Filing at a Glance

Company:	Genworth Life Insurance Company
Product Name:	2017 Choice 2 & 2.1_Round 3 (RS)
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Form/Rate
Date Submitted:	10/13/2017
SERFF Tr Num:	GEFA-131220868
SERFF Status:	Closed-Approved
State Tr Num:	GEFA-131220868
State Status:	Approved
Co Tr Num:	2017 CHOICE 2 & 2.1_ROUND 3 (RS)
Implementation Date Requested:	On Approval
Author(s):	Richard Cromwell, Ronald Jackson, June Lipscomb, Jeanette Mai
Reviewer(s):	Greg Smith (primary), Elsie Andy, Bill Dismore
Disposition Date:	06/28/2019
Disposition Status:	Approved
Implementation Date:	

General Information

Project Name: 2017 Choice 2 & 2.1_Round 3 (RS)
Project Number: 2017 Choice 2 & 2.1_Round 3 (RS)
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 34.4%

Deemer Date: 05/22/2019
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
Non-AARP Policy Forms: 7042VA, 7042VA Rev, 7044VA, 7044VA Rev
Rider Forms: 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA
Applies to Policies Issued On or After 10/01/2003

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

These existing policy forms provide benefits for institutional confinement and home care. These forms, also referred to as Choice 2 and 2.1, were issued in Virginia between October 2003 and November 2012. These forms are 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 forms. 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 Non-AARP policies issued in Virginia on or after October 1, 2003 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 47% on these policy forms. 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 47% rate increase is based on emerging GLIC nationwide Choice 2 and 2.1 Virginia forms 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 34.4% on the above-mentioned policy forms, which will enhance premium adequacy but will not be sufficient to meet GLIC expected obligations. Further rate increases are anticipated on these policy forms.

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 benefit distributions.

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

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

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	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
Info has been requested from company	Greg Smith	02/22/2018	02/22/2018

Response Letters

Responded By	Created On	Date Submitted
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	05/09/2018	05/09/2018

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

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Important Change Information	Ronald Jackson	06/28/2019	06/28/2019
Form	Coverage Options	Ronald Jackson	06/28/2019	06/28/2019
Form	Important Information Regarding This Premium Increase	Ronald Jackson	06/28/2019	06/28/2019

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
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 (RS)*
Project Name/Number: *2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)*

Disposition

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

Comment: In approving this filing, the Company is reminded that pursuant to 14VAC5-200-153 D, it is required to provide updated experience for the next three years comparing the actual results to the results that the Company projected in justifying the rate increase. We would expect this filing to be made no later than 01/01/2021 and to include updated data through the most recent year end.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	33.900%	33.900%	$12,572,921	17,578	$37,088,262	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	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	L&H Readability - Health	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Special Exhibits	Received & Acknowledged	Yes
Supporting Document	Ancillary Forms	Received & Acknowledged	Yes
Supporting Document	Variability Statement	Received & Acknowledged	Yes
Supporting Document	Response Letter (5/9/18)	Received & Acknowledged	Yes
Supporting Document	Objection 1 Response Attachments	Received & Acknowledged	Yes
Supporting Document	Response Letter (10/16/18)	Received & Acknowledged	Yes
Supporting Document	Experience Exhibits and Filing Status	Received & Acknowledged	Yes
Supporting Document	Response Letter (12/6/18)	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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Current Assumptions and Rate Stabilization Test	Received & Acknowledged	Yes
Supporting Document	Response Letter (1/8/19)	Received & Acknowledged	Yes
Supporting Document	Objection 5 Response Letter (1/8/19)	Received & Acknowledged	Yes
Supporting Document	Response Letter (3/15/19)	Received & Acknowledged	Yes
Supporting Document	Nationwide Experience and 60/80 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 8 Attachments	Received & Acknowledged	Yes
Supporting Document	Policyholder Notification Samples	Received & Acknowledged	Yes
Form (revised)	Important Change Information	Withdrawn	No
Form (revised)	Coverage Options	Withdrawn	No
Form (revised)	Important Information Regarding This Premium Increase	Withdrawn	No
Form	Important Change Information	Withdrawn	Yes
Form	Coverage Options	Withdrawn	Yes
Form	Important Information Regarding This Premium Increase	Withdrawn	Yes
Rate (revised)	Rate Tables	Approved	Yes
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 (RS)		
Project Name/Number:	2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)		

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 Letter

Please provide a "John Doe" version of the policyholder notification letter as it would apply to the proposed rate increase.

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

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 60/80 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 (RS)		
Project Name/Number:	2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)		

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 - VA nAARP RS Choice 2 & 2.1 Part 1 Long Term Care Insurance Rate Request Summary 20171010.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 (RS)		
Project Name/Number:	2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)		

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 Exhibits and Filing Status (Supporting Document)

Comments: Based on the projections in Att8g, the lifetime loss ratio under original assumptions (at the average valuation interest rate of 4.12% which applied to issue years 2003-2012) is 70.0%. Based on Att8d projections, the lifetime loss ratio with the requested rate increase is 68.9%. The requested increase would need to be reduced to 31% in order to achieve a lifetime loss ratio not less than 70.0%.

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

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

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 47% on these policy forms.), 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 (RS)		
Project Name/Number:	2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)		

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: 1.Please explain why the projections supporting this rate increase in Attachment 8d are based on the nationwide increase of 47.0% rather than 34.4% requested in Virginia?

2.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 (RS)		
Project Name/Number:	2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)		

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.

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

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	02/22/2018
Submitted Date	02/22/2018
Respond By Date	

Dear Ronald N. Jackson,

Introduction:

The Bureau of Insurance has completed an initial review of the submitted filing. A more detailed and thorough review will be performed once we are in receipt of the company's responses to the following.

Objection 1

Comments: Has the previously approved rate increase been fully implemented? If not, please provide details and explanation.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

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

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Actuarial Memo 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 4

Comments: Please provide more specifics regarding the statement below stated under the General Information tab: For example, (1) was this applicable in the previously approved filing, SERFF filing # GEFA-129136848; (2), if so, please advise where in the filing this was addressed; (3) when were policies first issued under the AARP agreement; (4) are the rates for the AARP policies different from those issued to non AARP members; (4) why is the experience of AARP rate filing excluded from this filing since generally rate increases are supported based on the experience of the entire policy form and not just a portion of the filing; etc.

This filing applies only to Non-AARP policies issued in Virginia on or after October 1, 2003 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.

