms: Choice 2 and Choice 2.1");

Attachment 2a supplied separately with this filing (entitled, "Virginia State Rate Stability Only Experience Lifetime Loss Ratio- Virginal Approved Rate Increase, Includes MAE Provision-Policy Forms: Choice 2 and Choice 2.1");

Attachment 2b supplied separately with this filing (entitled, "Virginia State Rate Stability Only Experience Lifetime Loss Ratio- With Requested Rate Increase of 15%/18.5%, Includes MAE Provision-Policy Forms: Choice 2 and Choice 2.1");

Attachment 3 supplied separately with this filing (entitled, "Actual to Expected - Lifetime Loss Ratio- Nationwide Rate Stability Only (VA Forms only)- No Rate Increase, Includes MAE Provision - Policy Forms: Choice 2 and Choice 2.1");

Attachment 4a supplied separately with this filing (entitled, "Actual to Expected Assumption Analysis- Nationwide Experience-Choice 2 & 2.1 Policy Forms-Actual vs Expected (Pricing) Claim Costs ($)");

Attachment 4b supplied separately with this filing (entitled, "Actual to Expected Assumption Analysis- Nationwide Experience-Choice 2 & 2.1 Policy Forms-Actual vs Expected (Pricing) Lapses (Count)");

Attachment 4c supplied separately with this filing (entitled, "Actual to Expected Assumption Analysis- Nationwide Experience-Choice 2 & 2.1 Policy Forms-Actual vs Expected (Pricing) Mortality (Count)");

Attachment 5 supplied separately with this filing (entitled, "Model-Produced Experience (Current Assumptions) to Actual Historical Experience - Nationwide Experience Choice 2 and 2.1 Policy Forms-All Benefit Periods");

Attachment 6 supplied separately with this filing (entitled, "Status of Filings as of October 2, 2017 - All Jurisdictions in which these Forms are Active - Policy Forms: Choice 2 and Choice 2.1- AARP Policies").

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.

4. Description of Benefits

These are federally tax-qualified, individually underwritten policies that provide comprehensive long-term care coverage. They cover the reimbursement of expenses incurred by the insured(s) subject to the amount of coverage purchased. Premium payments are waived after the elimination period has been satisfied.

The Privileged Choice (7044 Rev) policy form pays benefits on a monthly basis and include a 10-year survivorship benefit. The 10-year survivorship benefit waives future premium payments upon the death of one spouse if both spouses are insured and have met certain requirements. It also includes a waiver of elimination period for home health care benefits, and home health care service days are applied to the facility elimination period. The optional non-forfeiture benefit, restoration of benefit, 7-year survivorship benefit and return of premium riders were available for purchase for an additional premium.

This policy form can cover an individual or a couple (joint policy). The joint policy operates as two individual policies, except that the two insureds draw from one shared policy benefit pool.

This form requires an insured to meet benefit eligibility requirements that are triggered by Activities of Daily Living ("ADL") deficiencies or cognitive impairment. The daily or monthly benefit, benefit period, and elimination period are selected at issue.

In addition, a simple benefit increase or compound benefit increase option can be selected at issue. The simple Benefit Increase Option (BIO) increases the original daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured. The compound BIO increases the prior year's daily maximum by 3% or 5% each year starting with the second

policy year and continuing for the life of the policy, unless terminated earlier by the insured. The 3% compound BIO was only made available on the Choice 2.1 (7044 Rev) policy form.

The available choices for benefit period, elimination period, issue ages, and benefit increase option are set forth in the attached rate tables, Appendix A and B.

5. Marketing Method

Policies were sold by captive independent agents, independent agents working through broker general agencies, financial advisors, and agents working through financial institutions.

6. Underwriting Description

The underwriting process included an assessment of functional and cognitive abilities at issue ages that were deemed by GLIC to be appropriate at the time. 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.

7. Renewability and Applicability

These policies are Guaranteed Renewable for life, as provided for under the terms and conditions of the policies. This filing is applicable to all in-force policies and associated riders issued on or after October 1, 2003 in Virginia on above-referenced form, except for non-AARP policies. Non-AARP policies are scheduled to be filed with the Department separately.

Policies issued before October 1, 2003 are scheduled to be filed with the Department separately.

8. Area Factors

Geographic area factors are not used in rating these policies.

9. 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. Moderately Adverse Experience, as defined in Section 9F, has been included in the Lifetime Loss Ratio projections in Exhibits I and II in this memorandum.

The actuarial assumptions used to support actuarially justified rate increase filings in Virginia are materially consistent with those used for GLIC's 2016 Asset Adequacy Analysis (Cash Flow Testing 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. 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 best estimate assumptions were developed by Genworth'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 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.

A. Voluntary Termination Rates:

Original: The products included in this filing were originally priced in 2002 and 2007 using termination assumptions developed from experience prior to those dates. Originally filed Choice 2 lapse rates varied by duration. Originally filed Choice 2.1 lapse rates varied by marital status, issue age, and duration. The original ultimate lapse rate for Choice 2 was 1.5% and the original ultimate lapse rate for Choice 2.1 was 1.0%.

Prior Filing: Best estimate voluntary termination rates were derived from actual experience through 2012. Base rates varied by issue age and duration. Base rates were further adjusted by additional factor schedules which varied by marital status, preferred discount, benefit increase option, and benefit period. Choice 2 and Choice 2.1 lapse rates were based on Choice 2 and Choice 2.1 experience, and were informed by Genworth's experience from earlier product forms. The ultimate lapse rate for Choice 2 and Choice 2.1 combined, projected based on the mix of business, was 1.28% when based on original lapse assumptions and 0.74% when based on best estimate lapse assumptions.

Current Filing: The current best estimate assumption for expected voluntary termination rates for healthy lives was derived from Genworth's actual long term care voluntary termination experience through fourth quarter of 2015, excluding the experience of recent partial policy years. For duration 1-10, Choice 2 and Choice 2.1 lapse rates are based solely on the Choice 2 and Choice 2.1 experience. For durations 11+, Choice 2 and Choice 2.1 lapse rates are based on total Genworth experience, with a product adjustment factor. Healthy lives voluntary termination rates vary by issue age, duration, benefit inflation option, marital status, risk class and benefit period.

The following table is a sample of the healthy lives 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	5.92%	3.31%	3.35%	5.30%	2.96%	3.00%
2	3.73%	1.94%	1.77%	3.34%	1.74%	1.58%
3	2.83%	1.42%	1.31%	2.53%	1.27%	1.17%
4	2.27%	1.16%	1.05%	2.03%	1.04%	0.94%
5	2.00%	0.99%	0.91%	1.74%	0.87%	0.81%
6	1.84%	0.77%	0.69%	1.58%	0.67%	0.61%
7	1.51%	0.58%	0.67%	1.31%	0.50%	0.58%
8	1.39%	0.57%	0.67%	1.22%	0.50%	0.58%
9	1.28%	0.57%	0.67%	1.14%	0.51%	0.60%
10	1.18%	0.58%	0.68%	1.06%	0.53%	0.61%
11	1.08%	0.61%	0.70%	0.99%	0.56%	0.64%
12	0.99%	0.65%	0.71%	0.93%	0.61%	0.67%
13	0.90%	0.69%	0.73%	0.87%	0.66%	0.70%
14	0.81%	0.71%	0.73%	0.80%	0.70%	0.71%
15	0.73%	0.73%	0.73%	0.73%	0.73%	0.73%
16	0.73%	0.73%	0.75%	0.73%	0.73%	0.75%
17	0.73%	0.73%	0.77%	0.73%	0.73%	0.77%
18	0.73%	0.73%	0.80%	0.73%	0.73%	0.80%
19	0.73%	0.73%	0.82%	0.73%	0.73%	0.82%
20	0.73%	0.73%	0.85%	0.73%	0.73%	0.85%
21	0.73%	0.73%	0.91%	0.73%	0.73%	0.91%
22	0.73%	0.73%	0.98%	0.73%	0.73%	0.98%
23	0.73%	0.75%	1.05%	0.73%	0.75%	1.05%
24	0.73%	0.77%	1.13%	0.73%	0.77%	1.13%
25	0.73%	0.80%	1.22%	0.73%	0.80%	1.22%

B. Mortality:

Original: Original mortality assumptions were based on the Annuity 2000 Mortality Table, without mortality improvement. Selection factors in the original filing were based on data prior to 2002 and 2007 for Choice 2 and Choice 2.1, respectively.

Prior Filing: Expected Active Lives mortality rates were derived from Genworth's actual Long Term Care mortality experience through the end of 2012. Mortality assumptions were graded into a percentage of the Annuity 2000 Mortality Table. Actual experience was incorporated using selection factors. A six-month time delay in data was assumed to allow for a more accurate distribution of deaths and lapses. Mortality assumptions varied by issue age, duration, gender, marital status, underwriting, benefit increase option, and benefit period. Mortality improvement was assumed for 5 years.

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, benefit period and gender. Disabled lives mortality rates are included in claim termination rates below.

Healthy lives 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.

For disabled lives no mortality improvement is assumed.

The following table below is a sample of the healthy lives current mortality rates for cells with a married status, having compound BIO for issue age 55.

Sample Mortality Assumption								
Gender	F	F	F	F	M	M	M	M
UW Discount	No	No	Yes	Yes	No	No	Yes	Yes
Benefit Period	Lifetime	Limited	Lifetime	Limited	Lifetime	Limited	Lifetime	Limited
Duration								
1	0.05%	0.05%	0.03%	0.03%	0.09%	0.09%	0.05%	0.05%
2	0.08%	0.08%	0.04%	0.04%	0.15%	0.15%	0.08%	0.08%
3	0.10%	0.10%	0.05%	0.05%	0.18%	0.18%	0.10%	0.10%
4	0.12%	0.12%	0.07%	0.07%	0.21%	0.21%	0.12%	0.12%
5	0.13%	0.13%	0.08%	0.08%	0.24%	0.24%	0.14%	0.14%
6	0.15%	0.15%	0.09%	0.09%	0.28%	0.28%	0.16%	0.16%
7	0.17%	0.18%	0.10%	0.11%	0.32%	0.32%	0.19%	0.19%
8	0.20%	0.20%	0.13%	0.13%	0.37%	0.37%	0.23%	0.23%
9	0.24%	0.24%	0.15%	0.15%	0.43%	0.43%	0.27%	0.27%
10	0.28%	0.28%	0.18%	0.19%	0.49%	0.50%	0.33%	0.33%
11	0.32%	0.33%	0.23%	0.23%	0.58%	0.58%	0.40%	0.40%
12	0.39%	0.39%	0.28%	0.28%	0.69%	0.70%	0.50%	0.51%
13	0.47%	0.47%	0.36%	0.36%	0.83%	0.84%	0.63%	0.64%
14	0.54%	0.55%	0.43%	0.43%	0.97%	0.97%	0.77%	0.77%
15	0.64%	0.64%	0.52%	0.53%	1.12%	1.13%	0.92%	0.93%
16	0.74%	0.75%	0.64%	0.64%	1.30%	1.30%	1.11%	1.12%
17	0.87%	0.87%	0.77%	0.78%	1.51%	1.51%	1.34%	1.35%
18	1.02%	1.02%	0.94%	0.94%	1.75%	1.75%	1.62%	1.62%
19	1.19%	1.19%	1.14%	1.14%	2.03%	2.03%	1.95%	1.95%
20	1.39%	1.39%	1.39%	1.39%	2.35%	2.35%	2.35%	2.35%
21	1.55%	1.55%	1.55%	1.55%	2.58%	2.58%	2.58%	2.58%
22	1.73%	1.73%	1.73%	1.73%	2.82%	2.82%	2.82%	2.82%
23	1.92%	1.92%	1.92%	1.92%	3.06%	3.06%	3.06%	3.06%
24	2.13%	2.13%	2.13%	2.13%	3.32%	3.32%	3.32%	3.32%
25	2.37%	2.37%	2.37%	2.37%	3.60%	3.60%	3.60%	3.60%
26	2.65%	2.65%	2.65%	2.65%	3.90%	3.90%	3.90%	3.90%
27	2.95%	2.95%	2.95%	2.95%	4.21%	4.21%	4.21%	4.21%
28	3.29%	3.29%	3.29%	3.29%	4.51%	4.51%	4.51%	4.51%
29	3.64%	3.64%	3.64%	3.64%	4.80%	4.80%	4.80%	4.80%
30	4.02%	4.02%	4.02%	4.02%	5.10%	5.10%	5.10%	5.10%

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 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: Originally filed expected claim cost assumptions for Choice 2 were based on 2002 and prior claim cost data and did not include morbidity improvement. Originally filed expected claim costs assumptions for Choice 2.1 were based on 2006 and prior claim cost data and included morbidity improvement.

Prior Filing: Expected claims costs were the product of frequency (i.e., incidence) and severity (i.e., benefit utilization and claim continuance) assumptions. Claim cost assumptions were derived from a study of Genworth's actual Long Term Care claims experience. Incidence rates were based on data through the end of 2013. Incidence rates varied by attained age, duration, gender, marital status, risk class, and initial care situs (i.e., home care, assisted care living facility, or nursing home). Morbidity improvement was assumed. Severity assumptions were based on data through 2013, were credibility adjusted, and varied further by claim age, claim duration, benefit inflation option, benefit period, initial care situs, and mental versus non-mental diagnosis.

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.

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 0.73% 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

The current best estimate assumption for expected incidence rates are derived from Genworth's actual Long Term Care incidence experience through fourth quarter of 2015, with a 1-year reporting lag. Aggregate morbidity experience is fully credible, with over 200,000 historical claims incurred. Incidence rates are derived as (claim count ÷ exposure years), and meaningful differences were observed when data was segmented by product, issue age, gender, policy duration, marital status, and risk class.

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	0.05%	0.04%	0.01%	0.04%	0.03%	0.05%	0.01%	0.04%
2	0.06%	0.10%	0.02%	0.07%	0.07%	0.13%	0.03%	0.07%
3	0.06%	0.14%	0.03%	0.10%	0.08%	0.18%	0.03%	0.08%
4	0.07%	0.21%	0.04%	0.14%	0.10%	0.25%	0.04%	0.12%
5	0.07%	0.25%	0.04%	0.16%	0.12%	0.35%	0.05%	0.17%
6	0.10%	0.33%	0.07%	0.22%	0.13%	0.41%	0.06%	0.20%
7	0.12%	0.41%	0.08%	0.27%	0.16%	0.54%	0.07%	0.27%
8	0.14%	0.52%	0.10%	0.35%	0.20%	0.70%	0.09%	0.37%
9	0.17%	0.66%	0.12%	0.46%	0.22%	0.82%	0.09%	0.46%
10	0.24%	0.81%	0.17%	0.56%	0.24%	0.95%	0.11%	0.56%
11	0.26%	0.88%	0.18%	0.62%	0.28%	1.12%	0.13%	0.66%
12	0.29%	1.03%	0.19%	0.73%	0.31%	1.29%	0.14%	0.78%
13	0.32%	1.20%	0.22%	0.89%	0.37%	1.54%	0.16%	0.98%
14	0.36%	1.37%	0.24%	1.08%	0.39%	1.73%	0.18%	1.18%
15	0.39%	1.51%	0.27%	1.28%	0.40%	1.86%	0.20%	1.34%
16	0.42%	1.70%	0.29%	1.49%	0.45%	2.11%	0.24%	1.53%
17	0.52%	2.08%	0.36%	1.84%	0.57%	2.51%	0.30%	1.91%
18	0.61%	2.46%	0.43%	2.23%	0.69%	2.91%	0.37%	2.33%
19	0.71%	2.85%	0.50%	2.66%	0.82%	3.33%	0.46%	2.80%
20	0.81%	3.25%	0.57%	3.15%	0.95%	3.78%	0.56%	3.26%
21	0.90%	3.67%	0.64%	3.65%	1.07%	4.24%	0.67%	3.73%
22	1.11%	4.36%	0.81%	4.46%	1.33%	4.79%	0.85%	4.47%
23	1.33%	5.08%	1.02%	5.29%	1.61%	5.37%	1.08%	5.24%
24	1.54%	5.80%	1.25%	6.15%	1.88%	5.92%	1.33%	6.00%
25	1.76%	6.57%	1.51%	7.05%	2.16%	6.56%	1.55%	6.88%
26	1.98%	7.38%	1.73%	7.80%	2.45%	7.26%	1.78%	7.64%
27	2.41%	8.22%	2.17%	8.92%	2.91%	7.96%	2.25%	8.73%
28	2.86%	9.08%	2.71%	10.08%	3.39%	8.73%	2.75%	9.71%
29	3.31%	9.94%	3.21%	11.25%	3.88%	9.51%	3.26%	10.68%
30	3.78%	11.12%	3.72%	12.69%	4.39%	10.69%	3.79%	12.21%

2. Utilization

The current best estimate assumption for expected utilization rates is derived from Genworth's actual Long Term Care paid claim experience. The utilization assumption for existing claims recognizes the variables of product type (indemnity, reimbursement), disablement age, benefit period, first situs, benefit inflation option, claim duration, original diagnosis and daily benefit group. The assumption for future claims recognizes the same variables, excluding original diagnosis and daily benefit grouping. The assumption for future claims collapses these two variables. The assumption for existing claims is updated for each quarterly valuation with a 6 month lag. The assumption for future claims is updated for each annual cash flow testing. The assumptions 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.

The following table is a sample of existing claims utilization rates for 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	0.6085	0.3439	0.5793	0.6418	0.3628	0.6110
2	0.6504	0.4551	0.6107	0.6860	0.4800	0.6441
3	0.6437	0.5119	0.6070	0.6789	0.5399	0.6402
4	0.6435	0.5269	0.6235	0.6787	0.5558	0.6577
5	0.6262	0.5364	0.5986	0.6604	0.5657	0.6314
6	0.6296	0.5365	0.5978	0.6641	0.5659	0.6305
7	0.5853	0.4963	0.5604	0.6173	0.5234	0.5910

3. Claim Termination Rates

The current best estimate assumption for claim termination rates is derived from Genworth's actual Long Term Care experience for the period from inception through first quarter 2016. The explanatory variables are claim situs, benefit period, gender, product type, claim age and duration. High terminations in early claim durations are generally followed by a flattening of the curve as acute disabilities terminate due to death or recovery. The remaining lives are permanent, long-term disabilities where recovery is unlikely. Claim terminations at these longer durations are driven by disabled life mortality rates.

The following table is a sample of claim termination rates for Assisted Living Facility, female, non-lifetime benefit period, disability age 82, for the first 240 claim durations:

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Monthly Claim Termination Rates

Duration	Rate		Duration	Rate		Duration	Rate		Duration	Rate
1	0.00418		61	0.02003		121	0.02773		181	0.03382
2	0.00259		62	0.02003		122	0.02773		182	0.03382
3	0.00198		63	0.02002		123	0.02773		183	0.03382
4	0.01470		64	0.02001		124	0.02773		184	0.03382
5	0.01383		65	0.02001		125	0.02773		185	0.03382
6	0.01322		66	0.02000		126	0.02773		186	0.03382
7	0.01264		67	0.02000		127	0.02773		187	0.03382
8	0.01233		68	0.01999		128	0.02773		188	0.03382
9	0.01205		69	0.01999		129	0.02773		189	0.03382
10	0.01179		70	0.01998		130	0.02773		190	0.03382
11	0.01153		71	0.01997		131	0.02773		191	0.03382
12	0.01116		72	0.01997		132	0.02773		192	0.03382
13	0.01336		73	0.02268		133	0.02935		193	0.03605
14	0.01331		74	0.02277		134	0.02935		194	0.03605
15	0.01329		75	0.02287		135	0.02935		195	0.03605
16	0.01328		76	0.02297		136	0.02935		196	0.03605
17	0.01328		77	0.02307		137	0.02935		197	0.03605
18	0.01328		78	0.02318		138	0.02935		198	0.03605
19	0.01328		79	0.02328		139	0.02935		199	0.03605
20	0.01329		80	0.02339		140	0.02935		200	0.03605
21	0.01328		81	0.02349		141	0.02935		201	0.03605
22	0.01329		82	0.02360		142	0.02935		202	0.03605
23	0.01329		83	0.02371		143	0.02935		203	0.03605
24	0.01330		84	0.02382		144	0.02935		204	0.03605
25	0.01493		85	0.02393		145	0.03079		205	0.03739
26	0.01490		86	0.02404		146	0.03079		206	0.03739
27	0.01489		87	0.02415		147	0.03079		207	0.03739
28	0.01488		88	0.02427		148	0.03079		208	0.03739
29	0.01488		89	0.02438		149	0.03079		209	0.03739
30	0.01489		90	0.02450		150	0.03079		210	0.03739
31	0.01486		91	0.02461		151	0.03079		211	0.03739
32	0.01488		92	0.02473		152	0.03079		212	0.03739
33	0.01489		93	0.02485		153	0.03079		213	0.03739
34	0.01486		94	0.02497		154	0.03079		214	0.03739
35	0.01488		95	0.02510		155	0.03079		215	0.03739
36	0.01488		96	0.02522		156	0.03079		216	0.03739
37	0.01766		97	0.02534		157	0.03203		217	0.03797
38	0.01766		98	0.02547		158	0.03203		218	0.03797
39	0.01767		99	0.02560		159	0.03203		219	0.03797
40	0.01765		100	0.02572		160	0.03203		220	0.03797
41	0.01766		101	0.02585		161	0.03203		221	0.03797
42	0.01767		102	0.02598		162	0.03203		222	0.03797
43	0.01765		103	0.02611		163	0.03203		223	0.03797
44	0.01767		104	0.02625		164	0.03203		224	0.03797
45	0.01765		105	0.02638		165	0.03203		225	0.03797
46	0.01764		106	0.02651		166	0.03203		226	0.03797
47	0.01765		107	0.02665		167	0.03203		227	0.03797
48	0.01765		108	0.02678		168	0.03203		228	0.03797
49	0.02084		109	0.02692		169	0.03302		229	0.03976
50	0.02084		110	0.02692		170	0.03302		230	0.03976
51	0.02084		111	0.02692		171	0.03302		231	0.03976
52	0.02084		112	0.02692		172	0.03302		232	0.03976
53	0.02084		113	0.02692		173	0.03302		233	0.03976
54	0.02084		114	0.02692		174	0.03302		234	0.03976
55	0.02083		115	0.02692		175	0.03302		235	0.03976
56	0.02083		116	0.02692		176	0.03302		236	0.03976
57	0.02083		117	0.02692		177	0.03302		237	0.03976
58	0.02083		118	0.02692		178	0.03302		238	0.03976
59	0.02083		119	0.02692		179	0.03302		239	0.03976
60	0.02083		120	0.02692		180	0.03302		240	0.03976

4. Claim Situs Mix

The current best estimate assumption for claim situs mix is derived from GLIC'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 the New York experience was excluded. 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.