Objection 5

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 6

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 7

- Certification of Compliance (Supporting Document)

- Product Checklist (Supporting Document)

- L&H Actuarial Memorandum (Supporting Document)
- Long Term Care Insurance Rate Request Summary (Supporting Document)
- L&H Readability - Health (Supporting Document)
- Cover Letter (Supporting Document)
- Special Exhibits (Supporting Document)
- Ancillary Forms (Supporting Document)
- Variability Statement (Supporting Document)
- Important Change Information, 165224 (Form)
- Coverage Options, 165226 (Form)
- Important Information Regarding This Premium Increase, 165239 VA (Form)
- Rate Tables, [7042VA, 7042VA Rev, 7044VA, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA] (Rate)

Comments: In Section 3 of the Actuarial Memorandum, Virginia Code Ann. § 38.2-1382(A)(5), is referred to in your request for confidentiality. As we have previously stated in other filings, there is no provision in Title 38.2 of the Code of Virginia that provides for such requests, and the Bureau cannot maintain the requested information as confidential.

The Virginia State Corporation Commission (Commission) is not subject to the VFOIA, pursuant to a unanimous decision by the Supreme Court of Virginia in November of 2011. Christian v. State Corporation Commission, 282 Va. 392 (2011). The Virginia Uniform Trade Secrets Act protects information obtained by improper means or by misappropriation. It does not apply to information obtained lawfully or provided by statutory requirement. The documents and exhibits provided are somewhat typical of those submitted to the Bureau pursuant to § 38.2-316 of the Code. The Bureau has long deemed such documents and exhibits to be open to the public.

Looking to the Code, there is no provision in Title 38.2, or anywhere else in the Code, under which long term care form and rate filings and Actuarial Memoranda could be considered confidential or proprietary. Section 38.2-221.1 of the Code applies to information requested or discovered during the review only and does not apply to information submitted by a company in its filing. Additionally, it is the Commissions policy to regulate long-term care insurance in a way that promotes the publics understanding and comparison of long-term care insurance and that protects the public interest. See 14 VAC 5-200-10. This policy would be severely undermined if transparency were compromised and if rate filings and Actuarial Memoranda such as those submitted by GLIC were deemed to be confidential by the Bureau.

The Code currently contains a provision that provides for the Bureaus confidential treatment of trade secret information in connection with form and rate filings in the property & casualty context. See § 38.2-1907 of the Code. However, in contrast, no such provision exists in the context of life insurance or accident & sickness insurance. Therefore, it can be ascertained that no confidential treatment is contemplated for life insurance and accident & sickness insurance form and rate filings such as those submitted to the Bureau by GLIC.

If you wish to pursue this matter further, please provide us with a detailed analysis from your legal department citing Virginias statutes and regulations that support the Companys position.

If you have further questions, please refer to the letter form our Office of General Council. included in your previous filing GEFA-129136848 .

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

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

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

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 Letter

Please provide a "John Doe" version of the policyholder notification letter as it would apply to the proposed rate increase.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Policyholder Notification Samples
Comments:	
Attachment(s):	Sample VA_Choice2RS 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

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

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

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 60/80 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 nAARP Choice 2 & 2.1 Objection 8 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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (3/28/19)
Comments:	
Attachment(s):	VA RS nAARP Choice 2 & 2.1 Objection 8 Response 20190326.pdf

Satisfied - Item:	Objection 8 Attachments
Comments:	
Attachment(s):	VA RS nAARP Choice 2 & 2.1 Objection 8 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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

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 - VA nAARP RS Choice 2 & 2.1 Part 1 Long Term Care Insurance Rate Request Summary 20171010.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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA nAARP RS Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180319.pdf VA RS Choice 2 & 2.1 Non AARP Addendum 20190320.pdf VA RS Choice 2 & 2.1 Non AARP Addendum Exhibits 20190320.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA nAARP RS Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180319.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA nAARP RS Choice 2 & 2.1 Confidential Actuarial Memo 20171010 (latest one).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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA nAARP RS Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180319.pdf VA RS Choice 2 & 2.1 Non AARP Addendum 20190320.pdf VA RS Choice 2 & 2.1 Non AARP Addendum Exhibits 20190320.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA nAARP RS Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180319.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA nAARP RS Choice 2 & 2.1 Confidential Actuarial Memo 20171010 (latest one).pdf*

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA 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):	*VA nAARP RS Choice 2 & 2.1 Part 1 Long Term Care Insurance Rate Request Summary 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 (RS)*
Project Name/Number: *2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)*

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA nAARP RS Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180319.pdf VA RS Choice 2 & 2.1 Non AARP Addendum 20190320.pdf VA RS Choice 2 & 2.1 Non AARP Addendum Exhibits 20190320.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA nAARP RS Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180319.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA nAARP RS Choice 2 & 2.1 Confidential Actuarial Memo 20171010 (latest one).pdf*

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA 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):	*VA nAARP RS Choice 2 & 2.1 Part 1 Long Term Care Insurance Rate Request Summary 20171010.pdf*

Satisfied - Item:	Response Letter (3/22/19)
Comments:	
Attachment(s):	VA Choice 2 & 2.1 RS Objection 7 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 (RS)*
Project Name/Number: *2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)*

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7042VA, 7042VA Rev, 7044VA, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA	Revised	Previous State Filing Number: GEFA-129136848 Percent Rate Change Request: 33.9	VA RS Choice 2 Classic Select Rate Tables Appendix A.pdf, VA RS Choice 2 Classic Select Rate Tables Appendix B.pdf, VA RS Choice 2 Privileged Choice Rate Tables Appendix A.pdf, VA RS Choice 2 Privileged Choice Rate Tables Appendix B.pdf, VA RS Choice 2.1 Classic Select Rate Tables Appendix A.pdf, VA RS Choice 2.1 Classic Select Rate Tables Appendix B.pdf, VA RS Choice 2.1 Privileged Choice Rate Tables Appendix A.pdf, VA RS Choice 2.1 Privileged Choice Rate Tables Appendix B.pdf,	03/22/2019 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*7042VA, 7042VA Rev, 7044VA, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA*	*Revised*	*Previous State Filing Number: GEFA-129136848 Percent Rate Change Request: 34.4*	*VA nAARP RS Choice 2 Classic Select - Rate Tables Appendix A 20171010.pdf, VA nAARP RS Choice 2 Classic Select - Rate Tables Appendix B 20171010.pdf, VA nAARP RS Choice 2 Privileged Choice - Rate Tables Appendix A 20171010.pdf, VA nAARP RS Choice 2 Privileged Choice -*	*10/13/2017 By: Ronald Jackson*

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

Rate/Rule Schedule Item Changes

					Rate Tables Appendix B 20171010.pdf, VA nAARP RS Choice 2.1 Classic Select - Rate Tables Appendix A 20171010.pdf, VA nAARP RS Choice 2.1 Classic Select - Rate Tables Appendix B 20171010.pdf, VA nAARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix A 20171010.pdf, VA nAARP RS Choice 2.1 Privileged Choice - Rate Tables Appendix B 20171010.pdf,	

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

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 Exhibits and Filing Status (Supporting Document)

Comments: Based on the projections in Att8g, the lifetime loss ratio under original assumptions (at the average valuation interest rate of 4.12% which applied to issue years 2003-2012) is 70.0%. Based on Att8d projections, the lifetime loss ratio with the requested rate increase is 68.9%. The requested increase would need to be reduced to 31% in order to achieve a lifetime loss ratio not less than 70.0%.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (3/15/19)
Comments:	
Attachment(s):	VA RS Non-AARP Choice 2 & 2.1 Objection 6 Response 20190314.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (3/15/19)
Comments:	
Attachment(s):	VA RS Non-AARP Choice 2 & 2.1 Objection 6 Response 20190314.pdf

Satisfied - Item:	Nationwide Experience and 60/80 Test (updated)
Comments:	
Attachment(s):	VA RS nAARP Choice 2 & 2.1 Objection 6 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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

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

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 5 Response Letter (1/8/19)
Comments:	
Attachment(s):	VA RS Choice 2 & 2.1 Non-AARP Objection 5 Response 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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

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

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 47% on these policy forms.), 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:	Response Letter (1/8/19)
Comments:	
Attachment(s):	VA RS Choice 2 & 2.1 Non-AARP Objection 4 Response 20190107.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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

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

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: 1.Please explain why the projections supporting this rate increase in Attachment 8d are based on the nationwide increase of 47.0% rather than 34.4% requested in Virginia?

2.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 Non-AARP Choice 2 & 2.1 Objection 3 Response 20181204.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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (12/6/18)
Comments:	
Attachment(s):	VA RS Non-AARP Choice 2 & 2.1 Objection 3 Response 20181204.pdf

Satisfied - Item:	Current Assumptions and Rate Stabilization Test
Comments:	
Attachment(s):	VA RS Non-AARP Choice 2 & 2.1 Objection 3 Attachments 20181204.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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

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

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.

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 non-AARP Objection 2 Response 20181015.pdf

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

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

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

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

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/09/2018
Submitted Date	05/09/2018

Dear Greg Smith,

Introduction:

In reply to comments received February 22:

Response 1

Comments:

1) The previously approved rate increase has not been fully implemented. Policyholder notification mailings started late March 2017. Please note we will not implement any of the rate increase sought in this filing until we fully implement all previously dispositioned rate increases.

Related Objection 1

Comments: Has the previously approved rate increase been fully implemented? If not, please provide details and explanation.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (5/9/18)
Comments:	
Attachment(s):	VA nAARP RS Choice 2 2.1 Objection 1 Response 20180502.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) The Actuarial Memorandum has been updated in Section 20 on page 20 to reflect a notification period of 75 days. Please see the attached file VA nAARP RS Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180319.pdf.

Related Objection 2

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

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:

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA nAARP RS Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180319.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA nAARP RS Choice 2 & 2.1 Confidential Actuarial Memo 20171010 (latest one).pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

3) As requested, please see Attachment Q3a-Q3d the attached file VA RS Choice 2 Objection 1 Attachments 20180222.pdf for the requested experience projections with each states own actual approved rate increases. The attachments are compliments to Exhibits I-IV presented in the Actuarial Memorandum.

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Actuarial Memo 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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection 1 Response Attachments
Comments:	
Attachment(s):	VA nAARP RS Choice 2 & 2.1 Objection 1 Attachments 20180502.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

4) 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.

(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 Non-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, 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 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. AARP experience was not excluded from this filing. The experience for this rate filing includes nationwide policies, both Non-AARP and AARP, Virginia forms only,

Related Objection 4

Comments: Please provide more specifics regarding the statement below stated under the General Information tab: For example, (1) was this applicable in the previously approved filing, SERFF filing # GEFA-129136848; (2), if so, please advise where in the filing this was addressed; (3) when were policies first issued under the AARP agreement; (4) are the rates for the AARP policies different from those issued to non AARP members; (4) why is the experience of AARP rate filing excluded from this filing since generally rate increases are supported based on the experience of the entire policy form and not just a portion of the filing; etc.

This filing applies only to Non-AARP policies issued in Virginia on or after October 1, 2003 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.

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

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

5) As requested, please see Attachment Q5 of the attached file VA nAARP RS Choice 2 Objection 1 Attachments 20180502.pdf for a view of policies eligible for the Contingent Non-Forfeiture benefit. The results demonstrate that if the proposed rate increase is approved and the prior rate increase is taken into consideration, 6194 of the 17,578 (35.2%) VA RS Non-AARP policies would be eligible for the contingent benefit upon lapse.

Related Objection 5

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

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Objection 1 Response Attachments
Comments:	
Attachment(s):	VA nAARP RS Choice 2 & 2.1 Objection 1 Attachments 20180502.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

6) Contingent benefit upon lapse options are offered to all eligible policyholders and include:
a) reduce current level of coverage without proof of insurability so that the premium is not increased;
(b) convert to a paid-up status with a shortened benefit period. GLIC will hold reserves accordingly and not solely for paid-up benefits on policies that lapse due to rate increases.

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

Related Objection 6

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 7

Comments:

7) GLIC understands from prior filings and decisions made by the Bureau that these filings will be made public upon submission unless the Bureau reconsiders its position.

Related Objection 7

Applies To:

- *Important Change Information, 165224 (Form)*
- *Coverage Options, 165226 (Form)*
- *Important Information Regarding This Premium Increase, 165239 VA (Form)*
- *Rate Tables, [7042VA, 7042VA Rev, 7044VA, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA] (Rate)*
- *Certification of Compliance (Supporting Document)*
- *Product Checklist (Supporting Document)*
- *L&H Actuarial Memorandum (Supporting Document)*
- *Long Term Care Insurance Rate Request Summary (Supporting Document)*
- *L&H Readability - Health (Supporting Document)*
- *Cover Letter (Supporting Document)*

- Special Exhibits (Supporting Document)
- Ancillary Forms (Supporting Document)
- Variability Statement (Supporting Document)

Comments: In Section 3 of the Actuarial Memorandum, Virginia Code Ann. § 38.2-1382(A)(5), is referred to in your request for confidentiality. As we have previously stated in other filings, there is no provision in Title 38.2 of the Code of Virginia that provides for such requests, and the Bureau cannot maintain the requested information as confidential.

The Virginia State Corporation Commission (Commission) is not subject to the VFOIA, pursuant to a unanimous decision by the Supreme Court of Virginia in November of 2011. Christian v. State Corporation Commission, 282 Va. 392 (2011). The Virginia Uniform Trade Secrets Act protects information obtained by improper means or by misappropriation. It does not apply to information obtained lawfully or provided by statutory requirement. The documents and exhibits provided are somewhat typical of those submitted to the Bureau pursuant to § 38.2-316 of the Code. The Bureau has long deemed such documents and exhibits to be open to the public.

Looking to the Code, there is no provision in Title 38.2, or anywhere else in the Code, under which long term care form and rate filings and Actuarial Memoranda could be considered confidential or proprietary. Section 38.2-221.1 of the Code applies to information requested or discovered during the review only and does not apply to information submitted by a company in its filing. Additionally, it is the Commissions policy to regulate long-term care insurance in a way that promotes the publics understanding and comparison of long-term care insurance and that protects the public interest. See 14 VAC 5-200-10. This policy would be severely undermined if transparency were compromised and if rate filings and Actuarial Memoranda such as those submitted by GLIC were deemed to be confidential by the Bureau.