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 Disability**	**%Home Care**	**%Assisted Living Facility**	**%Nursing Home**
Reimbursement, Marrieds	<60	0.921	0.016	0.063
	65	0.840	0.044	0.116
	70	0.773	0.073	0.155
	75	0.705	0.102	0.192
	80	0.638	0.133	0.229
	85	0.571	0.168	0.261
	90	0.503	0.211	0.286
	95	0.490	0.216	0.294
Reimbursement, Singles	<60	0.921	0.029	0.050
	65	0.840	0.062	0.098
	70	0.773	0.092	0.136
	75	0.705	0.127	0.167
	80	0.638	0.165	0.197
	85	0.571	0.195	0.234
	90	0.503	0.226	0.270
	95	0.490	0.222	0.288

D. Expenses:

Expenses do not affect the Lifetime Loss Ratio projections shown in this memorandum. Nor have they affected the amount of the actuarially justified 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:

A 4.12% interest rate assumption was used to calculate historical, future and Lifetime Loss Ratios. 4.12% is the average statutory valuation interest rate for all policies issued on these forms nationwide.

F. Moderately Adverse Experience:

A 10% provision for Moderately Adverse Experience beyond Best Estimate is included in the Lifetime Loss Ratio projections in Exhibits I and II.

10. Riders

Riders were accounted for in the projection of both earned premium and incurred claims. GLIC intends to implement the requested premium rate increase on both base policy and rider premium.

11. Rate Comparison Statement

As required by Reg. 14 VAC 5-200-153 B.4, the renewal rate levels, incorporating the requested 15%/18.5% rate increase, do not exceed new business rate schedules, except for differences attributable to benefits, or as justified below.

Product Comparison

GLIC's current product offering in Virginia, Policy Form Number 8000R1, was approved for sale on June 12, 2015. There are significant differences in benefits and other product features between the Choice 2 and 2.1 products (for which GLIC is seeking the 15%/18.5% increase) and the product form series GLIC currently offers for sale. These differences affect the rate comparison in the following ways:

a. Benefit Differences:

Several benefits, available in prior product generations, including Choice 2 and 2.1, are no longer offered in Policy Form Number 8000R1, currently marketed in Virginia, including benefit periods of eight (8) years or longer, limited premium payment options, and survivorship. (None of these benefits are currently marketed.) Policies with these benefit differences are not considered to exceed new business rates.

b. Difference in Other Product Features Include:

1. Underwriting – Product Form Number 8000R1 is subject to several underwriting enhancements that did not apply to Choice 2 and 2.1:
   i. More stringent laboratory guidelines for diabetes,
   ii. Elimination of insurability for those with diabetes who use tobacco products,
   iii. More rigorous tests of cognition,
   iv. Use of a paramedical examinations (including blood and labs), and
   v. New underwriting categories.

   While these underwriting enhancements are not directly reflected in benefits, they impact both original and new business pricing.

   In addition, Product Form Number 8000R1 has four underwriting categories (Standard, Select, Preferred, and Best), while Choice 2 and 2.1 had only two such categories (Standard and Preferred). We have made a good faith effort to compare these policies despite these differences.

2. Gender Based Pricing – Product Form Number 8000R1 was priced on a gender-specific basis, as opposed to the unisex basis applicable to Choice 2 and 2.1. Although the unisex version of the rates applicable to Product Form Number 8000R1 (Product Form Number 8001R1) were used in the comparison, the underlying gender mix may limit comparability of the premium rates.

3. Informal Home Care – Product Form Number 8000R1 covers services provided by informal caregivers to policyholders receiving care at home, but requires caregivers to be registered,

and reimburses that care only up to 50% of the available nursing home benefit. Choice 2 and 2.1 covers services provided by informal caregivers to policyholders receiving care at home, does not require caregivers to be registered, and reimburses that care up to 100% of the available nursing home benefit.

4. Claims Offset – Product Form Number 8000R1 reduces available benefit by claims paid before benefit increases are calculated. Choice 2 and 2.1 products reduce available benefits by claims paid after benefit increases are calculated.

c. Results of Rate Comparison: With the requested 15%/18.5% rate increase, around 3% of the total number of Choice 2 and 2.1 policies in Virginia have premium rates that exceed the new business rates. We believe the differences noted above sufficiently justify a rate level greater than the new business rates for the Choice 2 and 2.1 policies. The greater rate level is required in order to certify that no further rate increases are anticipated.

12. Premium Classes

Premium rates are unisex, level (with the exception of approved rate increases), and payable for life (except for 6 limited pay policies on this form in Virginia). Premiums vary by issue age, daily benefit, benefit period, elimination period, benefit increase option, and any applicable riders selected.

Certain underwriting discounts may have been applied to the premium rates. A preferred risk discount of 10% or 20% may have been provided to applicants in response to specified health underwriting criteria. Where the criteria for a couples discount were met, a discount of 40% was provided to both individuals when both submitted valid applications and both were issued coverage. If only one member of a couple was approved, the discount was reduced to 25%. Where a shared policy was issued, a couples discount was factored into the shared policy form rates. If only one member of a couple applying for shared coverage was approved, an individual policy was issued and the couples discount was reduced to 25%.

13. Premium Modalization Rules

The following modal factors and percent distributions are applied to the annual premium on a nationwide basis.

Premium Mode	Modal Factor	Percent Distribution
Annual	1.000	64.9%
Semi-Annual	0.510	6.5%
Quarterly	0.260	15.5%
Monthly	0.090	13.1%
Total		100.0%

14. Active Life Reserves and Claim Liability Reserves

Active Life Reserves were not used in the rate increase analysis. Claim reserves (*i.e.*, Disabled Life Reserves and Pending Claims reserves), Incurred But Not Reported reserves, and Dead But Not Reported reserves as of December 31, 2016, have been discounted to the date of incurral of each respective claim and included in historical incurred claims. Discounting occurs at 4.12%.

15. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

16. History of Previous Rate Revisions

Virginia Rate Increases on These Policies:

A 29% rate increase on the policy form subject to this filing was accepted in Virginia on December 22, 2016.

Rate Increases on Similar Policies or Certificates Over the Past 10 Years in This State or Any Other State:

Policy Form Series - Not every series was available in every state	**Years Available for Sale**	**Percentage of Increase[1]**	**Effective Year[2]**
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 7040	2001-2006 1999-2012	0-60%	2012-2015
		0-78%	2014-2017
		0-67%	2016-2019
		0-35%	2013-2016
		0-15%	2016-2019
51014, 51012, 51015, 51014REV, 51012REV, 51015REV, 7043, 7044, 7045,7042, 7044REV, 7042REV,7043REV,	2003-2012	0-60%	2014-2017
		0-52.8%	2017-2020

[1] The amount of the increase may vary by state, policy form series, or policy type. The actual effective increase may be higher as a result of the compounding effect of prior rate increases.

[2] Future effective dates reflect rate increases requested, but not yet implemented. Each date range represents a separate rate increase request.

17. Development of Requested Rate Increase

A. In developing the actuarially justified 15%/20%/9.6% three-year phased-in premium rate increase, the following process has been followed:

a) Experience data is based on GLIC Choice 2 and 2.1 Nationwide Virginia Forms only

b) Consideration of policy design, underwriting, and claims adjudication practices

c) Update of business mix and assumptions as described in Section 9

d) 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

e) Calculation of the Lifetime Loss Ratio without the actuarially justified rate increase, including new MAE

f) Calculation of the actuarially justified rate increase brings these policies closer to the original lifetime loss ratio, assuming full approval and including new MAE

g) Verification of compliance with the 58%/85% premium test defined in the Rate Stability regulation using the actuarially justified rate increase. Provided in Exhibit V

h) Verification of rate comparison requirement of the Rate Stability regulation, as described in Section 11

B. The actuarially justified 15%/20%/9.6% three-year phased-in rate increase has been reduced to 15%/18.5% two-year phased-in rate increase. The development of 15%/18.5% requested rate increase took the following into consideration:

a) Experience data is based on GLIC Nationwide Choice 2 and 2.1 Virginia Forms only

b) Calculation of the requested rate increase brings these policies closer to the 68.8% lifetime loss ratio

c) The 68.8% lifetime loss ratio includes nationwide policies with Virginia Forms only that have been issued on or after the adoption of each state's own Rate Stability Regulation. It is projected using original pricing anticipated assumptions and reflects the actual mix of business that was sold on these forms. Please refer to Attachment 3 of Special Exhibits.

Lifetime projections of Earned Premium and Incurred Claims assuming that no future rate increase is implemented is set forth in Exhibit I. Lifetime projections of Earned Premium and Incurred Claims assuming the requested 15%/18.5% rate increase is implemented on May 1, 2018 and 2019 is set forth in Exhibit II. Lifetime projection of Earned Premium and Incurred Claims assuming the actuarially justified rate increase of 15%/20%/9.6% are implemented on May 1, 2018, 2019 and 2020 is set forth in Exhibit IV. Exhibits I, II, and IV include provision for Moderately Adverse Experience. GLIC has used Nationwide data VA Forms only for developing these exhibits to ensure maximum credibility.

Corresponding rate tables reflecting the requested increase are included with this memorandum as Appendix B, attached separately. Current rate tables have also been included in Appendix A. Please note that actual rates implemented may vary slightly from those set forth in Appendices A and B due to implementation rounding algorithms.

Earned Premiums and Incurred Claims projected through 2076 are developed from the GGY Axis model representing actual contracts in-force as of December 31, 2016. The assumptions described in Section 9 above for morbidity, voluntary termination and mortality are used to project life years, Earned Premiums and Incurred Claims.

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

${}_jIBNR_{2016}$ = 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 = 1/1.0412 = 0.96043

Annual Loss Ratios are calculated as anticipated incurred claims divided by earned premiums.

Lifetime Loss Ratios as of December 31, 2016 are calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 4.12%.

18. Future Rate Increases

Policies to which this premium rate increase filing applies are subject to future rate increases because the rate increase was reduced to 15%/18.5%. Additional rate increases may also be anticipated if future experience exceeds a 10% margin for adverse experience. We define “exceeds a 10% margin” as any change that results in a Lifetime Loss Ratio greater than 65.7%, as projected in Exhibit IV of this memorandum. For this purpose, future claims in Exhibit I have been adjusted upward to the level which increases the Lifetime Loss Ratio by 10%.

19. Virginia Average Annual Premium Based on Exposed Lives (AARP Policies Only)

	Before Rate Increase	After Round 1	After Round 2
Average Annual Premium	2,288	2,631	3,118

*Note that some previously approved rate increases may have been partially implemented as of December 31, 2016

20. Proposed Effective Date

This rate increase will apply to policies on their next Anniversary Date of issue or last coverage change, following a minimum 75-day policyholder notification period.

21. Nationwide Distribution of Business as of December 31, 2016 (Based on Exposed Lives. Nationwide Data Includes AARP and Non-AARP Polices)

By Issue Age:

Issue Age	Percent Distribution
<55	28.3%
55-59	30.9%
60-64	25.9%
65-69	11.3%
70-74	3.1%
75-79	0.6%
80+	<0.1%

By Elimination Period:

Elimination Period	Percent Distibution
0-day	<0.1%
30-day	5.9%
60-day	<0.1%
90-day	88.4%
180-day	5.3%
365-day	0.4%

By Benefit Period:

Benefit Period	Percent Distibution
Unlimited	14.4%
20 year	0.3%
16 year	0.1%
12 year	0.8%
10 year	6.6%
8 year	14.2%
6 year	13.6%
5 year	11.7%
4 year	21.0%
3 year	12.5%
2 year	4.8%
1 year	<0.1%

By Inflation Protection Option:

Benefit Increase	Percent Distibution
None	5.0%
Simple	20.7%
Compound	74.4%

22. Number of Exposed Lives (Nationwide Data Includes AARP and Non-AARP Polices, State Data Includes AARP Only)

As of December 31, 2016, the number of exposed lives in-force in Virginia and Nationwide is:

	Number of Exposed Lives	Inforce Annualized Premium
Virginia	729	1,668,003
Nationwide	377,566	845,420,941

23. Average Issue Age and Average Attained Age (Nationwide Data Includes AARP and Non-AARP Polices, Virginia Data Includes AARP Only)

	Average Issue Age	Average Attained Age
Virginia	61	69
Nationwide	58	67

24. Actuarial Certification

I am an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the American Academy of Actuaries' qualification standards for rendering this opinion and am familiar with the requirements for filing for increases in long-term care insurance premiums.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 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 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 reviewed and taken into consideration the policy design and coverage provided and GLIC's underwriting and claims adjudication processes.

The requested rate increase of 15%/18.5% will enhance premium adequacy, but will not be sufficient to meet GLIC expected obligations and further rate increases are anticipated. An increase sufficient to cover anticipated costs under moderately adverse experience, and at which premiums are reasonably expected to be sustainable over the life of the forms with no future premium increases anticipated would be higher than the requested rate increase.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Virginia and the Rate Stability Regulation 14VAC5-200-153. In my opinion the rates are not excessive or unfairly discriminatory.

_____

Vanesa L. Barbera, A.S.A., M.A.A.A.
Assistant Vice President & Actuary
Genworth Life Insurance Company

Date: October 10, 2017

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
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Exhibit I: Choice 2 and Choice 2.1 Policy Forms - Nationwide (VA Forms Only) Experience Projection with Virginia Approved Rate Increase* with MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	2,881,101	0	0.0%	1.7247
2004	57,246,653	964,264	1.7%	1.6564
2005	142,782,641	1,830,989	1.3%	1.5909
2006	246,676,620	6,008,523	2.4%	1.5279
2007	358,299,339	10,939,218	3.1%	1.4675
2008	480,008,239	20,309,740	4.2%	1.4094
2009	558,874,857	26,879,295	4.8%	1.3536
2010	625,363,590	40,496,260	6.5%	1.3001
2011	717,613,712	49,712,493	6.9%	1.2486
2012	771,947,708	71,765,240	9.3%	1.1992
2013	768,548,033	86,594,284	11.3%	1.1518
2014	756,010,086	107,600,417	14.2%	1.1062
2015	739,909,131	140,561,835	19.0%	1.0624
2016	724,010,676	179,923,063	24.9%	1.0204
2017	795,064,006	222,796,472	28.0%	0.9800
2018	862,530,907	249,052,926	28.9%	0.9412
2019	839,424,834	271,727,431	32.4%	0.9040
2020	816,660,227	296,233,224	36.3%	0.8682
2021	789,023,690	322,654,429	40.9%	0.8339
2022	762,507,399	351,361,409	46.1%	0.8009
2023	740,614,000	382,837,710	51.7%	0.7692
2024	718,839,368	415,099,279	57.7%	0.7387
2025	695,902,577	447,782,556	64.3%	0.7095
2026	671,877,627	485,891,808	72.3%	0.6814
2027	646,690,859	538,475,222	83.3%	0.6545
2028	620,358,623	601,754,262	97.0%	0.6286
2029	593,009,051	666,479,311	112.4%	0.6037
2030	564,741,940	732,179,814	129.6%	0.5798
2031	535,758,989	799,067,046	149.1%	0.5569
2032	506,273,256	869,749,160	171.8%	0.5348
2033	476,467,917	943,612,713	198.0%	0.5137
2034	446,486,656	1,017,425,920	227.9%	0.4933
2035	416,481,483	1,088,749,805	261.4%	0.4738
2036	386,620,281	1,153,812,032	298.4%	0.4551
2037	357,072,682	1,213,677,957	339.9%	0.4371
2038	328,029,807	1,266,249,759	386.0%	0.4198
2039	299,658,172	1,305,917,321	435.8%	0.4032
2040	272,155,303	1,330,748,037	489.0%	0.3872
2041	245,689,590	1,339,021,978	545.0%	0.3719
2042	220,418,699	1,333,793,849	605.1%	0.3572
2043	196,481,867	1,315,657,663	669.6%	0.3430
2044	173,992,534	1,282,946,145	737.4%	0.3295
2045	153,055,413	1,235,965,502	807.5%	0.3164
2046	133,735,953	1,173,220,368	877.3%	0.3039
2047	116,047,904	1,100,204,709	948.1%	0.2919
2048	99,991,823	1,020,478,817	1020.6%	0.2803
2049	85,547,293	937,199,142	1095.5%	0.2692
2050	72,676,741	853,056,749	1173.8%	0.2586
2051	61,309,614	767,279,523	1251.5%	0.2484
2052	51,348,827	682,543,985	1329.2%	0.2385
2053	42,694,445	601,195,981	1408.1%	0.2291
2054	35,245,147	525,665,077	1491.5%	0.2200
2055	28,895,304	457,383,817	1582.9%	0.2113
2056	23,530,248	394,531,000	1676.7%	0.2030
2057	19,028,748	337,005,939	1771.0%	0.1949
2058	15,283,277	286,144,165	1872.3%	0.1872
2059	12,194,380	242,042,732	1984.9%	0.1798
2060	9,668,727	203,760,270	2107.4%	0.1727
2061	7,619,278	170,780,807	2241.4%	0.1659
2062	5,968,942	142,965,520	2395.2%	0.1593
2063	4,650,263	119,243,889	2564.2%	0.1530
2064	3,603,848	99,034,812	2748.0%	0.1469
2065	2,778,908	82,233,161	2959.2%	0.1411
2066	2,132,628	68,145,309	3195.4%	0.1355
2067	1,629,367	56,220,764	3450.5%	0.1302
2068	1,239,404	46,054,437	3715.9%	0.1250
2069	938,294	37,447,083	3991.0%	0.1201
2070	706,550	30,132,389	4264.7%	0.1153
2071	528,930	24,003,202	4538.1%	0.1108
2072	393,503	18,994,529	4827.0%	0.1064
2073	290,890	14,852,584	5105.9%	0.1022
2074	213,546	11,406,923	5341.7%	0.0981
2075	155,570	8,673,737	5575.4%	0.0942
2076	112,501	6,550,432	5822.6%	0.0905

Accumulated and Present Values as of 12/31/2016:

Past:	8,543,903,011	847,234,251	9.9%
Future:	10,364,636,988	14,147,148,057	136.5%
Lifetime:	18,908,539,999	14,994,382,308	79.3%

*Includes the rate increase approved in Virginia to all policies nationwide (VA Forms Only), but does not include the rate increase requested in this filing