The Code currently contains a provision that provides for the Bureaus confidential treatment of trade secret information in connection with form and rate filings in the property & casualty context. See § 38.2-1907 of the Code. However, in contrast, no such provision exists in the context of life insurance or accident & sickness insurance. Therefore, it can be ascertained that no confidential treatment is contemplated for life insurance and accident & sickness insurance form and rate filings such as those submitted to the Bureau by GLIC.

If you wish to pursue this matter further, please provide us with a detailed analysis from your legal department citing Virginias statutes and regulations that support the Companys position.

If you have further questions, please refer to the letter form our Office of General Council. included in your previous filing GEFA-129136848 .

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

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 (RS)*
Project Name/Number: *2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)*

Amendment Letter

Submitted Date: 06/28/2019
Comments:
We have withdrawn the forms from this submission as requested. If there are any questions you may contact me using the information provided below.

Sincerely,

Ronald N. Jackson, Sr. Contract Analyst
Email: ronald.jackson@genworth.com
Phone #: (804) 289-6725
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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change Information	165224	OTH	Other	Withdrawn as requested			Date Submitted: 06/28/2019 By:
Previous Version								
1	*Important Change Information*	*165224*	*OTH*	*Initial*		*45.200*	*165224 VA 20171005.pdf*	*Date Submitted: 10/13/2017 By: Ronald Jackson*
2	Coverage Options	165226	OTH	Other	Withdrawn as requested			Date Submitted: 06/28/2019 By:
Previous Version								
2	*Coverage Options*	*165226*	*OTH*	*Initial*		*58.000*	*165226 VA 20171006.pdf*	*Date Submitted: 10/13/2017 By: Ronald Jackson*
3	Important Information Regarding This Premium Increase	165239 VA	OTH	Other	Withdrawn as requested			Date Submitted: 06/28/2019 By:
Previous Version								
3	*Important Information Regarding This Premium Increase*	*165239 VA*	*OTH*	*Initial*		*40.100*	*165239 VA Important Information 20171006.pdf*	*Date Submitted: 10/13/2017 By: Ronald Jackson*

No Rate Schedule Items Changed.

No Supporting Documents Changed.

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

Reviewer Note

Created By:

Bill Dismore on 09/04/2018 09:54 AM

Last Edited By:

Bill Dismore

Submitted On:

06/28/2019 04:48 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-131220868

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: $2,825 - 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 : 17,578

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

Form#	"Product Name"(if applicable)
7042VA	Choice 2 Classic Select
7042VA Rev	Choice 2.1 Classic Select
7044VA	Choice 2 Privileged Choice
7044VA Rev	Choice 2.1 Privileged Choice
62376VA	Nonforfeiture Benefit Rider
62378	Restoration of Benefits Rider
62381	Survivorship Benefit Rider (10 Year)
62382	Enhanced Survivorship Benefit Rider (7 year)
62383	Enhanced Survivorship Benefit Rider (7 year)
62384	Monthly Benefits Rider
62385	Waiver of Home Care EP Rider
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 47% on these policy forms. 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. Further 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 (RS)*		
Project Name/Number:	*2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)*		

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%	34.400%
Overall % Rate Impact	33.900%	34.400%
Written Premium Change for this Program	$12572921	$12758362
Maximum %Change (where required)	33.900%	34.400%
Minimum %Change (where required)	33.900%	34.400%

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

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%	$12,572,921	17,578	$37,088,262	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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	7042VA, 7042VA Rev, 7044VA, 7044VA Rev, 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA	Revised	Previous State Filing Number: GEFA-129136848 Percent Rate Change Request: 33.9	VA RS Choice 2 Classic Select Rate Tables Appendix A.pdf, VA RS Choice 2 Classic Select Rate Tables Appendix B.pdf, VA RS Choice 2 Privileged Choice Rate Tables Appendix A.pdf, VA RS Choice 2 Privileged Choice Rate Tables Appendix B.pdf, VA RS Choice 2.1 Classic Select Rate Tables Appendix A.pdf, VA RS Choice 2.1 Classic Select Rate Tables Appendix B.pdf, VA RS Choice 2.1 Privileged Choice Rate Tables Appendix A.pdf, VA RS Choice 2.1 Privileged Choice Rate Tables Appendix B.pdf,