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

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Exhibit II: Choice 2 and Choice 2.1 Policy Forms - Nationwide (VA Forms Only) Experience Projection
With 15%/18.5% Rate Increase* with MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	2,881,101	0	0.0%	1.7247
2004	57,246,653	964,264	1.7%	1.6564
2005	142,782,641	1,830,989	1.3%	1.5909
2006	246,676,620	6,008,523	2.4%	1.5279
2007	358,299,339	10,939,218	3.1%	1.4675
2008	480,008,239	20,309,740	4.2%	1.4094
2009	558,874,857	26,879,295	4.8%	1.3536
2010	625,363,590	40,496,260	6.5%	1.3001
2011	717,613,712	49,712,493	6.9%	1.2486
2012	771,947,708	71,765,240	9.3%	1.1992
2013	768,548,033	86,594,284	11.3%	1.1518
2014	756,010,086	107,600,417	14.2%	1.1062
2015	739,909,131	140,561,835	19.0%	1.0624
2016	724,010,676	179,923,063	24.9%	1.0204
2017	795,064,006	222,796,472	28.0%	0.9800
2018	948,258,653	251,878,135	26.6%	0.9412
2019	1,083,055,867	279,953,680	25.8%	0.9040
2020	1,111,383,987	306,599,581	27.6%	0.8682
2021	1,074,149,679	333,229,080	31.0%	0.8339
2022	1,038,319,492	362,201,859	34.9%	0.8009
2023	1,008,696,336	394,036,458	39.1%	0.7692
2024	979,176,135	426,659,999	43.6%	0.7387
2025	948,024,642	459,661,829	48.5%	0.7095
2026	915,364,916	498,162,237	54.4%	0.6814
2027	881,100,629	551,398,772	62.6%	0.6545
2028	845,260,665	615,486,787	72.8%	0.6286
2029	808,021,832	680,967,089	84.3%	0.6037
2030	769,525,618	747,350,526	97.1%	0.5798
2031	730,047,451	814,859,931	111.6%	0.5569
2032	689,879,473	886,163,573	128.5%	0.5348
2033	649,272,405	960,638,082	148.0%	0.5137
2034	608,423,195	1,034,963,098	170.1%	0.4933
2035	567,539,576	1,106,514,424	195.0%	0.4738
2036	526,851,154	1,171,461,268	222.4%	0.4551
2037	486,588,490	1,231,053,567	253.0%	0.4371
2038	447,013,082	1,283,216,778	287.1%	0.4198
2039	408,351,855	1,322,297,539	323.8%	0.4032
2040	370,874,121	1,346,377,313	363.0%	0.3872
2041	334,810,964	1,353,750,814	404.3%	0.3719
2042	300,373,741	1,347,536,081	448.6%	0.3572
2043	267,754,379	1,328,355,599	496.1%	0.3430
2044	237,107,506	1,294,549,074	546.0%	0.3295
2045	208,575,832	1,246,445,183	597.6%	0.3164
2046	182,248,574	1,182,548,126	648.9%	0.3039
2047	158,144,281	1,108,406,766	700.9%	0.2919
2048	136,263,856	1,027,614,229	754.1%	0.2803
2049	116,579,574	943,346,869	809.2%	0.2692
2050	99,040,228	858,307,455	866.6%	0.2586
2051	83,549,677	771,710,919	923.7%	0.2484
2052	69,975,614	686,242,197	980.7%	0.2385
2053	58,181,855	604,253,721	1038.6%	0.2291
2054	48,030,325	528,176,247	1099.7%	0.2200
2055	39,377,076	459,436,616	1166.8%	0.2113
2056	32,065,845	396,194,319	1235.6%	0.2030
2057	25,931,427	338,339,780	1304.7%	0.1949
2058	20,827,286	287,207,487	1379.0%	0.1872
2059	16,617,892	242,887,305	1461.6%	0.1798
2060	13,176,058	204,427,674	1551.5%	0.1727
2061	10,383,171	171,305,472	1649.8%	0.1659
2062	8,134,176	143,377,064	1762.7%	0.1593
2063	6,337,146	119,565,202	1886.7%	0.1530
2064	4,911,144	99,284,336	2021.6%	0.1469
2065	3,786,957	82,426,857	2176.6%	0.1411
2066	2,906,239	68,295,444	2350.0%	0.1355
2067	2,220,420	56,336,702	2537.2%	0.1302
2068	1,688,998	46,143,422	2732.0%	0.1250
2069	1,278,661	37,514,928	2933.9%	0.1201
2070	962,851	30,183,617	3134.8%	0.1153
2071	720,799	24,041,559	3335.4%	0.1108
2072	536,246	19,023,067	3547.5%	0.1064
2073	396,411	14,873,539	3752.0%	0.1022
2074	291,010	11,422,008	3925.0%	0.0981
2075	212,004	8,684,496	4096.4%	0.0942
2076	153,310	6,558,050	4277.6%	0.0905

Accumulated and Present Values as of 12/31/2016:

Past:	8,543,903,011	847,234,251	9.9%
Future:	13,568,503,245	14,368,307,748	105.9%
Lifetime:	22,112,406,256	15,215,541,999	68.8%

**Includes the rate increase approved in Virginia to all policies nationwide (VA Forms Only), and also includes the rate increase requested in this filing
The increases shown are phased-in over 2 years (i.e. 2018/2019, respectively)

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

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Exhibit III: Choice 2 and Choice 2.1 Policy Forms - Nationwide (VA Forms Only) Experience Projection
With 15%/18.5% Rate Increase with MAE
Rate Stabilization 58/85 Test

This exhibit demonstrates compliance with the model regulation which requires that on a lifetime present value basis, incurred claims are at least equal to 58% of original premiums and 85% of increased premiums. This test is satisfied if Line 11 is "True". Note that a provision for Moderately Adverse Experience has been added.

Row	Description	Value
(1)	Accumulated Past Total Premiums Including Rate Increases (Exhibit II):	8,543,903,011
(2)	Accumulated Past Premiums on Original Rate Basis:	8,543,903,011
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	0
(4)	PV Future Total Premiums Including Approved and Proposed Rate Increases (Exhibit II):	13,568,503,245
(5)	PV Future Premiums on Original Rate Basis:	8,113,453,475
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	5,455,049,770
(7)	Accumulated Past Incurred Claims (Exhibit II)	847,234,251
(8)	PV Future Incurred Claims (Exhibit II)	14,368,307,748
(9)	Total Incurred Claims: (7) + (8)	15,215,541,999
(10)	.58 x [(2) + (5)] + .85 x [(3) + (6)] =	14,298,059,066
(11)	Test: Is (9) >= (10)?	TRUE

Genworth Life Insurance Company
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Exhibit IV: Choice 2 and Choice 2.1 Policy Forms - Nationwide (VA Forms Only) Experience Projection
With 15%/20%/9.6% Rate Increase* with MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	2,881,101	0	0.0%	1.7247
2004	57,246,653	964,264	1.7%	1.6564
2005	142,782,641	1,830,989	1.3%	1.5909
2006	246,676,620	6,008,523	2.4%	1.5279
2007	358,299,339	10,939,218	3.1%	1.4675
2008	480,008,239	20,309,740	4.2%	1.4094
2009	558,874,857	26,879,295	4.8%	1.3536
2010	625,363,590	40,496,260	6.5%	1.3001
2011	717,613,712	49,712,493	6.9%	1.2486
2012	771,947,708	71,765,240	9.3%	1.1992
2013	768,548,033	86,594,284	11.3%	1.1518
2014	756,010,086	107,600,417	14.2%	1.1062
2015	739,909,131	140,561,835	19.0%	1.0624
2016	724,010,676	179,923,063	24.9%	1.0204
2017	795,064,006	222,796,472	28.0%	0.9800
2018	948,258,653	251,878,135	26.6%	0.9412
2019	1,092,669,906	280,278,300	25.7%	0.9040
2020	1,197,156,522	309,616,470	25.9%	0.8682
2021	1,191,839,311	337,593,912	28.3%	0.8339
2022	1,152,164,688	366,676,402	31.8%	0.8009
2023	1,119,350,968	398,658,894	35.6%	0.7692
2024	1,086,633,679	431,431,844	39.7%	0.7387
2025	1,052,091,456	464,565,160	44.2%	0.7095
2026	1,015,867,609	503,227,024	49.5%	0.6814
2027	977,856,452	556,733,143	56.9%	0.6545
2028	938,092,044	621,155,073	66.2%	0.6286
2029	896,771,284	686,947,117	76.6%	0.6037
2030	854,052,869	753,612,444	88.2%	0.5798
2031	810,242,658	821,378,660	101.4%	0.5569
2032	765,665,439	892,938,845	116.6%	0.5348
2033	720,599,809	967,665,535	134.3%	0.5137
2034	675,264,706	1,042,201,807	154.3%	0.4933
2035	629,890,860	1,113,847,012	176.8%	0.4738
2036	584,733,355	1,178,746,230	201.6%	0.4551
2037	540,047,902	1,238,225,587	229.3%	0.4371
2038	496,125,049	1,290,220,145	260.1%	0.4198
2039	453,216,652	1,329,058,697	293.3%	0.4032
2040	411,621,657	1,352,828,509	328.7%	0.3872
2041	371,597,023	1,359,830,341	365.9%	0.3719
2042	333,376,273	1,353,208,375	405.9%	0.3572
2043	297,173,079	1,333,596,845	448.8%	0.3430
2044	263,159,070	1,299,338,341	493.7%	0.3295
2045	231,492,641	1,250,770,814	540.3%	0.3164
2046	202,272,819	1,186,398,285	586.5%	0.3039
2047	175,520,133	1,111,792,276	633.4%	0.2919
2048	151,235,632	1,030,559,468	681.4%	0.2803
2049	129,388,570	945,884,426	731.0%	0.2692
2050	109,922,117	860,474,755	782.8%	0.2586
2051	92,729,565	773,540,038	834.2%	0.2484
2052	77,664,074	687,768,684	885.6%	0.2385
2053	64,574,494	605,515,845	937.7%	0.2291
2054	53,307,581	529,212,766	992.8%	0.2200
2055	43,703,570	460,283,937	1053.2%	0.2113
2056	35,589,029	396,880,877	1115.2%	0.2030
2057	28,780,601	338,890,342	1177.5%	0.1949
2058	23,115,651	287,646,388	1244.4%	0.1872
2059	18,443,756	243,235,914	1318.8%	0.1798
2060	14,623,756	204,703,154	1399.8%	0.1727
2061	11,524,006	171,522,034	1488.4%	0.1659
2062	9,027,906	143,546,934	1590.0%	0.1593
2063	7,033,430	119,697,829	1701.8%	0.1530
2064	5,450,748	99,387,330	1823.4%	0.1469
2065	4,203,042	82,506,807	1963.0%	0.1411
2066	3,225,558	68,357,414	2119.2%	0.1355
2067	2,464,385	56,384,557	2288.0%	0.1302
2068	1,874,574	46,180,152	2463.5%	0.1250
2069	1,419,151	37,542,932	2645.4%	0.1201
2070	1,068,642	30,204,762	2826.5%	0.1153
2071	799,996	24,057,391	3007.2%	0.1108
2072	595,165	19,034,847	3198.2%	0.1064
2073	439,966	14,882,188	3382.6%	0.1022
2074	322,984	11,428,234	3538.3%	0.0981
2075	235,297	8,688,937	3692.7%	0.0942
2076	170,155	6,561,194	3856.0%	0.0905

Accumulated and Present Values as of 12/31/2016:

Past:	8,543,903,011	847,234,251	9.9%
Future:	14,744,269,808	14,454,625,090	98.0%
Lifetime:	23,288,172,819	15,301,859,341	65.7%

*Includes the rate increase approved in Virginia to all policies nationwide (VA Forms Only), and also includes the actuarially justified rate increase
The increases shown are phased-in over 3 years (i.e. 2018/2019/2020, respectively)

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Actuarial Memorandum
October 2017

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Exhibit V: Choice 2 and Choice 2.1 Policy Forms - Nationwide (VA Forms Only) Experience Projection
With 15%/20%/9.6% Rate Increase with MAE
Rate Stabilization 58/85 Test

This exhibit demonstrates compliance with the model regulation which requires that on a lifetime present value basis, incurred claims are at least equal to 58% of original premiums and 85% of increased premiums. This test is satisfied if Line 11 is "True". Note that a provision for Moderately Adverse Experience has been added.

Row	Description	Value
(1)	Accumulated Past Total Premiums Including Rate Increases (Exhibit II):	8,543,903,011
(2)	Accumulated Past Premiums on Original Rate Basis:	8,543,903,011
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	0
(4)	PV Future Total Premiums Including Approved and Proposed Rate Increases (Exhibit II):	14,744,269,808
(5)	PV Future Premiums on Original Rate Basis:	8,113,453,475
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	6,630,816,333
(7)	Accumulated Past Incurred Claims (Exhibit II)	847,234,251
(8)	PV Future Incurred Claims (Exhibit II)	14,454,625,090
(9)	Total Incurred Claims: (7) + (8)	15,301,859,341
(10)	.58 x [(2) + (5)] + .85 x [(3) + (6)] =	15,297,460,645
(11)	Test: Is (9) >= (10)?	TRUE

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Genworth Life Insurance Company

Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025
AARP Policies Only
Addendum to Actuarial Memorandum
March 2019

Policy Forms: 7044VA Rev
Rider Forms: 62376VA, 62378, 62383, 36378VA, 39129VA

This form was issued in Virginia between October 2007 and January 2010 and is no longer being marketed in any state. Form 7044 Rev is referred to by Genworth Life Insurance Company ("GLIC") as "Choice 2.1". The Choice 2.1 policy form (7044 Rev) adjusted the Choice 2 policy form (7044) to make benefits and features as consistent as possible across all states and to update new business rates. Form 7044 and Form 7044 Rev were marketed under the name "Privileged Choice".

1. Purpose of Addendum

This actuarial addendum has been prepared in response to the objection received on March 18, 2019 from the Virginia Department of Insurance on filing no. GEFA-130998457. As part of that objection, the department requested an updated Actuarial Memorandum to reflect the newly calculated rate increase of 33.9%.

The original memorandum, including the originally requested justified rate increase, that this addendum is being attached to remains unchanged in it's entirety.

GLIC has provided updated Exhibits II and III with the inclusion of the newly calculated rate increase. Please refer to attachment 'VA RS Choice 2 & 2.1 AARP Addendum Exhibits 20190320.pdf' for the updated exhibit.

This addendum and updated exhibits may not be suitable for other purposes.

2. Actuarial Certification

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the American Academy of Actuaries' qualification standards for rendering this opinion and am familiar with the requirements for filing for increases in long-term care insurance premiums.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8, 18, 23, 25 and 41.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of your state when the original issued rates were first filed and accepted. In my opinion the rates are not excessive or unfairly discriminatory.

Matthew E. Haladay, FSA, MAAA
Pricing Actuary
Genworth Life Insurance Company

Date: March 20, 2019

Exhibit II: Choice 2 and Choice 2.1 Policy Forms - Nationwide Experience Projection VA Forms Only With 33.9% Rate Increase with MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	2,784,154	0	0.0%	1.7247
2004	55,119,255	964,264	1.7%	1.6564
2005	136,846,197	1,830,989	1.3%	1.5909
2006	234,030,661	5,319,982	2.3%	1.5279
2007	337,276,697	10,907,037	3.2%	1.4675
2008	450,939,308	19,953,981	4.4%	1.4094
2009	525,032,512	26,750,652	5.1%	1.3536
2010	587,664,355	40,051,049	6.8%	1.3001
2011	672,691,674	49,068,224	7.3%	1.2486
2012	721,387,649	70,691,646	9.8%	1.1992
2013	717,447,445	84,832,884	11.8%	1.1518
2014	706,865,146	106,655,967	15.1%	1.1062
2015	693,051,781	138,436,661	20.0%	1.0624
2016	678,076,611	176,707,202	26.1%	1.0204
2017	759,172,100	218,946,084	28.8%	0.9800
2018	832,271,730	244,804,320	29.4%	0.9412
2019	883,935,543	269,461,140	30.5%	0.9040
2020	1,067,071,061	300,787,921	28.2%	0.8682
2021	1,042,821,765	327,018,021	31.4%	0.8339
2022	1,017,217,486	355,459,175	34.9%	0.8009
2023	990,099,018	386,547,274	39.0%	0.7692
2024	961,327,284	418,328,451	43.5%	0.7387
2025	930,919,484	450,443,399	48.4%	0.7095
2026	898,951,103	487,906,107	54.3%	0.6814
2027	865,355,869	539,681,420	62.4%	0.6545
2028	830,196,088	601,918,854	72.5%	0.6286
2029	793,660,606	665,366,679	83.8%	0.6037
2030	755,896,893	729,551,490	96.5%	0.5798
2031	717,127,866	794,710,573	110.8%	0.5569
2032	677,680,861	863,322,797	127.4%	0.5348
2033	637,806,776	934,726,913	146.6%	0.5137
2034	597,686,487	1,005,705,551	168.3%	0.4933
2035	557,543,443	1,073,730,555	192.6%	0.4738
2036	517,590,167	1,135,144,020	219.3%	0.4551
2037	478,051,991	1,191,042,104	249.1%	0.4371
2038	439,171,004	1,239,393,165	282.2%	0.4198
2039	401,194,770	1,274,808,309	317.8%	0.4032
2040	364,377,385	1,295,478,213	355.5%	0.3872
2041	328,947,496	1,299,867,775	395.2%	0.3719
2042	295,116,059	1,290,995,811	437.5%	0.3572
2043	263,067,495	1,269,507,155	482.6%	0.3430
2044	232,959,427	1,233,913,002	529.7%	0.3295
2045	204,928,961	1,184,575,239	578.0%	0.3164
2046	179,063,155	1,120,282,281	625.6%	0.3039
2047	155,381,861	1,046,480,344	673.5%	0.2919
2048	133,882,944	966,733,533	722.1%	0.2803
2049	114,541,876	883,989,520	771.8%	0.2692
2050	97,308,343	800,766,765	822.9%	0.2586
2051	82,087,883	716,585,490	872.9%	0.2484
2052	68,750,498	634,084,764	922.3%	0.2385
2053	57,162,377	555,459,255	971.7%	0.2291
2054	47,187,854	482,873,728	1023.3%	0.2200
2055	38,685,492	417,506,361	1079.2%	0.2113
2056	31,501,755	357,672,408	1135.4%	0.2030
2057	25,477,059	303,296,381	1190.5%	0.1949
2058	20,464,580	255,567,359	1248.8%	0.1872
2059	16,329,769	214,427,424	1313.1%	0.1798
2060	12,947,820	178,901,744	1381.7%	0.1727
2061	10,203,503	148,505,188	1455.4%	0.1659
2062	7,993,594	123,036,467	1539.2%	0.1593
2063	6,227,772	101,514,786	1630.0%	0.1530
2064	4,826,513	83,354,243	1727.0%	0.1469
2065	3,721,812	68,405,403	1838.0%	0.1411
2066	2,856,342	56,022,638	1961.3%	0.1355
2067	2,182,378	45,676,462	2093.0%	0.1302
2068	1,660,125	36,996,054	2228.5%	0.1250
2069	1,256,854	29,739,492	2366.2%	0.1201
2070	946,470	23,635,195	2497.2%	0.1153
2071	708,567	18,603,077	2625.5%	0.1108
2072	527,170	14,538,540	2757.8%	0.1064
2073	389,720	11,213,260	2877.3%	0.1022
2074	286,112	8,488,208	2966.7%	0.0981
2075	208,446	6,360,956	3051.6%	0.0942
2076	150,746	4,720,169	3131.2%	0.0905
Accumulated and Present Values as of 12/31/2016:				
Past:	8,018,202,169	834,175,866	10.4%	
Future:	13,015,897,874	13,820,156,011	106.2%	
Lifetime:	21,034,100,043	14,654,331,877	69.7%	

Exhibit III: Rate Stabilization 58/85 Test
All values are as of 12/31/2016

This exhibit demonstrates compliance with the model regulation which requires that on a lifetime present value basis, incurred claims are at least equal to 58% of original premiums and 85% of increased premiums. This test is satisfied if Line 11 is "True". Note that a provision for Moderately Adverse Experience has been added.

Row	Description	Value
(1)	Accumulated Past Total Premiums Including Rate Increases (Exhibit II):	8,018,202,169
(2)	Accumulated Past Premiums on Original Rate Basis:	8,018,202,169
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	0
(4)	PV Future Total Premiums Including Approved and Proposed Rate Increases (Exhibit II):	13,015,897,874
(5)	PV Future Premiums on Original Rate Basis:	8,021,884,148
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	4,994,013,726
(7)	Accumulated Past Incurred Claims (Exhibit II)	834,175,866
(8)	PV Future Incurred Claims (Exhibit II)	13,820,156,011
(9)	Total Incurred Claims: (7) + (8)	14,654,331,877
(10)	.58 x [(2) + (5)] + .85 x [(3) + (6)] =	13,548,161,731
(11)	Test: Is (9) > (10)?	TRUE

Reset Form

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

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

SERFF Tracking Number: GEFA-130998457

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: $3,063 - After Rate Increase

Average Requested Percentage Rate Change Per Member: 33.9%

Minimum Requested Percentage Rate Change Per Member: 33.9%

Maximum Requested Percentage Rate Change Per Member: 33.9%

Number of Policy Holders Affected : 729

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
7044VA Rev	Choice 2.1 Privileged Choice
62376VA	Nonforfeiture Benefit Rider
62378	Restoration of Benefits Rider
62383	Enhanced Survivorship Benefit Rider (7 year)
36378VA	Return of Premium Rider After 10 Year
39129VA	Graded Return of Premium Rider

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

Genworth Life Insurance Company's (GLIC's) 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. Additionally, state regulation requires insurance carriers, like Genworth, to support our request for a rate increase with actuarial justification.

In this filing, GLIC could actuarially justify a premium rate increase of 51.2% (three-year phased-in 15%/20%/9.6%) on this policy form. We demonstrate that this premium rate increase satisfies the Long Term Care regulatory requirements of Virginia and the rate stabilization standards set forth in 14VAC5-200-153. However, based on prior communications with the State, we would like to acknowledge that the Virginia Department of Insurance has a specific approach to calculating rate increases, GLIC requests a premium rate increase of 33.9% which will enhance premium adequacy but is not likely sufficient to prevent further rate increases. Future rate increases are anticipated.

October 10, 2017

Virginia Department of Insurance

RE: Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
SERFF Tracking No: GEFA-130998457
AARP Policy Form: 7044VA Rev
Rider Forms: 62376VA, 62378, 62383, 36378VA, 39129VA

The referenced filing is a Long-Term Care (LTC) rate schedule change request submitted for your review.

This existing policy form provides benefits for institutional confinement and home care. This form, also referred to as Choice 2.1, was issued in Virginia between October 2007 and January 2010. This form is no longer being marketed in any state.

On December 9, 2016, GLIC could justify a rate increase of 50.1% on the above-referenced policy form. However, per prior communications with the Virginia Department of Insurance, GLIC reduced the premium rate increase request to 29%. On December 22, 2016 Virginia approved a 29% premium rate increase (SERFF #GEFA-129136848). As stated in our prior filing, the 29% prior approved rate increase would enhance premium adequacy but will not be sufficient to meet GLIC expected obligations and further rate increases were anticipated.

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.

In this filing, GLIC could actuarially justify a premium rate increase of 51.2% on the above-mentioned policy form, to be implemented over three years (15% in the first year, 20% in the second year, and 9.6% in the third year) due to AARP contractual agreements. The phased-in increases are actuarially equivalent to the one-time increase of 47% that can be actuarially justified in the non-AARP filing. We demonstrate that this premium rate increase satisfies the Long-Term Care regulatory requirements of Virginia and the rate stabilization standards set forth in 14VAC5-200-153. The 51.2% rate increase is based on emerging GLIC nationwide Choice 2 and 2.1 Virginia Form experience and updated assumptions, which were revised following comprehensive Long-Term Care assumption reviews in 2015 and 2016. However, based on prior communications with the State, we would like to acknowledge that the Virginia Department of Insurance has a specific approach to calculating rate increases, as described in Section 16 of the Actuarial Memorandum. Under this interpretation, GLIC requests a premium rate increase of 36.3% that will be implemented over two years (15% in the first year and 18.5% in the second year), which will enhance premium adequacy but will not be sufficient to meet GLIC expected obligations. Further rate increases are anticipated on this policy form.

In determining the need for a premium rate increase, GLIC considered the following.

a) Without this requested rate increase, additional future earned premiums are inadequate to offset additional future incurred claims. This is a direct result of lower than originally expected Active Lives terminations.
b) Both claim continuance and claim utilization have been and are projected to be higher than previously expected. This led to a significant strengthening of the long-term claims reserves in the third quarter of 2016.
c) Delays in filing or approving warranted premium rate increases will require higher percentage increases to fewer policyholders in the future in order to obtain the same Lifetime Loss Ratio.

d) Since Virginia has not approved the prior requested rate increase in full, demonstration that the Moderately Adverse Experience ("MAE") included in the prior filing has been exceeded is not applicable to this filing.

While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options.

GLIC will offer insureds affected by the premium increase several options to change their benefits in order to maintain a premium rate level reasonably similar to what they were paying prior to the rate increase. The benefit and rate combinations are consistent with the rate tables approved by the Department.

For policyholder's who qualify the Contingent Non-Forfeiture Option (CNFO) benefit will be offered. Additionally, GLIC will make an optional limited benefit available to those policyholders who do not qualify for the CNFO benefit and wish to elect a limited paid-up Long-Term Care insurance benefit. This option provides a paid-up policy with benefits 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;
- Long-Term Care Insurance Rate Request Summary;
- VA Individual LTC Review Requirement Checklist;
- Policyholder Notification Related Documents;
- AARP Contractual Agreement; and
- Current and Proposed Rate Schedules.

In the submitted actuarial memorandum, you will find a detailed rate increase justification, and additional state specific information such as the average policyholder issue age and attained age.

Any applicable fees will be submitted as an EFT payment via SERFF.

The contact person for this filing is:

Vanesa Barbera, ASA, MAAA
Assistant Vice President & Actuary
Genworth Life Insurance Company
60 Hickory Drive, 6th Floor
Waltham, MA 02451
Phone: 781-966-3373
Vanesa.barbera@genworth.com

Thank you for your assistance in reviewing this filing.

Respectfully,

Jamala S. Murray, FSA, MAAA
Vice President & Actuary, LTC Inforce Actuarial
Genworth Life Insurance Company

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025
CONFIDENTIAL

Attachment 1a
Nationwide Rate Stability Only Experience Lifetime Loss Ratio (VA Forms Only)
Virginal Approved Rate Increase, Includes MAE Provision
Policy Forms: Choice 2 and Choice 2.1

	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.12% Discount Factor
Historical Experience	2003	1,483,209	0	0.0%	0		5,346	1.72469
	2004	30,011,609	399,414	1.3%	73,079		28,648	1.65644
	2005	79,472,441	914,730	1.2%	228,764		60,349	1.59090
	2006	148,865,268	3,221,675	2.2%	464,379		98,691	1.52795
	2007	231,945,766	7,498,977	3.2%	1,203,093		143,860	1.46749
	2008	327,967,676	12,590,306	3.8%	2,795,084		185,940	1.40942
	2009	396,463,252	17,345,621	4.4%	5,050,777		213,102	1.35365
	2010	458,056,547	27,322,204	6.0%	8,713,046		246,625	1.30009
	2011	545,109,751	32,978,526	6.0%	13,660,852		290,812	1.24864
	2012	597,959,728	51,042,896	8.5%	19,677,929		295,397	1.19923
	2013	597,219,734	58,038,984	9.7%	28,730,427		291,976	1.15178
	2014	587,987,291	73,536,662	12.5%	39,949,629		288,467	1.10620
	2015	575,829,972	99,100,928	17.2%	52,063,155		285,153	1.06243
	2016	563,493,428	121,181,302	21.5%	67,567,740	3,200,361,086	281,807	1.02039
Projected Future Experience	2017	620,316,014	159,087,613	25.6%	79,745,407		277,164	0.98002
	2018	673,752,169	179,146,553	26.6%	98,624,434		272,427	0.94124
	2019	656,227,343	196,580,333	30.0%	117,254,507		267,470	0.90399
	2020	638,437,883	214,883,345	33.7%	135,666,507		262,250	0.86822
	2021	616,329,361	234,053,518	38.0%	154,146,446		256,740	0.83387
	2022	595,239,172	254,723,800	42.8%	173,096,344		250,908	0.80087
	2023	578,551,489	277,749,195	48.0%	192,957,319		244,703	0.76918
	2024	562,225,452	301,733,373	53.7%	213,694,208		238,103	0.73874
	2025	544,990,746	325,937,508	59.8%	235,517,637		231,110	0.70951
	2026	526,893,268	354,152,076	67.2%	258,268,033		223,708	0.68144
	2027	507,864,136	393,409,491	77.5%	283,137,045		215,881	0.65447
	2028	487,866,735	441,049,553	90.4%	312,080,529		207,656	0.62858
	2029	467,003,833	490,295,727	105.0%	345,501,776		199,060	0.60370
	2030	445,349,695	540,232,754	121.3%	382,628,763		190,137	0.57981
	2031	423,062,604	590,957,305	139.7%	422,650,225		180,955	0.55687
	2032	400,331,089	645,080,604	161.1%	464,760,734		171,575	0.53484
	2033	377,305,399	702,244,726	186.1%	508,568,663		162,034	0.51367
	2034	354,094,794	759,962,464	214.6%	554,243,076		152,377	0.49335
	2035	330,813,404	816,012,153	246.7%	605,590,840		142,651	0.47383
	2036	307,597,272	867,517,477	282.0%	662,790,900		132,908	0.45508
	2037	284,570,701	915,814,827	321.8%	720,551,565		123,206	0.43707
	2038	261,884,370	958,965,003	366.2%	776,877,799		113,607	0.41977
	2039	239,666,294	992,618,559	414.2%	830,455,113		104,177	0.40316
	2040	218,076,595	1,015,261,168	465.6%	879,464,162		94,979	0.38721
	2041	197,253,329	1,025,434,572	519.9%	921,980,454		86,076	0.37189
	2042	177,320,790	1,025,544,716	578.4%	956,609,132		77,527	0.35717
	2043	158,388,871	1,015,496,949	641.1%	982,440,025		69,386	0.34304
	2044	140,551,575	994,037,195	707.2%	998,607,666		61,700	0.32947
	2045	123,900,427	961,639,492	776.1%	1,004,420,570		54,510	0.31643
	2046	108,495,401	916,640,685	844.9%	999,433,488		47,837	0.30391
	2047	94,351,574	863,066,626	914.7%	983,207,153		41,697	0.29188
	2048	81,476,590	803,389,106	986.0%	956,184,273		36,098	0.28033
	2049	69,861,362	740,305,553	1059.7%	919,195,034		31,042	0.26924
	2050	59,484,495	676,235,493	1136.8%	873,677,533		26,515	0.25859
	2051	50,296,249	610,206,487	1213.2%	821,262,911		22,494	0.24835
	2052	42,223,290	544,334,333	1289.2%	763,168,833		18,952	0.23853
	2053	35,190,393	480,780,107	1366.2%	701,057,197		15,859	0.22909
	2054	29,121,259	421,582,836	1447.7%	636,816,377		13,184	0.22002
	2055	23,934,920	367,885,522	1537.0%	572,515,580		10,890	0.21132
	2056	19,541,477	318,112,772	1627.9%	509,884,576		8,937	0.20296
	2057	15,844,468	272,339,698	1718.8%	449,846,623		7,287	0.19492
	2058	12,759,440	231,767,834	1816.4%	393,237,894		5,904	0.18721
	2059	10,208,015	196,512,179	1925.1%	340,807,608		4,755	0.17980
	2060	8,115,889	165,862,741	2043.7%	293,068,056		3,808	0.17269
	2061	6,413,194	139,377,223	2173.3%	250,198,336		3,033	0.16586
	2062	5,038,033	117,028,664	2322.9%	212,209,241		2,403	0.15929
	2063	3,936,094	97,873,853	2486.6%	179,003,029		1,895	0.15299
	2064	3,059,255	81,496,461	2663.9%	150,235,976		1,488	0.14694
	2065	2,366,150	67,836,981	2867.0%	125,572,523		1,164	0.14112
	2066	1,821,709	56,381,798	3095.0%	104,669,046		907	0.13554
	2067	1,396,594	46,682,768	3342.6%	87,091,259		703	0.13017
	2068	1,066,224	38,392,602	3600.8%	72,366,814		543	0.12502
	2069	810,258	31,358,897	3870.2%	60,042,733		418	0.12008
	2070	612,463	25,344,805	4138.2%	49,705,375		319	0.11532
	2071	460,196	20,275,861	4405.9%	40,995,341		242	0.11076
	2072	343,571	16,109,777	4688.9%	33,635,553		183	0.10638
	2073	254,803	12,616,669	4951.5%	27,420,218		137	0.10217
	2074	187,604	9,692,526	5166.5%	22,159,002		102	0.09813
	2075	137,045	7,365,377	5374.4%	17,721,353		75	0.09424
	2076	99,372	5,556,779	5591.9%	14,024,591		55	0.09051
	Total PV Pas	6,263,773,195	574,316,088	9.2%	267,262,892			
	Total PV Futu	8,148,817,931	10,683,956,808	131.1%	9,437,756,329			
	Grand Total F	14,412,591,126	11,258,272,896	78.1%	9,705,019,221			

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025
CONFIDENTIAL

Attachment 1b
Nationwide Rate Stability Only Experience Lifetime Loss Ratio (VA Forms Only)
With Requested Rate Increase of 15%/18.5%, Includes MAE Provision
Policy Forms: Choice 2 and Choice 2.1

	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.12% Discount Factor
Historical Experience	2003	1,483,209	0	0.0%	0		5,346	1.72469
	2004	30,011,609	399,414	1.3%	73,079		28,648	1.65644
	2005	79,472,441	914,730	1.2%	228,764		60,349	1.59090
	2006	148,865,268	3,221,675	2.2%	464,379		98,691	1.52795
	2007	231,945,766	7,498,977	3.2%	1,203,093		143,860	1.46749
	2008	327,967,676	12,590,306	3.8%	2,795,084		185,940	1.40942
	2009	396,463,252	17,345,621	4.4%	5,050,777		213,102	1.35365
	2010	458,056,547	27,322,204	6.0%	8,713,046		246,625	1.30009
	2011	545,109,751	32,978,526	6.0%	13,660,852		290,812	1.24864
	2012	597,959,728	51,042,896	8.5%	19,677,929		295,397	1.19923
	2013	597,219,734	58,038,984	9.7%	28,730,427		291,976	1.15178
	2014	587,987,291	73,536,662	12.5%	39,949,629		288,467	1.10620
	2015	575,829,972	99,100,928	17.2%	52,063,155		285,153	1.06243
	2016	563,493,428	121,181,302	21.5%	67,567,740	3,200,361,086	281,807	1.02039
Projected Future Experience	2017	620,316,014	159,087,613	25.6%	79,745,407		277,164	0.98002
	2018	740,784,218	181,261,049	24.5%	98,624,434		272,427	0.94124
	2019	846,835,083	202,769,027	23.9%	117,254,507		267,470	0.90399
	2020	868,971,720	222,699,778	25.6%	135,666,507		262,250	0.86822
	2021	839,137,640	242,025,741	28.8%	154,146,446		256,740	0.83387
	2022	810,606,728	262,891,034	32.4%	173,096,344		250,908	0.80087
	2023	788,011,503	286,192,509	36.3%	192,957,319		244,703	0.76918
	2024	765,869,412	310,463,615	40.5%	213,694,208		238,103	0.73874
	2025	742,457,374	334,920,183	45.1%	235,517,637		231,110	0.70951
	2026	717,852,152	363,444,191	50.6%	258,268,033		223,708	0.68144
	2027	691,962,231	403,218,516	58.3%	283,137,045		215,881	0.65447
	2028	664,742,236	451,501,976	67.9%	312,080,529		207,656	0.62858
	2029	636,334,620	501,356,263	78.8%	345,501,776		199,060	0.60370
	2030	606,843,422	551,844,317	90.9%	382,628,763		190,137	0.57981
	2031	576,485,174	603,070,698	104.6%	422,650,225		180,955	0.55687
	2032	545,518,262	657,703,187	120.6%	464,760,734		171,575	0.53484
	2033	514,147,511	715,376,083	139.1%	508,568,663		162,034	0.51367
	2034	482,522,938	773,530,083	160.3%	554,243,076		152,377	0.49335
	2035	450,800,582	829,796,533	184.1%	605,590,840		142,651	0.47383
	2036	419,166,495	881,251,817	210.2%	662,790,900		132,908	0.45508
	2037	387,789,486	929,380,346	239.7%	720,551,565		123,206	0.43707
	2038	356,875,706	972,255,711	272.4%	776,877,799		113,607	0.41977
	2039	326,599,631	1,005,491,242	307.9%	830,455,113		104,177	0.40316
	2040	297,179,628	1,027,584,316	345.8%	879,464,162		94,979	0.38721
	2041	268,805,041	1,037,086,666	385.8%	921,980,454		86,076	0.37189
	2042	241,642,472	1,036,454,873	428.9%	956,609,132		77,527	0.35717
	2043	215,843,412	1,025,613,437	475.2%	982,440,025		69,386	0.34304
	2044	191,536,000	1,003,313,133	523.8%	998,607,666		61,700	0.32947
	2045	168,844,957	970,048,689	574.5%	1,004,420,570		54,510	0.31643
	2046	147,852,023	924,153,104	625.1%	999,433,488		47,837	0.30391
	2047	128,577,608	869,695,862	676.4%	983,207,153		41,697	0.29188
	2048	111,032,223	809,175,312	728.8%	956,184,273		36,098	0.28033
	2049	95,203,571	745,306,572	782.9%	919,195,034		31,042	0.26924
	2050	81,062,496	680,520,983	839.5%	873,677,533		26,515	0.25859
	2051	68,541,213	613,834,165	895.6%	821,262,911		22,494	0.24835
	2052	57,539,789	547,369,643	951.3%	763,168,833		18,952	0.23853
	2053	47,955,707	483,296,406	1007.8%	701,057,197		15,859	0.22909
	2054	39,684,996	423,655,146	1067.5%	636,816,377		13,184	0.22002
	2055	32,617,312	369,584,522	1133.1%	572,515,580		10,890	0.21132
	2056	26,630,148	319,492,962	1199.7%	509,884,576		8,937	0.20296
	2057	21,592,049	273,449,126	1266.4%	449,846,623		7,287	0.19492
	2058	17,387,927	232,654,440	1338.0%	393,237,894		5,904	0.18721
	2059	13,910,973	197,218,335	1417.7%	340,807,608		4,755	0.17980
	2060	11,059,928	166,422,515	1504.7%	293,068,056		3,808	0.17269
	2061	8,739,580	139,818,657	1599.8%	250,198,336		3,033	0.16586
	2062	6,865,579	117,376,174	1709.6%	212,209,241		2,403	0.15929
	2063	5,363,912	98,146,118	1829.7%	179,003,029		1,895	0.15299
	2064	4,168,999	81,708,618	1959.9%	150,235,976		1,488	0.14694
	2065	3,224,471	68,002,214	2108.9%	125,572,523		1,164	0.14112
	2066	2,482,534	56,510,326	2276.3%	104,669,046		907	0.13554
	2067	1,903,209	46,782,409	2458.1%	87,091,259		703	0.13017
	2068	1,452,996	38,469,389	2647.6%	72,366,814		543	0.12502
	2069	1,104,179	31,417,705	2845.3%	60,042,733		418	0.12008
	2070	834,634	25,389,422	3042.0%	49,705,375		319	0.11532
	2071	627,132	20,309,434	3238.5%	40,995,341		242	0.11076
	2072	468,202	16,134,882	3446.1%	33,635,553		183	0.10638
	2073	347,232	12,635,174	3638.8%	27,420,218		137	0.10217
	2074	255,657	9,705,888	3796.4%	22,159,002		102	0.09813
	2075	186,759	7,374,933	3948.9%	17,721,353		75	0.09424
	2076	135,419	5,563,570	4108.4%	14,024,591		55	0.09051
	Total PV Past	6,263,773,195	574,316,088	9.2%	267,262,892			
	Total PV Future	10,671,310,150	10,854,654,629	101.7%	9,437,756,329			
	Grand Total PV	16,935,083,345	11,428,970,718	67.5%	9,705,019,221			

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025
CONFIDENTIAL

Attachment 2a
Virginia State Rate Stability Only Experience Lifetime Loss Ratio
Virginal Approved Rate Increase, Includes MAE Provision
Policy Forms: Choice 2 and Choice 2.1

	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.12% Discount Factor
Historical Experience	2003	0	0	0.0%	0		0	1.72469
	2004	0	0	0.0%	0		0	1.65644
	2005	0	0	0.0%	0		0	1.59090
	2006	0	0	0.0%	0		0	1.52795
	2007	6,896	0	0.0%	0		35	1.46749
	2008	784,072	0	0.0%	0		580	1.40942
	2009	1,760,430	0	0.0%	0		815	1.35365
	2010	1,859,632	581,203	31.3%	40,487		793	1.30009
	2011	1,819,594	184,216	10.1%	74,505		779	1.24864
	2012	1,783,793	0	0.0%	124,881		768	1.19923
	2013	1,751,209	0	0.0%	152,475		758	1.15178
	2014	1,724,747	187,934	10.9%	133,156		748	1.10620
	2015	1,701,423	495,060	29.1%	221,123		737	1.06243
	2016	1,686,387	108,247	6.4%	200,167	5,973,894	729	1.02039
Projected Future Experience	2017	1,914,827	438,133	22.9%	170,643		717	0.98002
	2018	2,092,921	500,888	23.9%	234,353		706	0.94124
	2019	2,032,308	551,224	27.1%	297,522		694	0.90399
	2020	1,993,893	615,675	30.9%	362,221		681	0.86822
	2021	1,952,599	683,336	35.0%	426,188		667	0.83387
	2022	1,908,321	730,126	38.3%	484,300		653	0.80087
	2023	1,861,609	772,075	41.5%	544,058		637	0.76918
	2024	1,811,875	845,995	46.7%	604,098		620	0.73874
	2025	1,758,458	948,422	53.9%	670,096		602	0.70951
	2026	1,701,015	1,054,469	62.0%	744,264		582	0.68144
	2027	1,639,034	1,170,918	71.4%	826,122		561	0.65447
	2028	1,572,246	1,288,082	81.9%	916,425		539	0.62858
	2029	1,502,032	1,424,408	94.8%	1,013,537		515	0.60370
	2030	1,429,804	1,597,993	111.8%	1,122,197		491	0.57981
	2031	1,355,950	1,766,317	130.3%	1,243,402		467	0.55687
	2032	1,280,817	1,922,028	150.1%	1,371,042		441	0.53484
	2033	1,204,897	2,063,517	171.3%	1,498,886		416	0.51367
	2034	1,128,472	2,223,633	197.0%	1,626,201		390	0.49335
	2035	1,051,918	2,423,146	230.4%	1,774,567		364	0.47383
	2036	975,617	2,601,246	266.6%	1,948,594		338	0.45508
	2037	900,111	2,750,767	305.6%	2,127,465		313	0.43707
	2038	826,020	2,866,428	347.0%	2,301,794		287	0.41977
	2039	753,699	2,957,979	392.5%	2,463,787		262	0.40316
	2040	683,504	3,051,133	446.4%	2,612,373		238	0.38721
	2041	615,884	3,100,853	503.5%	2,747,177		215	0.37189
	2042	551,319	3,128,579	567.5%	2,862,879		192	0.35717
	2043	490,243	3,110,677	634.5%	2,957,064		171	0.34304
	2044	432,774	3,036,148	701.6%	3,019,886		151	0.32947
	2045	379,051	2,937,715	775.0%	3,047,248		132	0.31643
	2046	329,383	2,795,678	848.8%	3,039,943		115	0.30391
	2047	284,049	2,656,149	935.1%	2,998,909		99	0.29188
	2048	243,099	2,487,939	1023.4%	2,930,236		85	0.28033
	2049	206,338	2,265,495	1098.0%	2,828,318		72	0.26924
	2050	173,552	2,034,762	1172.4%	2,690,119		60	0.25859
	2051	144,676	1,808,395	1250.0%	2,521,440		50	0.24835
	2052	119,603	1,616,550	1351.6%	2,332,458		42	0.23853
	2053	98,092	1,418,229	1445.8%	2,136,039		34	0.22909
	2054	79,739	1,210,773	1518.4%	1,932,243		28	0.22002
	2055	64,188	1,012,743	1577.8%	1,722,423		22	0.21132
	2056	51,154	837,549	1637.3%	1,512,732		18	0.20296
	2057	40,338	689,026	1708.1%	1,309,347		14	0.19492
	2058	31,447	559,674	1779.7%	1,116,689		11	0.18721
	2059	24,215	451,832	1865.9%	937,687		8	0.17980
	2060	18,409	362,109	1967.0%	775,979		6	0.17269
	2061	13,811	280,755	2032.9%	632,761		5	0.16586
	2062	10,217	215,451	2108.8%	508,140		4	0.15929
	2063	7,457	164,619	2207.5%	402,465		3	0.15299
	2064	5,377	124,628	2317.8%	314,436		2	0.14694
	2065	3,836	92,593	2413.7%	242,561		1	0.14112
	2066	2,710	68,206	2517.2%	184,748		1	0.13554
	2067	1,893	50,448	2665.4%	139,037		1	0.13017
	2068	1,304	36,946	2834.1%	103,326		0	0.12502
	2069	884	27,065	3060.5%	75,764		0	0.12008
	2070	591	18,985	3212.5%	54,947		0	0.11532
	2071	389	12,584	3232.8%	39,489		0	0.11076
	2072	252	8,064	3203.1%	27,997		0	0.10638
	2073	160	5,092	3190.5%	19,488		0	0.10217
	2074	100	3,165	3180.1%	13,264		0	0.09813
	2075	61	1,947	3183.9%	8,806		0	0.09424
	2076	37	1,183	3197.6%	5,676		0	0.09051
	Total PV Past	17,780,451	1,829,950	10.3%	1,057,521			
	Total PV Future	25,777,581	31,426,606	121.9%	27,609,385			
	Grand Total PV	43,558,032	33,256,555	76.3%	28,666,907			