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	50.31	46.44	38.70	34.83	27.09	78.69	73.53	60.63	54.18	42.57	107.07	98.04	82.56	73.53	58.05
25-29	54.18	50.31	41.28	37.41	28.38	85.14	78.69	65.79	59.34	46.44	114.81	105.78	89.01	79.98	61.92
30-34	58.05	54.18	45.15	39.99	32.25	91.59	83.85	69.66	63.21	49.02	123.84	113.52	95.46	85.14	67.08
35-39	63.21	58.05	49.02	43.86	34.83	98.04	90.30	76.11	68.37	52.89	132.87	122.55	101.91	91.59	70.95
40-44	68.37	61.92	51.60	46.44	36.12	105.78	98.04	81.27	73.53	56.76	143.19	131.58	109.65	99.33	77.40
45	69.66	63.21	52.89	47.73	37.41	107.07	99.33	82.56	74.82	58.05	145.77	134.16	112.23	100.62	78.69
46	69.66	64.50	54.18	49.02	37.41	108.36	99.33	83.85	74.82	59.34	148.35	136.74	113.52	101.91	79.98
47	70.95	65.79	54.18	49.02	37.41	108.36	100.62	83.85	74.82	59.34	149.64	138.03	114.81	103.20	79.98
48	72.24	65.79	55.47	50.31	38.70	109.65	100.62	83.85	76.11	59.34	150.93	139.32	116.10	104.49	81.27
49	72.24	67.08	55.47	50.31	38.70	109.65	101.91	85.14	76.11	59.34	153.51	141.90	117.39	105.78	82.56
50	73.53	68.37	56.76	51.60	39.99	110.94	101.91	85.14	76.11	59.34	154.80	143.19	118.68	107.07	82.56
51	74.82	68.37	58.05	51.60	41.28	112.23	103.20	86.43	77.40	60.63	158.67	145.77	121.26	109.65	85.14
52	76.11	69.66	58.05	52.89	41.28	113.52	104.49	87.72	78.69	61.92	161.25	148.35	123.84	110.94	86.43
53	76.11	70.95	59.34	52.89	41.28	114.81	105.78	89.01	79.98	61.92	163.83	152.22	126.42	113.52	89.01
54	77.40	70.95	59.34	54.18	41.28	116.10	107.07	90.30	81.27	63.21	167.70	154.80	129.00	116.10	90.30
55	78.69	72.24	60.63	54.18	42.57	118.68	108.36	90.30	81.27	63.21	170.28	157.38	131.58	117.39	91.59
56	85.14	78.69	65.79	59.34	46.44	129.00	118.68	99.33	89.01	69.66	176.73	163.83	136.74	122.55	95.46
57	91.59	85.14	70.95	63.21	50.31	139.32	127.71	107.07	96.75	74.82	183.18	168.99	140.61	126.42	98.04
58	98.04	90.30	76.11	68.37	52.89	149.64	138.03	114.81	103.20	79.98	189.63	175.44	145.77	131.58	101.91
59	104.49	96.75	79.98	72.24	55.47	159.96	147.06	122.55	110.94	86.43	196.08	181.89	150.93	136.74	105.78
60	110.94	103.20	85.14	77.40	59.34	170.28	157.38	131.58	117.39	91.59	203.82	187.05	156.09	140.61	109.65
61	121.26	112.23	94.17	83.85	65.79	183.18	168.99	140.61	126.42	98.04	219.30	202.53	168.99	152.22	118.68
62	132.87	122.55	101.91	91.59	70.95	196.08	181.89	150.93	135.45	105.78	234.78	216.72	180.60	162.54	126.42
63	143.19	131.58	109.65	99.33	77.40	210.27	193.50	161.25	145.77	113.52	250.26	230.91	192.21	172.86	134.16
64	153.51	141.90	117.39	105.78	82.56	223.17	205.11	171.57	154.80	119.97	265.74	245.10	205.11	184.47	143.19
65	163.83	150.93	126.42	113.52	89.01	236.07	218.01	181.89	163.83	127.71	281.22	260.58	216.72	194.79	152.22
66	183.18	168.99	140.61	126.42	98.04	261.87	241.23	201.24	181.89	140.61	308.31	283.80	237.36	212.85	166.41
67	202.53	187.05	156.09	140.61	109.65	287.67	265.74	221.88	199.95	154.80	334.11	308.31	256.71	230.91	179.31
68	223.17	205.11	171.57	154.80	119.97	314.76	290.25	242.52	218.01	170.28	359.91	332.82	277.35	248.97	194.79
69	242.52	224.46	187.05	167.70	131.58	340.56	314.76	261.87	236.07	183.18	387.00	357.33	297.99	268.32	208.98
70	261.87	242.52	201.24	181.89	140.61	366.36	339.27	282.51	254.13	197.37	412.80	380.55	317.34	286.38	221.88
71	300.57	277.35	230.91	207.69	161.25	416.67	384.42	319.92	287.67	224.46	466.98	430.86	358.62	322.50	251.55
72	337.98	312.18	260.58	234.78	181.89	465.69	429.57	357.33	322.50	250.26	519.87	479.88	399.90	359.91	279.93
73	376.68	347.01	288.96	260.58	202.53	514.71	474.72	396.03	356.04	277.35	574.05	530.19	441.18	397.32	308.31
74	414.09	383.13	318.63	286.38	223.17	563.73	519.87	433.44	389.58	303.15	628.23	579.21	483.75	434.73	339.27
75	452.79	417.96	348.30	313.47	243.81	612.75	565.02	470.85	424.41	330.24	682.41	629.52	525.03	472.14	367.65
76	519.87	479.88	399.90	359.91	279.93	690.15	637.26	531.48	478.59	371.52	761.10	701.76	585.66	526.32	410.22
77	586.95	541.80	451.50	406.35	316.05	768.84	709.50	590.82	532.77	414.09	839.79	775.29	646.29	581.79	452.79
78	655.32	603.72	503.10	452.79	352.17	847.53	781.74	651.45	586.95	456.66	918.48	848.82	706.92	635.97	495.36
79	722.40	666.93	555.99	500.52	389.58	924.93	853.98	712.08	639.84	497.94	998.46	921.06	767.55	691.44	537.93
80	789.48	728.85	607.59	546.96	425.70	1,003.62	926.22	771.42	694.02	540.51	1,077.15	994.59	828.18	745.62	579.21
81	844.95	780.45	650.16	584.37	455.37	1,073.28	990.72	825.60	743.04	577.92	1,151.97	1,064.25	886.23	797.22	620.49
82	908.16	838.50	699.18	628.23	488.91	1,154.55	1,065.54	887.52	798.51	621.78	1,238.40	1,142.94	953.31	857.85	666.93
83	980.40	905.58	754.65	678.54	528.90	1,246.14	1,150.68	958.47	863.01	670.80	1,337.73	1,234.53	1,029.42	926.22	721.11
84	1,064.25	981.69	819.15	736.59	574.05	1,351.92	1,248.72	1,039.74	936.54	727.56	1,451.25	1,340.31	1,117.14	1,004.91	781.74
85	1,159.71	1,070.70	892.68	803.67	624.36	1,474.47	1,360.95	1,133.91	1,020.39	793.35	1,582.83	1,460.28	1,217.76	1,095.21	852.69
86	1,264.20	1,167.45	972.66	875.91	681.12	1,606.05	1,483.50	1,235.82	1,111.98	865.59	1,724.73	1,591.86	1,326.12	1,194.54	928.80
87	1,377.72	1,271.94	1,060.38	954.60	741.75	1,750.53	1,616.37	1,346.76	1,212.60	942.99	1,879.53	1,735.05	1,446.09	1,301.61	1,012.65
88	1,501.56	1,386.75	1,155.84	1,039.74	808.83	1,909.20	1,762.14	1,468.02	1,320.96	1,028.13	2,048.52	1,891.14	1,576.38	1,419.00	1,102.95
89	1,637.01	1,511.88	1,259.04	1,133.91	881.07	2,080.77	1,920.81	1,600.89	1,440.93	1,121.01	2,232.99	2,061.42	1,718.28	1,546.71	1,202.28
90	1,785.36	1,647.33	1,372.56	1,235.82	961.05	2,267.82	2,093.67	1,744.08	1,569.93	1,220.34	2,434.23	2,247.18	1,873.08	1,686.03	1,310.64
91	1,945.32	1,795.68	1,496.40	1,346.76	1,047.48	2,471.64	2,282.01	1,901.46	1,711.83	1,331.28	2,653.53	2,449.71	2,040.78	1,836.96	1,428.03
92	2,120.76	1,956.93	1,630.56	1,468.02	1,141.65	2,694.81	2,487.12	2,073.03	1,865.34	1,451.25	2,892.18	2,670.30	2,225.25	2,002.08	1,558.32
93	2,311.68	2,133.66	1,777.62	1,599.60	1,244.85	2,937.33	2,710.29	2,258.79	2,033.04	1,581.54	3,152.76	2,910.24	2,425.20	2,182.68	1,697.64
94	2,519.37	2,325.87	1,937.58	1,744.08	1,355.79	3,200.49	2,955.39	2,462.61	2,216.22	1,723.44	3,436.56	3,172.11	2,643.21	2,378.76	1,849.86

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	68.37	61.92	51.60	46.44	36.12	101.91	94.17	77.40	69.66	54.18	135.45	125.13	104.49	94.17	73.53
25-29	72.24	67.08	55.47	50.31	38.70	108.36	100.62	83.85	74.82	59.34	145.77	134.16	112.23	100.62	78.69
30-34	78.69	72.24	60.63	54.18	42.57	117.39	108.36	90.30	81.27	63.21	156.09	144.48	119.97	108.36	83.85
35-39	83.85	77.40	64.50	58.05	45.15	126.42	116.10	96.75	87.72	68.37	167.70	154.80	129.00	116.10	90.30
40-44	90.30	83.85	69.66	63.21	49.02	135.45	125.13	104.49	94.17	73.53	180.60	166.41	139.32	125.13	98.04
45	92.88	85.14	70.95	64.50	50.31	138.03	127.71	105.78	95.46	73.53	184.47	170.28	141.90	127.71	99.33
46	92.88	86.43	70.95	64.50	50.31	138.03	127.71	107.07	95.46	74.82	187.05	172.86	144.48	130.29	100.62
47	94.17	86.43	72.24	64.50	50.31	139.32	127.71	107.07	96.75	74.82	190.92	175.44	147.06	131.58	103.20
48	94.17	87.72	72.24	65.79	50.31	139.32	129.00	107.07	96.75	74.82	193.50	178.02	148.35	134.16	104.49
49	95.46	87.72	73.53	65.79	51.60	139.32	129.00	107.07	96.75	74.82	196.08	180.60	150.93	135.45	105.78
50	95.46	89.01	73.53	65.79	51.60	140.61	129.00	108.36	96.75	76.11	198.66	184.47	153.51	138.03	107.07
51	98.04	90.30	74.82	67.08	52.89	143.19	132.87	110.94	99.33	77.40	202.53	187.05	156.09	140.61	109.65
52	99.33	91.59	76.11	68.37	52.89	147.06	135.45	113.52	101.91	79.98	206.40	189.63	158.67	143.19	110.94
53	101.91	94.17	77.40	69.66	54.18	150.93	139.32	116.10	104.49	81.27	208.98	193.50	161.25	144.48	113.52
54	103.20	95.46	79.98	70.95	55.47	153.51	141.90	118.68	107.07	82.56	212.85	196.08	163.83	147.06	114.81
55	104.49	96.75	81.27	72.24	56.76	157.38	145.77	121.26	108.36	85.14	216.72	199.95	166.41	149.64	116.10
56	110.94	103.20	85.14	77.40	59.34	168.99	156.09	130.29	117.39	91.59	227.04	208.98	174.15	157.38	122.55
57	117.39	108.36	90.30	81.27	63.21	180.60	166.41	139.32	125.13	98.04	237.36	219.30	181.89	163.83	127.71
58	125.13	114.81	95.46	86.43	67.08	192.21	178.02	148.35	132.87	104.49	247.68	228.33	190.92	171.57	134.16
59	131.58	121.26	100.62	90.30	70.95	205.11	188.34	157.38	141.90	109.65	258.00	238.65	198.66	179.31	139.32
60	138.03	126.42	105.78	95.46	73.53	216.72	199.95	166.41	149.64	116.10	268.32	247.68	206.40	185.76	144.48
61	150.93	139.32	116.10	104.49	81.27	234.78	216.72	180.60	162.54	126.42	287.67	264.45	220.59	198.66	154.80
62	163.83	150.93	126.42	113.52	89.01	252.84	233.49	194.79	175.44	136.74	305.73	282.51	234.78	211.56	163.83
63	176.73	163.83	136.74	122.55	95.46	270.90	250.26	208.98	188.34	145.77	323.79	299.28	248.97	224.46	174.15
64	189.63	175.44	145.77	131.58	101.91	288.96	267.03	223.17	199.95	156.09	341.85	316.05	263.16	237.36	184.47
65	203.82	187.05	156.09	140.61	109.65	308.31	283.80	237.36	212.85	166.41	361.20	332.82	277.35	250.26	194.79
66	228.33	210.27	175.44	157.38	122.55	341.85	316.05	263.16	237.36	184.47	396.03	365.07	304.44	273.48	212.85
67	252.84	233.49	194.79	175.44	136.74	376.68	347.01	288.96	260.58	202.53	430.86	398.61	331.53	297.99	232.20
68	277.35	256.71	214.14	192.21	149.64	410.22	377.97	316.05	283.80	221.88	466.98	430.86	358.62	322.50	251.55
69	303.15	279.93	233.49	210.27	163.83	443.76	410.22	341.85	307.02	239.94	501.81	463.11	385.71	347.01	269.61
70	327.66	301.86	251.55	227.04	176.73	478.59	441.18	367.65	331.53	258.00	537.93	495.36	412.80	371.52	288.96
71	379.26	349.59	291.54	261.87	203.82	543.09	500.52	417.96	375.39	292.83	607.59	561.15	468.27	420.54	327.66
72	430.86	397.32	331.53	297.99	232.20	607.59	559.86	466.98	420.54	326.37	678.54	626.94	522.45	469.56	366.36
73	482.46	445.05	370.23	334.11	259.29	672.09	619.20	516.00	464.40	361.20	749.49	691.44	576.63	518.58	403.77
74	532.77	492.78	410.22	368.94	287.67	735.30	679.83	566.31	509.55	396.03	820.44	757.23	630.81	567.60	441.18
75	584.37	539.22	450.21	405.06	314.76	799.80	739.17	615.33	553.41	430.86	891.39	821.73	684.99	616.62	479.88
76	668.22	616.62	514.71	463.11	359.91	904.29	834.63	695.31	625.65	486.33	998.46	922.35	768.84	691.44	537.93
77	752.07	694.02	577.92	521.16	405.06	1,008.78	931.38	775.29	697.89	543.09	1,106.82	1,021.68	851.40	766.26	595.98
78	835.92	771.42	642.42	579.21	450.21	1,111.98	1,026.84	855.27	770.13	598.56	1,215.18	1,121.01	935.25	841.08	655.32
79	919.77	848.82	706.92	635.97	495.36	1,216.47	1,122.30	935.25	842.37	655.32	1,323.54	1,221.63	1,017.81	915.90	712.08
80	1,003.62	926.22	771.42	694.02	540.51	1,320.96	1,219.05	1,015.23	914.61	710.79	1,430.61	1,320.96	1,100.37	990.72	770.13
81	1,073.28	990.72	825.60	743.04	577.92	1,412.55	1,304.19	1,087.47	977.82	761.10	1,531.23	1,413.84	1,177.77	1,060.38	824.31
82	1,154.55	1,065.54	887.52	798.51	621.78	1,518.33	1,402.23	1,168.74	1,051.35	817.86	1,646.04	1,519.62	1,266.78	1,139.07	886.23
83	1,246.14	1,150.68	958.47	863.01	670.80	1,640.88	1,514.46	1,261.62	1,135.20	883.65	1,777.62	1,640.88	1,367.40	1,230.66	957.18
84	1,351.92	1,248.72	1,039.74	936.54	727.56	1,780.20	1,643.46	1,368.69	1,231.95	958.47	1,928.55	1,780.20	1,483.50	1,335.15	1,038.45
85	1,474.47	1,360.95	1,133.91	1,020.39	793.35	1,940.16	1,790.52	1,492.53	1,342.89	1,044.90	2,102.70	1,941.45	1,617.66	1,455.12	1,132.62
86	1,606.05	1,483.50	1,235.82	1,111.98	865.59	2,114.31	1,951.77	1,626.69	1,464.15	1,139.07	2,292.33	2,115.60	1,763.43	1,586.70	1,234.53
87	1,750.53	1,616.37	1,346.76	1,212.60	942.99	2,305.23	2,127.21	1,772.46	1,595.73	1,240.98	2,498.73	2,306.52	1,922.10	1,729.89	1,345.47
88	1,909.20	1,762.14	1,468.02	1,320.96	1,028.13	2,512.92	2,319.42	1,932.42	1,738.92	1,353.21	2,723.19	2,512.92	2,094.96	1,884.69	1,466.73
89	2,080.77	1,920.81	1,600.89	1,440.93	1,121.01	2,738.67	2,528.40	2,106.57	1,896.30	1,474.47	2,968.29	2,739.96	2,283.30	2,054.97	1,598.31
90	2,267.82	2,093.67	1,744.08	1,569.93	1,220.34	2,985.06	2,755.44	2,296.20	2,066.58	1,607.34	3,235.32	2,986.35	2,488.41	2,239.44	1,741.50
91	2,471.64	2,282.01	1,901.46	1,711.83	1,331.28	3,253.38	3,003.12	2,502.60	2,252.34	1,751.82	3,526.86	3,254.67	2,712.87	2,440.68	1,898.88
92	2,694.81	2,487.12	2,073.03	1,865.34	1,451.25	3,546.21	3,274.02	2,728.35	2,454.87	1,910.49	3,844.20	3,547.50	2,956.68	2,661.27	2,069.16
93	2,937.33	2,710.29	2,258.79	2,033.04	1,581.54	3,866.13	3,568.14	2,973.45	2,676.75	2,082.06	4,189.92	3,867.42	3,222.42	2,899.92	2,256.21
94	3,200.49	2,955.39	2,462.61	2,216.22	1,723.44	4,213.14	3,889.35	3,241.77	2,916.69	2,269.11	4,566.60	4,215.72	3,512.67	3,161.79	2,458.74