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025
CONFIDENTIAL

Attachment 2b
Virginia State Rate Stability Only Experience Lifetime Loss Ratio
With Requested Rate Increase of 15%/18.5%, Includes MAE Provision
Policy Forms: Choice 2 and Choice 2.1

	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.12% Discount Factor
Historical Experience	2003	0	0	0.0%	0		0	1.72469
	2004	0	0	0.0%	0		0	1.65644
	2005	0	0	0.0%	0		0	1.59090
	2006	0	0	0.0%	0		0	1.52795
	2007	6,896	0	0.0%	0		35	1.46749
	2008	784,072	0	0.0%	0		580	1.40942
	2009	1,760,430	0	0.0%	0		815	1.35365
	2010	1,859,632	581,203	31.3%	40,487		793	1.30009
	2011	1,819,594	184,216	10.1%	74,505		779	1.24864
	2012	1,783,793	0	0.0%	124,881		768	1.19923
	2013	1,751,209	0	0.0%	152,475		758	1.15178
	2014	1,724,747	187,934	10.9%	133,156		748	1.10620
	2015	1,701,423	495,060	29.1%	221,123		737	1.06243
	2016	1,686,387	108,247	6.4%	200,167	5,973,894	729	1.02039
Projected Future Experience	2017	1,914,827	438,133	22.9%	170,643		717	0.98002
	2018	2,301,509	507,112	22.0%	234,353		706	0.94124
	2019	2,623,225	569,423	21.7%	297,522		694	0.90399
	2020	2,714,180	639,200	23.6%	362,221		681	0.86822
	2021	2,658,491	708,014	26.6%	426,188		667	0.83387
	2022	2,598,691	755,352	29.1%	484,300		653	0.80087
	2023	2,535,383	797,702	31.5%	544,058		637	0.76918
	2024	2,467,868	872,811	35.4%	604,098		620	0.73874
	2025	2,395,289	977,015	40.8%	670,096		602	0.70951
	2026	2,317,186	1,084,783	46.8%	744,264		582	0.68144
	2027	2,232,872	1,203,046	53.9%	826,122		561	0.65447
	2028	2,141,983	1,321,874	61.7%	916,425		539	0.62858
	2029	2,046,405	1,460,043	71.3%	1,013,537		515	0.60370
	2030	1,948,064	1,636,026	84.0%	1,122,197		491	0.57981
	2031	1,847,491	1,806,443	97.8%	1,243,402		467	0.55687
	2032	1,745,163	1,963,822	112.5%	1,371,042		441	0.53484
	2033	1,641,755	2,106,549	128.3%	1,498,886		416	0.51367
	2034	1,537,650	2,267,882	147.5%	1,626,201		390	0.49335
	2035	1,433,362	2,468,524	172.2%	1,774,567		364	0.47383
	2036	1,329,411	2,646,696	199.1%	1,948,594		338	0.45508
	2037	1,226,539	2,795,599	227.9%	2,127,465		313	0.43707
	2038	1,125,591	2,910,034	258.5%	2,301,794		287	0.41977
	2039	1,027,059	2,999,893	292.1%	2,463,787		262	0.40316
	2040	931,433	3,091,370	331.9%	2,612,373		238	0.38721
	2041	839,296	3,138,969	374.0%	2,747,177		215	0.37189
	2042	751,310	3,164,452	421.2%	2,862,879		192	0.35717
	2043	668,079	3,143,980	470.6%	2,957,064		171	0.34304
	2044	589,763	3,066,477	520.0%	3,019,886		151	0.32947
	2045	516,552	2,965,089	574.0%	3,047,248		132	0.31643
	2046	448,867	2,820,009	628.2%	3,039,943		115	0.30391
	2047	387,088	2,677,749	691.8%	2,998,909		99	0.29188
	2048	331,283	2,506,878	756.7%	2,930,236		85	0.28033
	2049	281,187	2,281,640	811.4%	2,828,318		72	0.26924
	2050	236,508	2,048,336	866.1%	2,690,119		60	0.25859
	2051	197,157	1,819,710	923.0%	2,521,440		50	0.24835
	2052	162,989	1,626,035	997.6%	2,332,458		42	0.23853
	2053	133,676	1,426,048	1066.8%	2,136,039		34	0.22909
	2054	108,664	1,217,051	1120.0%	1,932,243		28	0.22002
	2055	87,473	1,017,681	1163.4%	1,722,423		22	0.21132
	2056	69,710	841,394	1207.0%	1,512,732		18	0.20296
	2057	54,971	692,000	1258.8%	1,309,347		14	0.19492
	2058	42,854	561,950	1311.3%	1,116,689		11	0.18721
	2059	32,998	453,561	1374.5%	937,687		8	0.17980
	2060	25,087	363,416	1448.6%	775,979		6	0.17269
	2061	18,821	281,715	1496.8%	632,761		5	0.16586
	2062	13,923	216,146	1552.4%	508,140		4	0.15929
	2063	10,162	165,120	1624.8%	402,465		3	0.15299
	2064	7,327	124,984	1705.7%	314,436		2	0.14694
	2065	5,228	92,842	1776.0%	242,561		1	0.14112
	2066	3,693	68,379	1851.8%	184,748		1	0.13554
	2067	2,579	50,568	1960.5%	139,037		1	0.13017
	2068	1,777	37,029	2084.4%	103,326		0	0.12502
	2069	1,205	27,122	2250.6%	75,764		0	0.12008
	2070	805	19,022	2362.0%	54,947		0	0.11532
	2071	530	12,607	2376.7%	39,489		0	0.11076
	2072	343	8,078	2354.6%	27,997		0	0.10638
	2073	218	5,101	2345.1%	19,488		0	0.10217
	2074	136	3,170	2337.3%	13,264		0	0.09813
	2075	83	1,950	2339.9%	8,806		0	0.09424
	2076	50	1,185	2349.8%	5,676		0	0.09051
	Total PV Past	17,780,451	1,829,950	10.3%	1,057,521			
	Total PV Future	33,785,485	31,973,658	94.6%	27,609,385			
	Grand Total PV	51,565,936	33,803,608	65.6%	28,666,907			

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
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Attachment 3
Actual to Expected - Lifetime Loss Ratio
Nationwide Rate Stability Only (VA Forms only)
No Rate Increase, Includes MAE Provision
Policy Forms: Choice 2 and Choice 2.1

		Actual Past & Best Estimate Future			Expected (Pricing)			Actual	
	Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	to Expected	Discount Factor
Historical Experience	2003	1,483,209	0	0.0%	1,497,498	41,939	2.8%	0.0%	1.72469
	2004	30,011,609	399,414	1.3%	30,639,579	844,142	2.8%	48.3%	1.65644
	2005	79,472,441	914,730	1.2%	80,367,234	2,696,411	3.4%	34.3%	1.59090
	2006	148,865,268	3,221,675	2.2%	148,545,414	5,682,408	3.8%	56.6%	1.52795
	2007	231,945,766	7,498,977	3.2%	227,901,899	9,933,059	4.4%	74.2%	1.46749
	2008	327,967,676	12,590,306	3.8%	320,325,186	15,593,610	4.9%	78.9%	1.40942
	2009	396,463,252	17,345,621	4.4%	385,901,999	21,852,010	5.7%	77.3%	1.35365
	2010	458,056,547	27,322,204	6.0%	443,881,996	28,900,000	6.5%	91.6%	1.30009
	2011	545,109,751	32,978,526	6.0%	525,193,527	37,090,684	7.1%	85.7%	1.24864
	2012	597,959,728	51,042,896	8.5%	571,833,875	46,107,436	8.1%	105.9%	1.19923
	2013	597,219,734	58,038,984	9.7%	561,704,209	55,061,427	9.8%	99.1%	1.15178
	2014	587,987,291	73,536,662	12.5%	546,467,233	64,770,231	11.9%	105.5%	1.10620
	2015	575,829,972	99,100,928	17.2%	531,708,502	75,229,628	14.1%	121.6%	1.06243
	2016	563,493,428	121,181,302	21.5%	517,343,228	87,149,570	16.8%	127.7%	1.02039
Projected Future Experience	2017	539,138,453	156,573,631	29.0%	499,165,305	100,048,382	20.0%	144.9%	0.98002
	2018	523,471,691	174,406,023	33.3%	481,947,514	114,857,908	23.8%	139.8%	0.94124
	2019	509,592,887	191,819,373	37.6%	465,881,154	131,474,149	28.2%	133.4%	0.90399
	2020	495,569,692	210,039,285	42.4%	450,784,172	150,242,313	33.3%	127.2%	0.86822
	2021	478,248,912	229,112,912	47.9%	430,453,062	170,113,056	39.5%	121.2%	0.83387
	2022	461,769,945	249,662,339	54.1%	412,394,028	192,440,632	46.7%	115.9%	0.80087
	2023	448,743,329	272,516,639	60.7%	397,322,789	216,527,417	54.5%	111.4%	0.76918
	2024	436,021,662	296,323,001	68.0%	383,795,024	242,998,104	63.3%	107.3%	0.73874
	2025	422,615,218	320,370,696	75.8%	367,915,693	269,882,965	73.4%	103.3%	0.70951
	2026	408,550,769	348,393,495	85.3%	352,833,824	298,557,166	84.6%	100.8%	0.68144
	2027	393,773,458	387,330,568	98.4%	337,564,097	328,016,108	97.2%	101.2%	0.65447
	2028	378,252,098	434,571,897	114.9%	323,014,278	358,892,627	111.1%	103.4%	0.62858
	2029	362,064,864	483,441,208	133.5%	306,494,779	387,897,579	126.6%	105.5%	0.60370
	2030	345,267,570	533,036,747	154.4%	290,736,996	417,331,770	143.5%	107.6%	0.57981
	2031	327,982,396	583,450,300	177.9%	274,883,126	445,862,210	162.2%	109.7%	0.55687
	2032	310,354,586	637,258,040	205.3%	259,708,424	474,081,441	182.5%	112.5%	0.53484
	2033	292,500,560	694,106,861	237.3%	243,090,960	497,453,115	204.6%	116.0%	0.51367
	2034	274,504,323	751,554,235	273.8%	227,260,546	520,224,642	228.9%	119.6%	0.49335
	2035	256,454,033	807,469,592	314.9%	211,566,229	541,736,261	256.1%	123.0%	0.47383
	2036	238,454,740	859,005,926	360.2%	196,628,823	564,471,972	287.1%	125.5%	0.45508
	2037	220,603,167	907,407,900	411.3%	180,880,536	583,832,358	322.8%	127.4%	0.43707
	2038	203,015,613	950,728,384	468.3%	166,046,838	603,807,422	363.6%	128.8%	0.41977
	2039	185,791,302	984,641,001	530.0%	151,659,005	621,166,142	409.6%	129.4%	0.40316
	2040	169,054,259	1,007,624,173	596.0%	138,176,067	636,489,506	460.6%	129.4%	0.38721
	2041	152,910,756	1,018,213,447	665.9%	124,502,931	644,120,424	517.4%	128.7%	0.37189
	2042	137,458,866	1,018,783,390	741.2%	111,866,488	647,731,009	579.0%	128.0%	0.35717
	2043	122,782,703	1,009,227,482	822.0%	99,933,656	644,765,363	645.2%	127.4%	0.34304
	2044	108,955,117	988,288,640	907.1%	88,997,425	637,138,889	715.9%	126.7%	0.32947
	2045	96,047,059	956,428,081	995.8%	78,332,152	619,872,133	791.3%	125.8%	0.31643
	2046	84,105,014	911,985,032	1084.3%	68,714,280	598,626,288	871.2%	124.5%	0.30391
	2047	73,140,755	858,958,305	1174.4%	59,898,909	571,609,091	954.3%	123.1%	0.29188
	2048	63,160,147	799,803,234	1266.3%	52,028,329	541,214,535	1040.2%	121.7%	0.28033
	2049	54,156,095	737,206,283	1361.3%	44,645,983	503,960,213	1128.8%	120.6%	0.26924
	2050	46,112,012	673,579,656	1460.7%	38,169,937	465,539,528	1219.6%	119.8%	0.25859
	2051	38,989,340	607,958,315	1559.3%	32,418,613	425,458,722	1312.4%	118.8%	0.24835
	2052	32,731,233	542,453,268	1657.3%	27,430,917	385,369,523	1404.9%	118.0%	0.23853
	2053	27,279,374	479,220,687	1756.7%	22,925,189	343,191,491	1497.0%	117.3%	0.22909
	2054	22,574,620	420,298,569	1861.8%	19,088,686	303,437,828	1589.6%	117.1%	0.22002
	2055	18,554,202	366,832,604	1977.1%	15,791,813	265,789,388	1683.1%	117.5%	0.21132
	2056	15,148,432	317,257,430	2094.3%	13,019,531	231,377,263	1777.2%	117.8%	0.20296
	2057	12,282,534	271,652,155	2211.7%	10,606,561	198,354,194	1870.1%	118.3%	0.19492
	2058	9,891,039	231,218,380	2337.7%	8,613,934	168,984,103	1961.8%	119.2%	0.18721
	2059	7,913,190	196,074,554	2477.8%	6,956,406	142,950,120	2054.9%	120.6%	0.17980
	2060	6,291,387	165,515,833	2630.8%	5,604,842	120,591,391	2151.6%	122.3%	0.17269
	2061	4,971,468	139,103,655	2798.0%	4,468,052	100,728,897	2254.4%	124.1%	0.16586
	2062	3,905,452	116,813,302	2991.0%	3,556,518	84,169,658	2366.6%	126.4%	0.15929
	2063	3,051,236	97,705,123	3202.1%	2,819,860	70,193,996	2489.3%	128.6%	0.15299
	2064	2,371,515	81,364,981	3430.9%	2,234,891	58,678,500	2625.6%	130.7%	0.14694
	2065	1,834,225	67,734,581	3692.8%	1,756,147	48,832,054	2780.6%	132.8%	0.14112
	2066	1,412,178	56,302,145	3986.9%	1,381,159	40,853,056	2957.9%	134.8%	0.13554
	2067	1,082,631	46,621,017	4306.3%	1,084,715	34,275,419	3159.9%	136.3%	0.13017
	2068	826,530	38,345,015	4639.3%	853,747	28,865,988	3381.1%	137.2%	0.12502
	2069	628,107	31,322,452	4986.8%	667,897	24,132,451	3613.2%	138.0%	0.12008
	2070	474,777	25,317,155	5332.4%	524,155	20,193,492	3852.6%	138.4%	0.11532
	2071	356,741	20,255,055	5677.8%	411,548	16,868,707	4098.8%	138.5%	0.11076
	2072	266,334	16,094,218	6042.9%	324,267	14,102,593	4349.1%	138.9%	0.10638
	2073	197,521	12,605,200	6381.7%	254,125	11,683,690	4597.6%	138.8%	0.10217
	2074	145,429	9,684,245	6659.1%	199,791	9,487,150	4748.5%	140.2%	0.09813
	2075	106,237	7,359,455	6927.4%	157,069	7,434,614	4733.4%	146.4%	0.09424
	2076	77,032	5,552,571	7208.1%	123,801	5,494,112	4437.8%	162.4%	0.09051
	Total PV Past	6,263,773,195	574,316,088	9.2%	5,979,340,331	523,677,218	8.8%	104.7%	
	Total PV Future	6,377,883,105	10,571,641,572	165.8%	5,583,298,806	7,441,458,467	133.3%	124.4%	
	Grand Total PV	12,641,656,299	11,145,957,660	88.2%	11,562,639,137	7,965,135,685	68.8%	128.2%	

Genworth Life Insurance Company
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Attachment 4a
Actual to Expected Assumption Analysis
Nationwide Experience
Choice 2 & 2.1 Series Policy Forms
Actual vs. Expected (Pricing) Claim Costs ($)

Year	Actual	Pricing	A to E
2003	0	91	0%
2004	1,260	1,730	73%
2005	1,260	5,469	23%
2006	3,072	11,430	27%
2007	10,535	19,710	53%
2008	13,289	30,485	44%
2009	26,698	41,926	64%
2010	34,300	54,867	63%
2011	52,575	70,012	75%
2012	62,694	86,848	72%
2013	87,902	103,839	85%
2014	105,835	122,597	86%
2015	132,679	143,012	93%
2016	182,333	166,445	110%

Attachment 4b
Actual to Expected Assumption Analysis
Nationwide Experience
Choice 2 & 2.1 Series Policy Forms
Actual vs. Expected (Pricing) Lapses (Count)

Year	Actual	Pricing	A to E
2003	41	112	37%
2004	1,800	2,227	81%
2005	3,621	4,875	74%
2006	4,388	7,311	60%
2007	5,173	9,119	57%
2008	7,785	10,734	73%
2009	9,907	10,335	96%
2010	6,990	9,839	71%
2011	6,078	10,660	57%
2012	5,751	9,905	58%
2013	4,199	7,753	54%
2014	3,070	6,577	47%
2015	2,592	5,839	44%
2016	2,646	5,460	48%

Attachment 4c
Actual to Expected Assumption Analysis
Nationwide Experience
Choice 2 & 2.1 Series Policy Forms
Actual vs. Expected (Pricing) Mortality (Count)

Year	Actual	Pricing	A to E
2003	1	4	27%
2004	33	70	47%
2005	105	196	54%
2006	262	379	69%
2007	390	607	64%
2008	609	890	68%
2009	751	1,179	64%
2010	967	1,499	65%
2011	1,101	1,894	58%
2012	1,342	2,312	58%
2013	1,512	2,719	56%
2014	1,861	3,152	59%
2015	2,076	3,629	57%
2016	1,988	4,142	48%

Genworth Life Insurance Company
Address: 6620 West Broad Street, Richmond, VA 23230
Company NAIC No: 70025

Attachment 5
Model-Produced Experience (Current Assumptions) to Actual Historical Experience
Nationwide Experience Choice 2 and 2.1 Policy Forms
All Benefit Periods

Actual to Model Lapse
Active Lives

Duration	Actual	Model	A/E
1	19,864	21,087	0.94
2	11,073	11,476	0.96
3	8,067	8,165	0.99
4	6,166	6,331	0.97
5	4,620	4,921	0.94
6	3,100	3,447	0.90
7	2,148	2,497	0.86
8	1,573	1,981	0.79
9	1,011	1,391	0.73
10+	997	1,551	0.64
Total	58,619	62,847	0.93

Actual to Model Mortality
Active Lives

Duration	Actual	Model	A/E
1	417	428	0.97
2	681	681	1.00
3	791	833	0.95
4	917	942	0.97
5	1,000	953	1.05
6	892	931	0.96
7	947	911	1.04
8	776	849	0.91
9	662	713	0.93
10+	879	1,008	0.87
Total	7,962	8,249	0.97

Actual to Model Incidence
Active Lives

Duration	Actual	Model	A/E
1	185	198	0.94
2	361	365	0.99
3	462	468	0.99
4	601	603	1.00
5	680	690	0.99
6	719	719	1.00
7	767	775	0.99
8	842	807	1.04
9	710	700	1.01
10+	1,198	1,110	1.08
Total	6,525	6,434	1.01

Actual to Model Claim Termination Rates
Disabled Lives

Duration	Actual	Model	A/E
1	3,838	3,489	1.10
2	695	719	0.97
3	339	380	0.89
4	196	205	0.95
5	96	114	N/M
6	31	53	N/M
7	17	27	N/M
8	9	15	N/M
9	3	8	N/M
10+	2	8	N/M
Total	5,226	5,018	1.04

*N/M (Not Meaningful) for durations with small numbers of expected claim terminations

Genworth Life Insurance Company
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Attachment 6
Status of Filings as of October 2, 2017
All Jurisdictions in which these Forms are Active
Policy Forms: Choice 2 and Choice 2.1 - AARP Policies

	First Rate Action					Second Rate Action					Third Rate Action					In-Force as of 12/31/2016	
Jurisdiction	Requested Increase	Date of Submission	Status	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Status	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date of Submission	Status	Date Approved or Filed	Amount Approved or Filed	Annualized Premium In $MM	Exposed Lives
Alabama	12.8%	10/4/2013	Approved	11/1/2013	12.8%	52.6%	8/17/2016	Approved	7/18/2017	30.0%						$0.5	299
Alaska	No Filing Required				19.2%						37.8%	5/8/2017	Approved	5/23/2017	37.8%[b]	$0.1	36
Arizona (RS split)	50.1%	9/18/2015	Approved	2/6/2017	30.0%											$0.6	286
Arkansas	12.8%	11/14/2013	Approved	1/27/2015	12.8%	54.7%	9/9/2016	Approved	10/25/2016	15.0%	46.3%	7/19/2017	Approved	8/1/2017	20.0%	$0.2	98
Colorado	12.8%	12/23/2014	Approved	1/21/2015	12.8%						75.4%	7/31/2017	Pending			$1.1	460
Connecticut	21.9%	2/16/2016	Approved	3/30/2016	10.0%						55.3%	5/10/2017	Approved	9/21/2017	10.0%	$1.3	465
Delaware	12.8%	9/24/2013	Approved	1/17/2014	12.8%	53.0%	9/8/2016	Approved	12/9/2016	15.0%	45.1%	8/3/2017	Pending			$0.2	91
Florida	48.4%	12/22/2014	Approved	4/16/2015	19.4%[c]						51.1%	7/17/2017	Pending			$2.7	1,043
Georgia	12.8%	12/5/2013	Approved	7/18/2014	10.0%	59.5%	8/23/2016	Approved	10/13/2016	15.0%	50.5%	6/14/2017	Approved	7/31/2017	20.0%	$1.3	699
Hawaii	12.8%	11/13/2013	Approved	8/14/2017	8.9%											$0.2	101
Idaho	12.8%	12/16/2013	Approved	3/17/2014	12.8%	53.3%	9/15/2016	Approved	2/16/2017	15.0%	45.6%	9/1/2017	Pending			$0.1	36
Illinois	76.8%	1/14/2014	Approved	7/7/2017	51.5%											$0.9	443
Indiana	21.9%	1/26/2016	Approved	6/30/2016	10.0%											$0.03	15
Indiana (Partnership)	21.9%	1/7/2016	Approved	5/27/2016	10.0%											$0.4	173
Iowa	12.8%	11/19/2013	Approved	10/13/2014	12.8%	54.3%	9/26/2016	Approved	12/9/2016	15.0%	46.0%	8/15/2017	Pending			$0.1	39
Kansas	92.1%	6/9/2017	Approved	8/4/2017	40.0%											$0.5	294
Kentucky	12.8%	11/13/2013	Approved	10/3/2014	12.8%[a]	59.5%	9/9/2016	Approved	11/7/2016	15.0%	50.8%	8/24/2017	Pending			$0.4	218
Louisiana	44.5%	6/19/2015	Approved	2/12/2016	15.0%						72.8%	6/29/2017	Pending			$0.2	125
Maine (RS split)	12.8%	12/17/2013	Approved	1/24/2014	12.8%	53.0%	9/26/2016	Approved	5/4/2017	9.48%	53.8%	9/29/2017	Pending			$0.6	259
Maryland	12.8%	12/5/2013	Approved	5/27/2014	12.8%	15.0%	9/9/2016	Approved	1/23/2017	15.0%	45.8%	9/1/2017	Pending			$2.3	799
Massachusetts	16.5%	4/10/2015	Pending													$2.2	934
Michigan	12.8%	10/4/2013	Approved	10/14/2013	12.8%	52.5%	8/12/2016	Approved	9/21/2016	52.5%						$0.4	199
Minnesota	12.8%	12/3/2013	Approved	4/8/2014	12.8%	53.5%	9/26/2016	Approved	1/23/2017	30.5%						$0.5	265
Mississippi	19.2%	4/8/2015	Approved	6/5/2015	19.2%						38.0%	5/3/2017	Approved	9/18/2017	12.4%	$0.1	36
Missouri (RS split)	12.8%	10/18/2013	Approved	11/22/2013	12.8%	52.8%	8/12/2016	Approved	9/23/2016	52.8%						$0.8	420
Missouri (LR split)	12.8%	6/4/2014	Approved	6/4/2014	12.8%											$0.0	-
Montana	12.8%	12/10/2013	Approved	1/13/2014	12.8%											$0.003	2
Nebraska	19.2%	4/2/2015	Approved	6/9/2015	19.2%						38.0%	4/17/2017	Pending			$0.1	23
Nevada	19.2%	4/1/2015	Approved	6/19/2015	9.6%						55.0%	4/27/2017	Pending			$0.2	96
New Hampshire	12.8%	12/3/2013	Disapproved													$0.4	204
New Jersey (RS split)	68.3%	9/28/2015	Approved	3/17/2017	33.1%											$1.9	800
New Jersey (LR split)	21.9%	10/9/2015	Disapproved													$0.0	-
New Mexico (LR split)	16.5%	5/14/2015	Disapproved													$0.0	-
New Mexico (RS split)	42.4%	11/2/2015	Disapproved													$0.5	231
New York	57.5%[d]	10/22/2014	Approved	4/28/2015	57.5%[d]											$8.5	2,087
North Carolina	50.1%	8/26/2015	Approved	11/12/2015	23.0%						57.9%	6/30/2017	Pending			$1.6	707
Ohio	12.8%	1/31/2014	Approved	4/16/2015	15.0%	51.1%	8/23/2016	Approved	11/16/2016	15.0%	15.0%	6/1/2017	Approved	7/21/2017	15.0%	$0.8	360
Oklahoma	12.8%	11/6/2013	Approved	4/9/2014	12.8%	53.5%	8/26/2016	Approved	10/31/2016	10.0%	52.9%	7/21/2017	Pending			$0.6	251
Oregon	12.8%	3/10/2014	Approved	4/18/2014	12.8%											$0.1	66
Pennsylvania	12.8%	10/21/2013	Approved	3/7/2014	12.8%	53.2%	8/19/2016	Approved	11/1/2016	15.0%	45.2%	6/12/2017	Approved	9/6/2017	45.2%	$2.3	925
Rhode Island	50.1%	3/21/2016	Pending													$0.1	65
South Carolina	12.8%	11/4/2013	Approved	5/19/2014	12.8%	53.6%	9/16/2016	Approved	12/8/2016	15.0%	45.6%	7/18/2017	Pending			$0.8	374
South Dakota	12.8%	10/29/2013	Approved	12/11/2013	12.8%	52.8%	8/12/2016	Approved	9/22/2016	52.8%						$0.1	37
Tennessee	12.8%	10/29/2013	Approved	2/4/2014	12.8%	53.0%	9/16/2016	Approved	4/5/2017	15.0%						$0.9	445
Texas	50.1%	11/9/2015	Approved	2/25/2016	50.1%											$4.5	1,795
Utah	50.1%	8/19/2015	Approved	11/2/2015	21.9%						59.7%	8/8/2017	Pending			$0.1	37
Vermont	19.2%	5/12/2015	Disapproved													$0.8	380
Virginia (LR split)	19.2%	7/2/2014	Disapproved													$0.0	-
Virginia (RS split)	56.2%[e]	10/14/2013	Approved	12/22/2016	29.0%											$1.7	729
Washington	12.8%	10/4/2013	Approved	6/17/2014	12.8%	53.7%	8/19/2016	Approved	4/25/2017	48.5%[e]						$2.0	870
Washington, DC	12.8%	11/20/2013	Approved	2/4/2014	10.0%	10.0%	9/2/2016	Approved	12/21/2016	10.0%	10.0%	5/31/2017	Approved	9/11/2017	10.0%	$0.2	41
West Virginia	12.8%	12/20/2013	Approved	9/18/2014	12.8%[b]											$0.1	31
Wisconsin	12.8%	9/30/2013	Approved	1/9/2014	12.8%	52.9%	9/9/2016	Approved	6/7/2017	52.9%						$0.2	113
Wyoming	18.8%	7/31/2015	Approved	8/5/2015	18.8%						36.5%	5/12/2017	Approved	5/15/2017	36.5%[b]	$0.0	23

[a] 12.8% for compound BIO; 0% for all others
[b] Phased over 2 years
[c] Graded by issue age
[d] 60% for issue ages up to 64; 54% for ages 65-74; 0% for 75 and above
[e] Phased over 3 years

Note on Contractual Agreement with AARP

Policies that GLIC sold through AARP ("AARP policies") are subject to contractual agreements with AARP governing rate increases. The contractual agreements with AARP specify implementation requirements for the second rate increase that do not apply to the same policies sold through other channels ("non-AARP policies"). Therefore, GLIC chose to separate the current premium rate increase requests for AARP and non-AARP policies into distinct filings. As an additional note, the contractual agreements did not specify implementation limitations on the first rate increase approved on December 22, 2016, so AARP and non-AARP policies were filed together.

Pursuant to the AARP agreement, the requested increase will be implemented over two years (15% in the first year and 18.5% in the second year).The phased-in increases are actuarially equivalent to the one-time increase of 34.4% requested in the non-AARP filing for policies issued on or after 10/01/2003.

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated May 10, 2018, to Genworth Life Insurance Company's (GLIC's) Choice 2.1 Rate Stability AARP Virginia rate increase request. The comments and our responses are as follows:

1. **Has the previously approved rate increase been fully implemented?**

   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.

   The previously approved rate increase has been fully implemented.

   The Choice 2.1 policies sold through AARP ("AARP Policies") and the same policies sold through other channels ("Non-AARP policies") are evaluated on a combined basis when monitoring experience for determination of actuarially justified rate increases. However, due to our contractual obligations with AARP, GLIC currently monitors and tracks, and has always monitored and tracked, AARP Policies separately.

   The contractual agreements with AARP governing rate increases did not specify implementation amount limitations on the first rate increase approved in December 2016, so rate requests on AARP and non-AARP policies were filed together. The contractual agreements with AARP did specify limitations for the second rate increase implemented on AARP policies, which limitations did not apply to Non-AARP policies. Accordingly, GLIC chose to separate the current premium rate increase requests for AARP and non-AARP policies into distinct filings. However, despite the separate filings, the rate increases requested for the AARP Policies and non-AARP policies are actuarily equivalent, with the only difference being that the rate increase on the AARP Policies will be phased over a period of three years.

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

   Policies that GLIC sold through AARP ("AARP policies") are subject to contractual agreements where the first rate increase has no limitation and the second and third rate increases are subject to a maximum of 15% and 20%, respectively.

3. **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 to reflect a notification period of 75 days. Please see Section 20 on page 20 of the attached file "VA AARP RS Choice 2 2.1 Confidential Actuarial Memo 20171010 Revised 20180720.pdf."

4. **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.**

   Due to the additional model complexity that would be required to create this exhibit using the AARP rate increase history in each state nationwide, we are providing experience exhibits using the non-AARP rate increase history in each state. As GLIC believes this exhibit should be used for illustrative purposes only, any differences between the AARP and non-AARP rate histories will be minor and largely immaterial.

   As requested, please see Attachment Q4a-Q4b the attached file "VA RS AARP Choice 2.1 Objection 2 Attachments 20180720.pdf" for the requested experience projections with actual approved non-AARP rate increases.

   Note that GLIC does not believe these exhibits to be appropriate for use in the calculation of actuarially justified rate increases and has provided them for illustrative purposes only at the request of the state.

5. **Please provide more specifics regarding the following statement:**
"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."

(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.

1) The previously approved filing, SERFF filing # GEFA-129136848 was the first rate increase filing for AARP and there was no contractual restriction on the first rate increase. That is why we filed AARP and Non-AARP together in the SERFF filing # GEFA-129136848.

   This rate filing is a second rate increase for AARP with a limit of 15%. Therefore, GLIC chose to separate these rate increase requests for AARP and non-AARP policies.

2) GLIC noted this treatment in Section 1 of the AARP actuarial memoranda submitted in October 2017. Therefore, GLIC chose to separate these rate increase requests for AARP and non-AARP policies into distinct filings.

3) VA AARP policies are all issued after the VA rate stability effective date 10/1/2003. To clarify further, nationwide policies were first issued under the AARP agreement in October 2007.

4) Prior to this filing, the premium rates for Non-AARP Rate Stability policies and AARP Rate Stability policies were the same. This filing requested different rate increases for AARP and Non-AARP Rate Stability policies. However, the resulting premium rates are actuarially equivalent over the life time of the policy.

5) As stated in Section 17 of the actuarial memorandum, the combined nationwide experience of Choice 2 & 2.1 AARP & non-AARP policies is used in the calculation of actuarially justified rate increases.

6. **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.**

   Assuming that the proposed rate increases are approved, 328 out of 729 policyholders in Virginia will be eligible for the contingent non-forfeiture benefit upon lapse.

   For policyholder's who qualify for the contingent non-forfeiture benefit will be offered. Additionally, GLIC will make an optional limited benefit available to those policyholders who do not qualify for the contingent non-forfeiture benefit and wish to elect a limited paid-up Long-Term Care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premium paid, less any claims paid.

7. **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.**

   As stated in Section 14 of the Actuarial Memorandum, Active Life Reserves were not used in the rate increase analysis. The Disabled Life Reserves will not be impacted by the contingent benefit upon lapse, as it is unlikely that policyholders lapse while on claim.

8. **Please advise if the company included in this filing the 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: July 20, 2018

Attachment Q4a
Actual Past and Best Estimate Projected Future Experience
Choice 2.1 Policy Forms with Approved Rate Increases
Nationwide (VA Forms Only) Data as of December 31, 2016
Nationwide Actual Rate Increase Level with MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2001	-	-	NA	1.8697
2002	-	-	NA	1.7957
2003	2,881,101	-	0.0%	1.7247
2004	57,246,653	964,264	1.7%	1.6564
2005	142,782,641	1,830,989	1.3%	1.5909
2006	246,676,620	6,008,523	2.4%	1.5279
2007	358,299,339	10,939,218	3.1%	1.4675
2008	480,008,239	20,309,740	4.2%	1.4094
2009	558,874,857	26,879,295	4.8%	1.3536
2010	625,363,590	40,496,260	6.5%	1.3001
2011	717,613,712	49,712,493	6.9%	1.2486
2012	771,947,708	71,765,240	9.3%	1.1992
2013	768,548,033	86,594,284	11.3%	1.1518
2014	766,874,702	107,600,417	14.0%	1.1062
2015	781,667,398	140,561,835	18.0%	1.0624
2016	797,364,429	179,923,063	22.6%	1.0204
2017	820,448,376	225,036,791	27.4%	0.9800
2018	815,856,709	249,323,797	30.6%	0.9412
2019	795,727,626	272,271,366	34.2%	0.9040
2020	774,172,337	296,966,733	38.4%	0.8682
2021	747,900,115	323,579,052	43.3%	0.8339
2022	722,782,858	352,487,719	48.8%	0.8009
2023	702,049,158	384,171,103	54.7%	0.7692
2024	681,425,531	416,644,501	61.1%	0.7387
2025	659,703,964	449,550,734	68.1%	0.7095
2026	636,952,029	487,918,337	76.6%	0.6814
2027	613,093,586	540,839,964	88.2%	0.6545
2028	588,149,367	604,521,186	102.8%	0.6286
2029	562,241,110	669,669,308	119.1%	0.6037
2030	535,458,411	735,813,432	137.4%	0.5798
2031	507,992,933	803,164,783	158.1%	0.5569
2032	480,049,140	874,345,142	182.1%	0.5348
2033	451,800,808	948,734,704	210.0%	0.5137
2034	423,383,983	1,023,088,514	241.6%	0.4933
2035	394,943,303	1,094,980,715	277.3%	0.4738
2036	366,636,499	1,160,617,107	316.6%	0.4551
2037	338,624,411	1,221,042,327	360.6%	0.4371
2038	311,088,056	1,274,133,851	409.6%	0.4198
2039	284,186,055	1,314,240,019	462.5%	0.4032
2040	258,107,218	1,339,411,366	518.9%	0.3872
2041	233,008,887	1,347,909,927	578.5%	0.3719
2042	209,042,328	1,342,807,960	642.4%	0.3572
2043	186,339,915	1,324,698,169	710.9%	0.3430
2044	165,009,217	1,291,896,385	782.9%	0.3295
2045	145,150,040	1,244,708,517	857.5%	0.3164
2046	126,824,599	1,181,625,448	931.7%	0.3039
2047	110,045,935	1,108,180,165	1007.0%	0.2919
2048	94,814,945	1,027,957,513	1084.2%	0.2803
2049	81,112,737	944,136,413	1164.0%	0.2692
2050	68,903,939	859,429,201	1247.3%	0.2586
2051	58,121,480	773,058,187	1330.1%	0.2484
2052	48,673,181	687,722,862	1412.9%	0.2385
2053	40,464,424	605,789,016	1497.1%	0.2291
2054	33,399,262	529,706,374	1586.0%	0.2200
2055	27,377,426	460,920,616	1683.6%	0.2113
2056	22,290,002	397,597,437	1783.7%	0.2030
2057	18,021,208	339,636,551	1884.6%	0.1949
2058	14,470,731	288,387,110	1992.9%	0.1872
2059	11,543,152	243,947,299	2113.4%	0.1798
2060	9,149,802	205,369,267	2244.5%	0.1727
2061	7,208,223	172,133,697	2388.0%	0.1659
2062	5,645,192	144,101,434	2552.6%	0.1593
2063	4,396,644	120,193,904	2733.8%	0.1530
2064	3,406,190	99,825,902	2930.7%	0.1469
2065	2,625,623	82,891,682	3157.0%	0.1411
2066	2,014,309	68,692,239	3410.2%	0.1355
2067	1,538,435	56,672,883	3683.8%	0.1302
2068	1,169,818	46,425,351	3968.6%	0.1250
2069	885,290	37,748,997	4264.0%	0.1201
2070	666,381	30,375,511	4558.3%	0.1153
2071	498,665	24,196,938	4852.3%	0.1108
2072	370,849	19,147,858	5163.2%	0.1064
2073	274,052	14,972,516	5463.4%	0.1022
2074	201,129	11,499,096	5717.3%	0.0981
2075	146,496	8,743,874	5968.7%	0.0942
2076	105,932	6,603,450	6233.7%	0.0905
PV Past	8,675,136,415	847,234,251	9.8%	
PV Future	9,889,870,428	14,228,418,833	143.9%	
PV Total	18,565,006,844	15,075,653,084	81.2%	

Attachment Q4b
Actual Past and Best Estimate Projected Future Experience
Choice 2.1 Policy Forms with Requested Rate increase (36.3% phased over 2 years as 15% in Year 1 and 18.5% in Year 2)
Nationwide (VA Forms Only) Data as of December 31, 2016
Nationwide Actual Rate Increase Level with MAE and VA requested rate increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2001	-	-	NA	1.8697
2002	-	-	NA	1.7957
2003	2,881,101	-	0.0%	1.7247
2004	57,246,653	964,264	1.7%	1.6564
2005	142,782,641	1,830,989	1.3%	1.5909
2006	246,676,620	6,008,523	2.4%	1.5279
2007	358,299,339	10,939,218	3.1%	1.4675
2008	480,008,239	20,309,740	4.2%	1.4094
2009	558,874,857	26,879,295	4.8%	1.3536
2010	625,363,590	40,496,260	6.5%	1.3001
2011	717,613,712	49,712,493	6.9%	1.2486
2012	771,947,708	71,765,240	9.3%	1.1992
2013	768,548,033	86,594,284	11.3%	1.1518
2014	766,874,702	107,600,417	14.0%	1.1062
2015	781,667,398	140,561,835	18.0%	1.0624
2016	797,364,429	179,923,063	22.6%	1.0204
2017	820,448,376	225,036,791	27.4%	0.9800
2018	896,904,248	253,028,521	28.2%	0.9412
2019	1,026,589,377	283,396,034	27.6%	0.9040
2020	1,053,483,614	311,336,227	29.6%	0.8682
2021	1,018,108,528	338,587,225	33.3%	0.8339
2022	984,184,875	368,225,577	37.4%	0.8009
2023	956,142,097	400,768,186	41.9%	0.7692
2024	928,190,428	434,117,010	46.8%	0.7387
2025	898,694,982	467,866,829	52.1%	0.7095
2026	867,770,057	507,236,428	58.5%	0.6814
2027	835,315,944	561,643,010	67.2%	0.6545
2028	801,367,501	627,131,594	78.3%	0.6286
2029	766,092,820	694,063,192	90.6%	0.6037
2030	729,619,489	761,942,329	104.4%	0.5798
2031	692,209,258	830,994,277	120.0%	0.5569
2032	654,142,560	903,939,980	138.2%	0.5348
2033	615,657,302	980,139,217	159.2%	0.5137
2034	576,940,027	1,056,211,962	183.1%	0.4933
2035	538,188,420	1,129,524,970	209.9%	0.4738
2036	499,618,255	1,196,167,222	239.4%	0.4551
2037	461,448,108	1,257,368,200	272.5%	0.4371
2038	423,925,711	1,310,989,499	309.2%	0.4198
2039	387,267,227	1,351,244,476	348.9%	0.4032
2040	351,730,093	1,376,164,086	391.3%	0.3872
2041	317,530,335	1,383,993,889	435.9%	0.3719
2042	284,870,591	1,377,916,057	483.7%	0.3572
2043	253,933,434	1,358,558,492	535.0%	0.3430
2044	224,865,490	1,324,214,327	588.9%	0.3295
2045	197,802,785	1,275,215,245	644.7%	0.3164
2046	172,830,126	1,210,025,842	700.1%	0.3039
2047	149,965,098	1,134,322,760	756.4%	0.2919
2048	129,209,066	1,051,781,038	814.0%	0.2803
2049	110,536,382	965,650,960	873.6%	0.2692
2050	93,898,843	878,701,411	935.8%	0.2586
2051	79,205,047	790,129,443	997.6%	0.2484
2052	66,329,377	702,688,343	1059.4%	0.2385
2053	55,142,894	618,790,228	1122.2%	0.2291
2054	45,514,844	540,927,206	1188.5%	0.2200
2055	37,308,588	470,564,241	1261.3%	0.2113
2056	30,375,700	405,818,279	1336.0%	0.2030
2057	24,558,401	346,579,228	1411.2%	0.1949
2058	19,719,989	294,218,824	1492.0%	0.1872
2059	15,730,430	248,830,109	1581.8%	0.1798
2060	12,468,893	209,439,936	1679.7%	0.1727
2061	9,823,006	175,513,696	1786.8%	0.1659
2062	7,692,985	146,905,549	1909.6%	0.1593
2063	5,991,527	122,512,579	2044.8%	0.1530
2064	4,641,785	101,735,703	2191.7%	0.1469
2065	3,578,068	84,465,098	2360.6%	0.1411
2066	2,745,000	69,986,570	2549.6%	0.1355
2067	2,096,502	57,733,426	2753.8%	0.1302
2068	1,594,169	47,288,560	2966.3%	0.1250
2069	1,206,428	38,446,659	3186.8%	0.1201
2070	908,110	30,933,726	3406.4%	0.1153
2071	679,555	24,639,275	3625.8%	0.1108
2072	505,375	19,496,157	3857.8%	0.1064
2073	373,464	15,243,570	4081.7%	0.1022
2074	274,088	11,706,320	4271.0%	0.0981
2075	199,638	8,900,781	4458.5%	0.0942
2076	144,359	6,721,477	4656.1%	0.0905
PV Past	8,675,136,415	847,234,251	9.8%	
PV Future	12,926,807,907	14,661,111,283	113.4%	
PV Total	21,601,944,322	15,508,345,534	71.8%	

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated September 4, 2018, to Genworth Life Insurance Company's (GLIC's) Choice 2 & 2.1 AARP Rate Stability 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 average ultimate voluntary lapse rates under current assumptions versus the original assumptions for this block of business.