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	73.53	67.08	56.76	50.31	39.99	112.23	104.49	86.43	77.40	60.63	152.22	140.61	117.39	105.78	82.56
25-29	78.69	72.24	60.63	54.18	42.57	121.26	112.23	92.88	83.85	64.50	163.83	150.93	126.42	113.52	89.01
30-34	85.14	78.69	65.79	58.05	46.44	130.29	119.97	100.62	90.30	70.95	175.44	162.54	135.45	121.26	95.46
35-39	91.59	83.85	69.66	63.21	49.02	140.61	129.00	108.36	96.75	76.11	189.63	174.15	145.77	131.58	101.91
40-44	98.04	90.30	74.82	68.37	52.89	150.93	139.32	116.10	104.49	81.27	203.82	188.34	156.09	140.61	109.65
45	99.33	92.88	77.40	69.66	54.18	153.51	141.90	118.68	105.78	82.56	207.69	192.21	159.96	143.19	112.23
46	100.62	92.88	77.40	69.66	54.18	154.80	143.19	119.97	107.07	83.85	211.56	196.08	162.54	147.06	113.52
47	101.91	92.88	77.40	69.66	54.18	157.38	144.48	121.26	108.36	85.14	215.43	199.95	166.41	149.64	116.10
48	101.91	94.17	78.69	70.95	55.47	158.67	147.06	122.55	109.65	86.43	220.59	203.82	168.99	152.22	118.68
49	103.20	94.17	78.69	70.95	55.47	159.96	148.35	123.84	110.94	86.43	224.46	207.69	172.86	154.80	121.26
50	103.20	95.46	79.98	70.95	55.47	162.54	149.64	125.13	112.23	87.72	228.33	211.56	175.44	158.67	122.55
51	105.78	98.04	81.27	73.53	56.76	165.12	152.22	127.71	114.81	89.01	230.91	214.14	178.02	159.96	125.13
52	109.65	100.62	83.85	76.11	59.34	167.70	154.80	129.00	116.10	90.30	234.78	216.72	180.60	162.54	126.42
53	112.23	103.20	86.43	77.40	60.63	171.57	157.38	131.58	118.68	91.59	237.36	219.30	181.89	163.83	127.71
54	114.81	105.78	89.01	79.98	61.92	174.15	161.25	134.16	119.97	94.17	239.94	221.88	184.47	166.41	129.00
55	118.68	108.36	90.30	81.27	63.21	176.73	163.83	136.74	122.55	95.46	242.52	224.46	187.05	167.70	131.58
56	126.42	116.10	96.75	87.72	68.37	190.92	176.73	147.06	132.87	103.20	254.13	234.78	196.08	175.44	136.74
57	134.16	123.84	103.20	92.88	72.24	206.40	189.63	158.67	143.19	110.94	265.74	245.10	205.11	184.47	143.19
58	141.90	130.29	108.36	98.04	76.11	220.59	203.82	168.99	152.22	118.68	277.35	256.71	214.14	192.21	149.64
59	149.64	138.03	114.81	103.20	79.98	234.78	216.72	180.60	162.54	126.42	290.25	267.03	223.17	199.95	156.09
60	157.38	145.77	121.26	108.36	85.14	248.97	229.62	192.21	172.86	134.16	301.86	278.64	232.20	208.98	162.54
61	170.28	157.38	131.58	117.39	91.59	268.32	247.68	206.40	185.76	144.48	322.50	297.99	247.68	223.17	172.86
62	183.18	168.99	140.61	126.42	98.04	288.96	265.74	221.88	199.95	154.80	343.14	317.34	264.45	237.36	185.76
63	196.08	181.89	150.93	135.45	105.78	308.31	285.09	237.36	212.85	166.41	363.78	336.69	279.93	252.84	196.08
64	210.27	193.50	161.25	145.77	113.52	327.66	303.15	251.55	227.04	176.73	385.71	356.04	296.70	267.03	207.69
65	223.17	205.11	171.57	154.80	119.97	347.01	321.21	267.03	239.94	187.05	406.35	375.39	312.18	281.22	218.01
66	251.55	232.20	193.50	174.15	135.45	387.00	357.33	297.99	268.32	208.98	447.63	414.09	344.43	310.89	241.23
67	279.93	259.29	215.43	193.50	150.93	425.70	393.45	327.66	295.41	229.62	490.20	452.79	376.68	339.27	263.16
68	309.60	285.09	237.36	214.14	166.41	465.69	429.57	358.62	322.50	251.55	532.77	491.49	408.93	368.94	286.38
69	337.98	312.18	260.58	233.49	181.89	504.39	465.69	388.29	349.59	272.19	574.05	530.19	441.18	397.32	308.31
70	366.36	339.27	282.51	254.13	197.37	544.38	501.81	417.96	376.68	292.83	616.62	568.89	473.43	426.99	331.53
71	425.70	393.45	327.66	294.12	229.62	617.91	570.18	474.72	426.99	332.82	697.89	643.71	536.64	482.46	375.39
72	485.04	447.63	372.81	335.40	260.58	691.44	637.26	531.48	478.59	371.52	779.16	718.53	598.56	539.22	419.25
73	543.09	501.81	417.96	376.68	292.83	764.97	705.63	588.24	528.90	411.51	860.43	794.64	661.77	595.98	463.11
74	602.43	555.99	463.11	416.67	323.79	838.50	774.00	645.00	580.50	451.50	941.70	869.46	723.69	651.45	506.97
75	660.48	610.17	508.26	457.95	356.04	912.03	841.08	701.76	630.81	491.49	1,022.97	944.28	786.90	708.21	550.83
76	768.84	710.79	592.11	532.77	414.09	1,046.19	966.21	804.96	724.98	563.73	1,162.29	1,073.28	893.97	804.96	625.65
77	877.20	810.12	674.67	607.59	472.14	1,181.64	1,090.05	908.16	817.86	635.97	1,301.61	1,200.99	1,001.04	900.42	700.47
78	985.56	909.45	758.52	682.41	531.48	1,315.80	1,215.18	1,012.65	910.74	709.50	1,440.93	1,329.99	1,108.11	997.17	775.29
79	1,093.92	1,010.07	841.08	757.23	588.24	1,451.25	1,339.02	1,115.85	1,004.91	781.74	1,580.25	1,457.70	1,215.18	1,093.92	850.11
80	1,202.28	1,109.40	924.93	832.05	647.58	1,586.70	1,464.15	1,220.34	1,097.79	853.98	1,719.57	1,586.70	1,322.25	1,190.67	926.22
81	1,286.13	1,188.09	989.43	890.10	692.73	1,697.64	1,566.06	1,305.48	1,175.19	913.32	1,839.54	1,697.64	1,415.13	1,273.23	990.72
82	1,382.88	1,277.10	1,064.25	957.18	745.62	1,824.06	1,683.45	1,403.52	1,262.91	982.98	1,977.57	1,825.35	1,520.91	1,368.69	1,064.25
83	1,493.82	1,379.01	1,149.39	1,034.58	804.96	1,969.83	1,818.90	1,515.75	1,363.53	1,061.67	2,134.95	1,971.12	1,642.17	1,478.34	1,149.39
84	1,620.24	1,496.40	1,246.14	1,122.30	872.04	2,137.53	1,973.70	1,644.75	1,479.63	1,151.97	2,316.84	2,138.82	1,782.78	1,603.47	1,247.43
85	1,766.01	1,630.56	1,358.37	1,222.92	950.73	2,329.74	2,150.43	1,793.10	1,613.79	1,255.17	2,525.82	2,331.03	1,942.74	1,747.95	1,359.66
86	1,925.97	1,777.62	1,480.92	1,332.57	1,037.16	2,540.01	2,345.22	1,954.35	1,758.27	1,368.69	2,752.86	2,541.30	2,116.89	1,905.33	1,482.21
87	2,098.83	1,937.58	1,615.08	1,452.54	1,130.04	2,768.34	2,555.49	2,129.79	1,916.94	1,491.24	3,000.54	2,769.63	2,307.81	2,076.90	1,615.08
88	2,287.17	2,111.73	1,759.56	1,584.12	1,231.95	3,017.31	2,785.11	2,320.71	2,089.80	1,624.11	3,270.15	3,018.60	2,515.50	2,263.95	1,760.85
89	2,493.57	2,301.36	1,918.23	1,726.02	1,342.89	3,289.50	3,036.66	2,529.69	2,276.85	1,771.17	3,564.27	3,290.79	2,742.54	2,467.77	1,919.52
90	2,718.03	2,509.05	2,091.09	1,882.11	1,464.15	3,584.91	3,310.14	2,758.02	2,481.96	1,931.13	3,885.48	3,586.20	2,988.93	2,689.65	2,092.38
91	2,963.13	2,734.80	2,279.43	2,051.10	1,595.73	3,908.70	3,606.84	3,005.70	2,705.13	2,103.99	4,235.07	3,909.99	3,258.54	2,932.17	2,280.72
92	3,228.87	2,981.19	2,484.54	2,235.57	1,738.92	4,259.58	3,931.92	3,276.60	2,948.94	2,293.62	4,616.91	4,260.87	3,551.37	3,196.62	2,485.83
93	3,520.41	3,249.51	2,707.71	2,436.81	1,895.01	4,642.71	4,285.38	3,572.01	3,214.68	2,500.02	5,032.29	4,645.29	3,871.29	3,484.29	2,710.29
94	3,836.46	3,541.05	2,951.52	2,656.11	2,066.58	5,060.67	4,672.38	3,893.22	3,503.64	2,725.77	5,485.08	5,063.25	4,219.59	3,797.76	2,954.10