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

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

For Choice 2 & 2.1, the experience prior to the upward trending (Attained Age 79) has a lapse rate of approximately 0.78%. With the increasing trend in the tail of the data, the assumption increases to ultimate lapse rates of approximately 3% for the Choice 2 & 2.1 products. The product projections reach ultimate lapse rates at Attained Age 97 or older, depending on Issue Age of the policyholder.

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

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 6,500 claims for Choice 2 & 2.1. Overall, there are slightly more than this as the studies include a timing lag to eliminate potential noise in the claim information.

3. Since the morbidity assumption is based on internal Company experience, please describe how the assumptions are derived for durations and ages beyond which the Company has credible experience.

The morbidity assumptions contain three distinct pieces; incidence, claim termination rates and utilization. Utilization is somewhat different by attained age but there is little differentiation in the assumptions at ages where there is limited claims experience. Similarly, the claim termination rates differ by age at claim and duration. GLIC termination rates at the oldest ages/later durations are a blend of company experience and baseline rates from a consulting firm.

The final assumptions for incidence are a credibility weighting of two separate assumption studies that we have classified, and detailed below, as direct derived and baseline.

a. The direct derived assumptions are annual studies of all inception-to-date experience.
b. The baseline assumption is a frozen measure of estimated healthy life assumptions using our 2014 CFT assumptions, and reflects input from an actuarial consulting form at the oldest ages.
c. The final assumption reflects the long-term estimate for durations and ages where the Company does not have credible experience, reflects the direct derived estimate for durations and ages where Company experience is fully credible, and reflects a weighted average of the two assumption sets for durations and ages which are partially credible. Over time, the final assumption is weighted more and more towards actual Company experience.

4. Please indicate whether any shock lapses, benefit reductions, CBUL, or adverse selection is assumed in the base projections.

When determining the need for a rate increase, GLIC does not develop separate assumptions for policyholder behavior. GLIC does not believe that policyholders who choose to reduce or eliminate their benefits should affect the rate increase. Policyholder behaviors such as future reduced benefit option, shock lapse and nonforfeiture elections are not a part of determining actuarially justified rate increases.

5. Please provide the Excel file used to produce Attachment 6 Status of Filings.

Please refer to Attachment 5 in the file "VA Choice 2 & 2.1 RS AARP Objection 3 Attachments 20181015.xlsx" for an updated Status of Filings in excel format.

6. Please provide a demonstration 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.

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 6a: Earned Premiums for Total Lives and Healthy Lives Assumptions

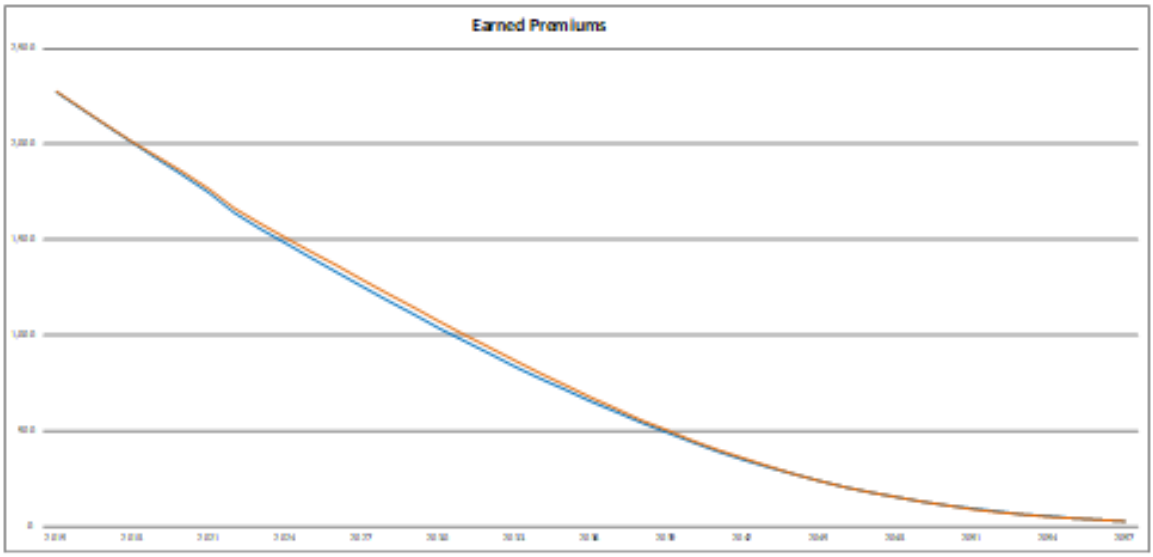
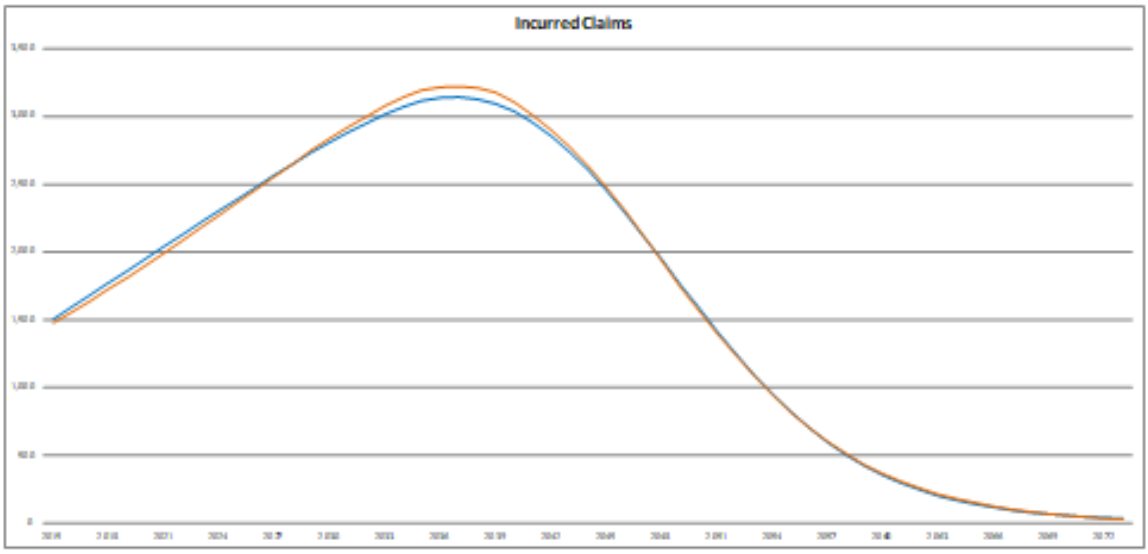


Table 6b: Undiscounted Incurred Claims for Total Lives and Healthy Lives Assumptions



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

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

b. For this post-stability block, assumptions should include appropriate margins for moderately adverse conditions.

c. Premiums should be at the Virginia rate level for both historical and projected future.

d. Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block. It would appear that 4.0% would be the appropriate rate for 2007-2010 issues rather than 4.12%.

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 2 & 2.1 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. The earned premiums and incurred claims will be discounted (or accumulated) using the maximum statutory valuation rate of 4.12%. 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.

8.To assist the Bureau in its review, for each of the six subsets of the business corresponding to the combinations of (<=5 yrs/>5 yrs benefit periods) and (none/simple/compound inflation protection), please provide (in Excel format) the following six 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 actuarially justified rate increases in this filing are developed based on aggregate product experience and do not include splits for either benefit periods or benefit increase options. Therefore, GLIC does not believe that these views should be used as justification for or against the requested rate increases in this filing. However, at the request of the Bureau, the attachments provided in response to this question will be split by both benefit periods and benefit inflation options. Note that GLIC split these attachments by lifetime and limited benefit periods.

While GLIC is not asking for rate increases on this block of business split by benefit period, we have split rate increase requests for other LTC blocks of business based on lifetime and limited benefit periods, as we have seen significant experience variations in these other products. Thus, GLIC believes it more reasonable to provide benefit periods split by lifetime and limited benefit periods than the requested benefit period splits (<=5 yrs / >5yrs). GLIC would not favor such a rate increase split at this time.

The response for Question 7 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).

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 8a-h in "VA Choice 2 & 2.1 RS AARP Objection 3 Attachments 20181015.pdf."

Objection Response
Genworth Life Insurance Company

9. For each of the six 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 Choice 2 & 2.1 product on a nationwide basis split by both benefit periods and benefit increase options.

Choice 2 & 2.1 AARP RS Policies – Active Life Reserves		
	Lifetime	Limited
No Bio	$350,209	$6,786,788
5% Equal	$1,562,117	$28,999,391
5% Compound	$11,294,942	$92,650,971
Total	$13,207,268	$128,437,151

Regards,

Michael S Johnson, FSA, MAAA

AVP and Actuary, LTC In-force Actuarial
Genworth Life Insurance Company

Date: October 15, 2018

CONFIDENTIAL

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated November 5, 2018, to Genworth Life Insurance Company's (GLIC's) Rate Stability Choice 2 & 2.1 AARP Virginia rate increase request. The comments and our responses are as follows:

1. Please provide the test results per the applicable section (14VAC5-200-153.C.2. or 14VAC5-200-153.G.2.) for each of the six subsets of business.

See Attachment 1 of "VA RS AARP Choice 2 & 2.1 Objection 4 Attachments 20181204.pdf".

As stated previously, GLIC does not believe the paid-up policies should be removed from the attachment nor do we believe that the split by benefit increase options should be used as justification for or against the requested rate increases in this filing.

However, at the request of the Bureau, Attachment 1 will exclude paid-up policies and will be split by benefit increase options.

Regards,

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Matthew E. Haladay, F.S.A., M.A.A.A.
Pricing Actuary
Genworth Life Insurance Company

Date: December 4, 2018

Attachment 1
Rate Stabilization 58/85 Test
Using Premiums with approved and requested rate increases
All values are as of 12/31/2016

This exhibit demonstrates compliance with the model regulation which requires that on a lifetime present value basis, incurred claims are at least equal to 58% of original premiums and 85% of increased premiums. This test is satisfied if Line 11 is "True". Note that there is a provision for Moderately Adverse Experience.

	Benefit Period ------>	All	Lifetime	Lifetime	Lifetime	Limited	Limited	Limited
	BIO ------>	All	Compound	Simple	No Inflation	Compound	Simple	No Inflation
Row	Description							
(1)	Accumulated Past Total Premiums Including Rate Increases (Exhibit III*):	8,342,076,096	1,340,369,723	307,143,177	83,437,035	4,550,897,827	1,522,998,073	537,230,260
(2)	Accumulated Past Premiums on Original Rate Basis (Exhibit III*):	8,342,076,096	1,340,369,723	307,143,177	83,437,035	4,550,897,827	1,522,998,073	537,230,260
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	-	-	-	-	-	-	-
(4)	PV Future Total Premiums Including Rate Increases (Exhibit III):	13,568,487,834	2,040,853,700	427,249,768	93,406,328	8,325,777,921	2,133,306,816	547,893,301
(5)	PV Future Premiums on Original Rate Basis (Exhibit II):	8,113,441,750	1,218,424,205	256,246,679	56,360,470	4,967,429,926	1,283,038,436	331,942,034
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	5,455,046,084	822,429,496	171,003,089	37,045,858	3,358,347,994	850,268,380	215,951,267
(7)	Accumulated Past Incurred Claims (Exhibit II or Exhibit III)	832,423,238	127,254,480	51,764,341	18,182,105	293,517,410	230,546,640	111,158,262
(8)	PV Future Incurred Claims (Exhibit III)	14,261,698,657	2,276,966,858	521,482,410	70,799,294	8,478,472,074	2,524,324,235	389,653,786
(9)	Total Incurred Claims: (7) + (8)	15,094,121,895	2,404,221,338	573,246,751	88,981,399	8,771,989,484	2,754,870,874	500,812,049
(10)	0.58 x [(2) + (5)] + 0.85 x [(3) + (6)] =	14,180,989,522	2,183,165,549	472,118,743	112,571,532	8,375,225,892	2,350,229,298	687,678,508
(11)	Test: Is (9) >= (10)?	TRUE	TRUE	TRUE	FALSE	TRUE	TRUE	FALSE
		913,132,373	221,055,789	101,128,008	(23,590,133)	396,763,592	404,641,576	(186,866,459)

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated December 26, 2018, to Genworth Life Insurance Company's (GLIC's) Rate Stability Choice 2 & 2.1 AARP Virginia rate increase request. The comments and our responses are as follows:

If the proposed rate increase were to be approved as stated in the actuarial memorandum ("GLIC could actuarially justify a premium rate increase of 51.2% on the above-mentioned policy form, to be implemented over three years (15% in the first year, 20% in the second year, and 9.6% in the third year) due to AARP contractual agreements.") would the Company be able to certify that no additional rate increases are needed if the experience follows along with the future projections?

If the actuarially justified rate increase of 51.2% is approved (15% in the first year, 20% in the second year, and 9.6% in the third year), GLIC would be able to certify that no additional rate increases are needed, contingent upon experience emerging as expected in the future projections.

Regards,

Matthew E. Haladay, F.S.A., M.A.A.A.
Pricing Actuary
Genworth Life Insurance Company

Date: January 7, 2019

CONFIDENTIAL

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated January 3, 2018, to Genworth Life Insurance Company's (GLIC's) Choice 2 & 2.1 AARP Rate Stability Virginia rate increase request. The comments and our responses are as follows:

Please indicate whether the majority of the policies to which the increase is applicable are eligible for the contingent benefit upon lapse.

As detailed in Question 6 of GLIC's response dated July 20, 2018, assuming that the proposed rate increases are approved, the majority of policyholders in Virginia *will not* be eligible for the contingent non-forfeiture benefit upon lapse. Of the Choice 2 & 2.1 AARP Rate Stability policies in Virginia, ~45% will be eligible for the Contingent Nonforfeiture benefit.

For policyholder's who qualify, the contingent non-forfeiture benefit will be offered. Additionally, GLIC will make an Optional Limited Benefit available to those policyholders who do not qualify for the contingent non-forfeiture benefit and wish to elect a limited paid-up Long-Term Care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premium paid, less any claims paid.

Regards,

Matthew E. Haladay, F.S.A., M.A.A.A.
Pricing Actuary
Genworth Life Insurance Company

Date: January 7, 2018

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated January 30, 2019, to Genworth Life Insurance Company's (GLIC's) Choice 2 & 2.1 Rate Stability AARP Virginia rate increase request. The comments and our responses are as follows:

Based on the projections in Att8g, the lifetime loss ratio under original assumptions (at the valuation interest rate of 4.0% which applied to issue years 2007-2010) is 71.3%. Based on Att8d projections, the lifetime loss ratio with the requested rate increase is 66.8%. The requested increase would need to be reduced to 25% in order to achieve a lifetime loss ratio not less than 71.3%.

Pursuant to the phone call with the Bureau on February 27, 2019, GLIC has updated the requested rate increase in this filing. In accordance with the specific requests made by the Bureau, the new requested rate increase for this filing is a one-time rate increase of 33.9%.

In developing the new requested rate increase, GLIC notes the following:

1. At the request of the Bureau, GLIC has removed all Limited Payment Period policies from the loss ratio projections – both for the original pricing loss ratio demonstration and the best estimate loss ratio demonstration. While GLIC maintains that these policies should be included in our projections, we understand the position of the Bureau and have complied with the Bureau's request to remove this cohort in the calculation of the new requested rate increase of 33.9%.
2. As a result of the phone call with the Bureau, GLIC will continue to use the 4.12% discount rate for all projections (original pricing and best estimate), which is consistent with the maximum valuation interest rate at the time of issue for the policies in this filing. As discussed, the Choice 2 & 2.1 Rate Stability AARP and non-AARP policies are not separate blocks of business, but GLIC's now expired contract with AARP required that any rate increases approved prior to January 1, 2019 be phased over multiple years. Thus, GLIC only split the filing to comply with the AARP contract.
3. At the request of the Bureau, GLIC used the original pricing assumptions applied to our actual business mix – instead of our originally priced for loss ratio - to develop the original pricing loss ratio used in the determination of the justified rate increase. GLIC notes that the new requested rate increase of 33.9% is limited by the original pricing loss ratio and complies with Rate Stability Regulation.
4. As discussed on the call, GLIC's contract with AARP expired on January 31, 2018 and the AARP rate increase no longer requires a phased implementation. Therefore, GLIC has revised the AARP requested rate increase to be a one-time rate increase equivalent to the non-AARP requested rate increase. Doing so will allow GLIC to combine the non-AARP and AARP policies into a single filing should future rate action be actuarially justified on the Choice 2 & 2.1 Rate Stability block of business.

Objection Response
Genworth Life Insurance Company

In Attachments 1 and 2 of "VA RS AARP Choice 2 & 2.1 Objection 7 Attachments.pdf," GLIC has provided the revised projections and the 58%/85% loss ratio test, respectively, reflecting the 33.9% rate increase.

Regards,

Matthew E. Haladay, FSA, MAAA
Pricing Actuary
Genworth Life Insurance Company

Date: March 14, 2019

Attachment 1: Choice 2 and Choice 2.1 Policy Forms - Nationwide Experience Projection
VA Forms Only With 33.9% Rate Increase with MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	2,784,154	0	0.0%	1.7247
2004	55,119,255	964,264	1.7%	1.6564
2005	136,846,197	1,830,989	1.3%	1.5909
2006	234,030,661	5,319,982	2.3%	1.5279
2007	337,276,697	10,907,037	3.2%	1.4675
2008	450,939,308	19,953,981	4.4%	1.4094
2009	525,032,512	26,750,652	5.1%	1.3536
2010	587,664,355	40,051,049	6.8%	1.3001
2011	672,691,674	49,068,224	7.3%	1.2486
2012	721,387,649	70,691,646	9.8%	1.1992
2013	717,447,445	84,832,884	11.8%	1.1518
2014	706,865,146	106,655,967	15.1%	1.1062
2015	693,051,781	138,436,661	20.0%	1.0624
2016	678,076,611	176,707,202	26.1%	1.0204
2017	759,172,100	218,946,084	28.8%	0.9800
2018	832,271,730	244,804,320	29.4%	0.9412
2019	883,935,543	269,461,140	30.5%	0.9040
2020	1,067,071,061	300,787,921	28.2%	0.8682
2021	1,042,821,765	327,018,021	31.4%	0.8339
2022	1,017,217,486	355,459,175	34.9%	0.8009
2023	990,099,018	386,547,274	39.0%	0.7692
2024	961,327,284	418,328,451	43.5%	0.7387
2025	930,919,484	450,443,399	48.4%	0.7095
2026	898,951,103	487,906,107	54.3%	0.6814
2027	865,355,869	539,681,420	62.4%	0.6545
2028	830,196,088	601,918,854	72.5%	0.6286
2029	793,660,606	665,366,679	83.8%	0.6037
2030	755,896,893	729,551,490	96.5%	0.5798
2031	717,127,866	794,710,573	110.8%	0.5569
2032	677,680,861	863,322,797	127.4%	0.5348
2033	637,806,776	934,726,913	146.6%	0.5137
2034	597,686,487	1,005,705,551	168.3%	0.4933
2035	557,543,443	1,073,730,555	192.6%	0.4738
2036	517,590,167	1,135,144,020	219.3%	0.4551
2037	478,051,991	1,191,042,104	249.1%	0.4371
2038	439,171,004	1,239,393,165	282.2%	0.4198
2039	401,194,770	1,274,808,309	317.8%	0.4032
2040	364,377,385	1,295,478,213	355.5%	0.3872
2041	328,947,496	1,299,867,775	395.2%	0.3719
2042	295,116,059	1,290,995,811	437.5%	0.3572
2043	263,067,495	1,269,507,155	482.6%	0.3430
2044	232,959,427	1,233,913,002	529.7%	0.3295
2045	204,928,961	1,184,575,239	578.0%	0.3164
2046	179,063,155	1,120,282,281	625.6%	0.3039
2047	155,381,861	1,046,480,344	673.5%	0.2919
2048	133,882,944	966,733,533	722.1%	0.2803
2049	114,541,876	883,989,520	771.8%	0.2692
2050	97,308,343	800,766,765	822.9%	0.2586
2051	82,087,883	716,585,490	872.9%	0.2484
2052	68,750,498	634,084,764	922.3%	0.2385
2053	57,162,377	555,459,255	971.7%	0.2291
2054	47,187,854	482,873,728	1023.3%	0.2200
2055	38,685,492	417,506,361	1079.2%	0.2113
2056	31,501,755	357,672,408	1135.4%	0.2030
2057	25,477,059	303,296,381	1190.5%	0.1949
2058	20,464,580	255,567,359	1248.8%	0.1872
2059	16,329,769	214,427,424	1313.1%	0.1798
2060	12,947,820	178,901,744	1381.7%	0.1727
2061	10,203,503	148,505,188	1455.4%	0.1659
2062	7,993,594	123,036,467	1539.2%	0.1593
2063	6,227,772	101,514,786	1630.0%	0.1530
2064	4,826,513	83,354,243	1727.0%	0.1469
2065	3,721,812	68,405,403	1838.0%	0.1411
2066	2,856,342	56,022,638	1961.3%	0.1355
2067	2,182,378	45,676,462	2093.0%	0.1302
2068	1,660,125	36,996,054	2228.5%	0.1250
2069	1,256,854	29,739,492	2366.2%	0.1201
2070	946,470	23,635,195	2497.2%	0.1153
2071	708,567	18,603,077	2625.5%	0.1108
2072	527,170	14,538,540	2757.8%	0.1064
2073	389,720	11,213,260	2877.3%	0.1022
2074	286,112	8,488,208	2966.7%	0.0981
2075	208,446	6,360,956	3051.6%	0.0942
2076	150,746	4,720,169	3131.2%	0.0905
Accumulated and Present Values as of 12/31/2016:				
Past:	8,018,202,169	834,175,866	10.4%	
Future:	13,015,897,874	13,820,156,011	106.2%	
Lifetime:	21,034,100,043	14,654,331,877	69.7%	

Attachment 2: Rate Stabilization 58/85 Test
All values are as of 12/31/2016

This exhibit demonstrates compliance with the model regulation which requires that on a lifetime present value basis, incurred claims are at least equal to 58% of original premiums and 85% of increased premiums. This test is satisfied if Line 11 is "True". Note that a provision for Moderately Adverse Experience has been added.

Row	Description	Value
(1)	Accumulated Past Total Premiums Including Rate Increases (Exhibit II):	8,018,202,169
(2)	Accumulated Past Premiums on Original Rate Basis:	8,018,202,169
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	0
(4)	PV Future Total Premiums Including Approved and Proposed Rate Increases (Exhibit II):	13,015,897,874
(5)	PV Future Premiums on Original Rate Basis:	8,021,884,148
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	4,994,013,726
(7)	Accumulated Past Incurred Claims (Exhibit II)	834,175,866
(8)	PV Future Incurred Claims (Exhibit II)	13,820,156,011
(9)	Total Incurred Claims: (7) + (8)	14,654,331,877
(10)	.58 x [(2) + (5)] + .85 x [(3) + (6)] =	13,548,161,731
(11)	Test: Is (9) > (10)?	TRUE

CONFIDENTIAL

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated March 18, 2019, to Genworth Life Insurance Company's (GLIC's) Choice 2 & 2.1 AARP Rate Stability Virginia rate increase request. The comments and our responses are as follows:

1. **Revise the Rate/Rule Schedule, Company Rate Information.**
2. **Revise the proposed rate sheet attachments and the Percent Rate Change Request.**
3. **Revise the Long Term Care Insurance Rate Request Summary - 2017 AARP RS Part 1 Long Term Care Insurance Rate Request Summary 21071010.pdf.**
4. **Revise the Actuarial Memorandum for consistency with the revised rate request**

Please see the attached files for the Addendum to Actuarial Memorandum, Addendum Exhibits, Rate Request Summary, and updated rate tables to reflect the 33.9% rate increase:

1. VA RS Choice 2 & 2.1 AARP Addendum 20190320.docx
2. VA RS Choice 2 & 2.1 AARP Addendum Exhibits 20190320.pdf
3. VA RS AARP Choice 2.1 Privileged Choice Rate Tables Appendix A.pdf
4. VA RS AARP Choice 2.1 Privileged Choice Rate Tables Appendix B.pdf
5. 2017 AARP RS Part 1 Long Term Care Insurance Rate Request Summary 20190320.pdf

Regards,

_____

Matthew E. Haladay, FSA, MAAA
Pricing Actuary
Genworth Life Insurance Company

Date: March 20, 2019

CONFIDENTIAL

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated March 22, 2019, to Genworth Life Insurance Company's (GLIC's) Choice 2 & 2.1 AARP Rate Stability Virginia rate increase request. The comments and our responses are as follows:

1. **So that the Bureau can complete its documentation related to this increase, please supply the following projections on the same block of policies included in Attachment 1 in the Company's March 14, 2019 response:**
    a. **Original pricing**
    b. **No increase**
    c. **Requested premium from inception**

The requested exhibits have been provided in Attachments 1, 2, and 3 of "VA RS AARP Choice 2 & 2.1 Objection 9 Attachments 20190326.pdf."

Attachment 1 provides the original pricing loss ratios for rate stability, lifetime pay policies. Attachment 2 provides the current loss ratio for lifetime pay policies only, including any previously approved rate increases. Attachment 3 is the same as Attachment 2, but includes the 33.9% rate increase applied since inception.

Regards,

Matthew E. Haladay, FSA, MAAA
Pricing Actuary
Genworth Life Insurance Company

Date: March 26, 2019

Attachment 1: Choice 2 & 2.1 Policy forms - Original Pricing Assumptions
Data as of December 31, 2016
VA Forms (Rate Stability Policies Only) with Lifetime Pay

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	**4.12%** Discount Factor
2003	1,443,540	41,660	3%	1.72469
2004	29,493,624	837,219	3%	1.65644
2005	77,197,965	2,672,638	3%	1.59090
2006	141,178,254	5,622,146	4%	1.52795
2007	215,019,980	9,812,426	5%	1.46749
2008	301,698,815	15,388,957	5%	1.40942
2009	363,931,300	21,556,062	6%	1.35365
2010	418,830,717	28,497,718	7%	1.30009
2011	493,968,562	36,549,639	7%	1.24864
2012	535,968,184	45,406,841	8%	1.19923
2013	526,001,824	54,210,008	10%	1.15178
2014	512,480,141	63,759,831	12%	1.10620
2015	500,020,140	74,047,652	15%	1.06243
2016	489,482,928	85,769,350	18%	1.02039
2017	476,244,641	98,451,673	21%	0.98002
2018	464,013,094	113,009,113	24%	0.94124
2019	451,349,207	129,336,810	29%	0.90399
2020	439,469,923	147,770,092	34%	0.86822
2021	424,778,249	167,275,413	39%	0.83387
2022	410,935,520	189,185,618	46%	0.80087
2023	396,758,109	212,808,299	54%	0.76918
2024	383,349,588	238,748,475	62%	0.73874
2025	367,555,358	265,069,417	72%	0.70951
2026	352,570,165	293,122,257	83%	0.68144
2027	337,355,807	321,910,893	95%	0.65447
2028	322,833,054	352,049,224	109%	0.62858
2029	306,347,060	380,308,327	124%	0.60370
2030	290,616,635	408,943,912	141%	0.57981
2031	274,785,651	436,647,306	159%	0.55687
2032	259,620,790	463,994,847	179%	0.53484
2033	243,011,524	486,547,384	200%	0.51367
2034	227,189,712	508,469,933	224%	0.49335
2035	211,503,352	529,125,294	250%	0.47383
2036	196,576,408	550,925,830	280%	0.45508
2037	180,837,033	569,373,065	315%	0.43707
2038	166,012,242	588,369,001	354%	0.41977
2039	151,629,725	604,782,356	399%	0.40316
2040	138,152,416	619,179,513	448%	0.38721
2041	124,483,884	626,034,999	503%	0.37189
2042	111,851,862	628,931,292	562%	0.35717
2043	99,920,903	625,411,151	626%	0.34304
2044	88,985,841	617,356,878	694%	0.32947
2045	78,322,425	599,964,794	766%	0.31643
2046	68,706,037	578,734,686	842%	0.30391
2047	59,891,958	551,951,334	922%	0.29188
2048	52,024,083	521,945,577	1003%	0.28033
2049	44,642,069	485,377,707	1087%	0.26924
2050	38,166,210	447,748,248	1173%	0.25859
2051	32,415,044	408,585,257	1260%	0.24835
2052	27,427,491	369,493,940	1347%	0.23853
2053	22,921,950	328,491,755	1433%	0.22909
2054	19,085,881	289,917,388	1519%	0.22002
2055	15,789,112	253,451,721	1605%	0.21132
2056	13,016,909	220,173,750	1691%	0.20296
2057	10,604,004	188,322,017	1776%	0.19492
2058	8,612,453	160,042,251	1858%	0.18721
2059	6,955,826	135,015,901	1941%	0.17980
2060	5,604,701	113,564,723	2026%	0.17269
2061	4,467,961	94,568,033	2117%	0.16586
2062	3,556,433	78,771,421	2215%	0.15929
2063	2,819,823	65,475,443	2322%	0.15299
2064	2,234,859	54,551,895	2441%	0.14694
2065	1,756,116	45,249,193	2577%	0.14112
2066	1,381,129	37,734,545	2732%	0.13554
2067	1,084,701	31,564,158	2910%	0.13017
2068	853,747	26,509,088	3105%	0.12502
2069	667,897	22,105,678	3310%	0.12008
2070	524,155	18,454,916	3521%	0.11532
2071	411,548	15,388,517	3739%	0.11076
2072	324,267	12,851,248	3963%	0.10638
2073	254,125	10,638,504	4186%	0.10217
2074	199,791	8,628,572	4319%	0.09813
2075	157,069	6,741,244	4292%	0.09424
2076	123,801	4,960,993	4007%	0.09051
PV Past	5,630,771,292	515,868,054	9.2%	
PV Future	5,513,166,111	7,247,078,492	131.5%	
PV Total	11,143,937,403	7,762,946,546	69.7%	

Attachment 2: Choice 2 and Choice 2.1 Policy Forms - Nationwide Experience Projection
VA Forms and Lifetime Pay with Current Premiums in Virginia with MAE

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	2,784,154	0	0.0%	1.7247
2004	55,119,255	964,264	1.7%	1.6564
2005	136,846,197	1,830,989	1.3%	1.5909
2006	234,030,661	5,319,982	2.3%	1.5279
2007	337,276,697	10,907,037	3.2%	1.4675
2008	450,939,308	19,953,981	4.4%	1.4094
2009	525,032,512	26,750,652	5.1%	1.3536
2010	587,664,355	40,051,049	6.8%	1.3001
2011	672,691,674	49,068,224	7.3%	1.2486
2012	721,387,649	70,691,646	9.8%	1.1992
2013	717,447,445	84,832,884	11.8%	1.1518
2014	706,865,146	106,655,967	15.1%	1.1062
2015	693,051,781	138,436,661	20.0%	1.0624
2016	678,076,611	176,707,202	26.1%	1.0204
2017	759,172,100	218,946,084	28.8%	0.9800
2018	832,271,730	244,804,320	29.4%	0.9412
2019	815,490,208	267,115,163	32.8%	0.9040
2020	797,969,045	291,203,765	36.5%	0.8682
2021	779,562,135	317,188,252	40.7%	0.8339
2022	760,228,403	345,340,163	45.4%	0.8009
2023	739,828,448	376,083,690	50.8%	0.7692
2024	718,235,260	407,525,479	56.7%	0.7387
2025	695,452,763	439,342,077	63.2%	0.7095
2026	671,522,391	476,438,810	70.9%	0.6814
2027	646,391,833	527,603,475	81.6%	0.6545
2028	620,103,132	589,084,653	95.0%	0.6286
2029	592,795,564	651,826,429	110.0%	0.6037
2030	564,575,673	715,372,769	126.7%	0.5798
2031	535,609,380	779,950,286	145.6%	0.5569
2032	506,139,914	847,981,554	167.5%	0.5348
2033	476,353,947	918,814,577	192.9%	0.5137
2034	446,385,768	989,314,810	221.6%	0.4933
2035	416,401,850	1,057,127,164	253.9%	0.4738
2036	386,560,573	1,118,648,404	289.4%	0.4551
2037	357,030,141	1,174,802,170	329.0%	0.4371
2038	327,990,899	1,223,535,114	373.0%	0.4198
2039	299,627,730	1,259,498,684	420.4%	0.4032
2040	272,130,307	1,280,870,443	470.7%	0.3872
2041	245,668,293	1,286,101,596	523.5%	0.3719
2042	220,401,628	1,278,151,754	579.9%	0.3572
2043	196,466,539	1,257,639,147	640.1%	0.3430
2044	173,980,727	1,223,068,430	703.0%	0.3295
2045	153,046,575	1,174,780,498	767.6%	0.3164
2046	133,729,084	1,111,564,174	831.2%	0.3039
2047	116,043,212	1,038,814,356	895.2%	0.2919
2048	99,987,262	960,064,481	960.2%	0.2803
2049	85,542,850	878,243,612	1026.7%	0.2692
2050	72,672,400	795,859,262	1095.1%	0.2586
2051	61,305,364	712,443,762	1162.1%	0.2484
2052	51,344,659	630,628,313	1228.2%	0.2385
2053	42,690,349	552,601,425	1294.4%	0.2291
2054	35,241,116	480,526,758	1363.5%	0.2200
2055	28,891,331	415,587,820	1438.5%	0.2113
2056	23,526,329	356,117,896	1513.7%	0.2030
2057	19,026,929	302,049,768	1587.5%	0.1949
2058	15,283,480	254,573,527	1665.7%	0.1872
2059	12,195,496	213,638,013	1751.8%	0.1798
2060	9,669,769	178,277,922	1843.7%	0.1727
2061	7,620,241	148,014,775	1942.4%	0.1659
2062	5,969,824	122,651,782	2054.5%	0.1593
2063	4,651,062	101,214,436	2176.2%	0.1530
2064	3,604,565	83,120,992	2306.0%	0.1469
2065	2,779,546	68,224,332	2454.5%	0.1411
2066	2,133,191	55,882,281	2619.7%	0.1355
2067	1,629,856	45,568,069	2795.8%	0.1302
2068	1,239,824	36,912,856	2977.3%	0.1250
2069	938,651	29,676,055	3161.6%	0.1201
2070	706,848	23,587,294	3337.0%	0.1153
2071	529,176	18,567,209	3508.7%	0.1108
2072	393,704	14,511,850	3686.0%	0.1064
2073	291,053	11,193,662	3845.9%	0.1022
2074	213,676	8,474,100	3965.9%	0.0981
2075	155,673	6,350,893	4079.6%	0.0942
2076	112,581	4,713,044	4186.4%	0.0905
Accumulated and Present Values as of 12/31/2016:				
Past:	8,018,202,169	834,175,866	10.4%	
Future:	10,250,786,155	13,620,920,673	132.9%	
Lifetime:	18,268,988,324	14,455,096,539	79.1%	

Attachment 3: Choice 2 and Choice 2.1 Policy Forms - Nationwide Experience Projection
VA Forms and Lifetime Pay with 33.9% Rate Increase with MAE Applied Since Inception

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.12% Discount Factor
2003	3,727,982	0	0.0%	1.7247
2004	73,804,682	964,264	1.3%	1.6564
2005	183,237,058	1,830,989	1.0%	1.5909
2006	313,367,055	5,319,982	1.7%	1.5279
2007	451,613,497	10,907,037	2.4%	1.4675
2008	603,807,733	19,953,981	3.3%	1.4094
2009	703,018,534	26,750,652	3.8%	1.3536
2010	786,882,572	40,051,049	5.1%	1.3001
2011	900,734,151	49,068,224	5.4%	1.2486
2012	965,938,062	70,691,646	7.3%	1.1992
2013	960,662,129	84,832,884	8.8%	1.1518
2014	946,492,430	106,655,967	11.3%	1.1062
2015	927,996,334	138,436,661	14.9%	1.0624
2016	907,944,583	176,707,202	19.5%	1.0204
2017	1,013,139,768	227,414,096	22.4%	0.9800
2018	1,111,856,665	254,188,048	22.9%	0.9412
2019	1,090,023,697	276,524,851	25.4%	0.9040
2020	1,067,071,061	300,787,921	28.2%	0.8682
2021	1,042,821,765	327,018,021	31.4%	0.8339
2022	1,017,217,486	355,459,175	34.9%	0.8009
2023	990,099,018	386,547,274	39.0%	0.7692
2024	961,327,284	418,328,451	43.5%	0.7387
2025	930,919,484	450,443,399	48.4%	0.7095
2026	898,951,103	487,906,107	54.3%	0.6814
2027	865,355,869	539,681,420	62.4%	0.6545
2028	830,196,088	601,918,854	72.5%	0.6286
2029	793,660,606	665,366,679	83.8%	0.6037
2030	755,896,893	729,551,490	96.5%	0.5798
2031	717,127,866	794,710,573	110.8%	0.5569
2032	677,680,861	863,322,797	127.4%	0.5348
2033	637,806,776	934,726,913	146.6%	0.5137
2034	597,686,487	1,005,705,551	168.3%	0.4933
2035	557,543,443	1,073,730,555	192.6%	0.4738
2036	517,590,167	1,135,144,020	219.3%	0.4551
2037	478,051,991	1,191,042,104	249.1%	0.4371
2038	439,171,004	1,239,393,165	282.2%	0.4198
2039	401,194,770	1,274,808,309	317.8%	0.4032
2040	364,377,385	1,295,478,213	355.5%	0.3872
2041	328,947,496	1,299,867,775	395.2%	0.3719
2042	295,116,059	1,290,995,811	437.5%	0.3572
2043	263,067,495	1,269,507,155	482.6%	0.3430
2044	232,959,427	1,233,913,002	529.7%	0.3295
2045	204,928,961	1,184,575,239	578.0%	0.3164
2046	179,063,155	1,120,282,281	625.6%	0.3039
2047	155,381,861	1,046,480,344	673.5%	0.2919
2048	133,882,944	966,733,533	722.1%	0.2803
2049	114,541,876	883,989,520	771.8%	0.2692
2050	97,308,343	800,766,765	822.9%	0.2586
2051	82,087,883	716,585,490	872.9%	0.2484
2052	68,750,498	634,084,764	922.3%	0.2385
2053	57,162,377	555,459,255	971.7%	0.2291
2054	47,187,854	482,873,728	1023.3%	0.2200
2055	38,685,492	417,506,361	1079.2%	0.2113
2056	31,501,755	357,672,408	1135.4%	0.2030
2057	25,477,059	303,296,381	1190.5%	0.1949
2058	20,464,580	255,567,359	1248.8%	0.1872
2059	16,329,769	214,427,424	1313.1%	0.1798
2060	12,947,820	178,901,744	1381.7%	0.1727
2061	10,203,503	148,505,188	1455.4%	0.1659
2062	7,993,594	123,036,467	1539.2%	0.1593
2063	6,227,772	101,514,786	1630.0%	0.1530
2064	4,826,513	83,354,243	1727.0%	0.1469
2065	3,721,812	68,405,403	1838.0%	0.1411
2066	2,856,342	56,022,638	1961.3%	0.1355
2067	2,182,378	45,676,462	2093.0%	0.1302
2068	1,660,125	36,996,054	2228.5%	0.1250
2069	1,256,854	29,739,492	2366.2%	0.1201
2070	946,470	23,635,195	2497.2%	0.1153
2071	708,567	18,603,077	2625.5%	0.1108
2072	527,170	14,538,540	2757.8%	0.1064
2073	389,720	11,213,260	2877.3%	0.1022
2074	286,112	8,488,208	2966.7%	0.0981
2075	208,446	6,360,956	3051.6%	0.0942
2076	150,746	4,720,169	3131.2%	0.0905
Accumulated and Present Values as of 12/31/2016:				
Past:	10,736,372,704	834,175,866	7.8%	
Future:	13,714,247,705	13,843,672,640	100.9%	
Lifetime:	24,450,620,409	14,677,848,506	60.0%	

Genworth

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 $436.27 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 Keppler
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.**

Long Term Care Insurance
Premium Increase Notice
04/16/2019
Genworth Life Insurance Company

Insured:
John Sample

Policy Number:
ARP1234567

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

Underwritten by Genworth Life Insurance Company, Lynchburg, VA

165224 VA

Genworth

Coverage Options

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: ARP1234567
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 25.000% 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	**$436.27**	☐ $366.47	☐ $346.18	☐ $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.	**$12,564.72** Paid up policy benefit ☐ 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.

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

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company

About this premium increase

It is important to note that this premium increase was reviewed by 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 36.300% rate increase and the Virginia Bureau of Insurance allowed a rate increase of 25.000%. 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 polices. In accordance with the terms of your policy, we reserve the right to change premiums and it is likely that we will file with the Virginia 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:** ARP1234567

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

158271 10/17/13