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	85.14	78.69	64.50	58.05	45.15	129.00	119.97	99.33	89.01	69.66	174.15	161.25	134.16	121.26	94.17
25-29	90.30	83.85	69.66	63.21	49.02	139.32	129.00	107.07	96.75	74.82	188.34	172.86	144.48	130.29	100.62
30-34	98.04	90.30	74.82	67.08	52.89	149.64	138.03	114.81	103.20	79.98	202.53	185.76	154.80	139.32	108.36
35-39	104.49	96.75	81.27	72.24	56.76	161.25	148.35	123.84	110.94	86.43	216.72	199.95	166.41	150.93	116.10
40-44	113.52	104.49	86.43	78.69	60.63	172.86	159.96	132.87	119.97	92.88	233.49	215.43	179.31	161.25	125.13
45	114.81	107.07	89.01	79.98	61.92	176.73	162.54	135.45	122.55	95.46	238.65	219.30	183.18	165.12	127.71
46	116.10	107.07	89.01	79.98	61.92	176.73	163.83	135.45	122.55	95.46	241.23	221.88	185.76	166.41	130.29
47	116.10	107.07	89.01	79.98	61.92	176.73	163.83	135.45	122.55	95.46	243.81	224.46	187.05	168.99	131.58
48	117.39	108.36	90.30	81.27	63.21	176.73	163.83	136.74	122.55	95.46	246.39	227.04	189.63	170.28	132.87
49	117.39	108.36	90.30	81.27	63.21	176.73	163.83	136.74	122.55	95.46	248.97	229.62	190.92	171.57	134.16
50	118.68	108.36	90.30	81.27	63.21	176.73	163.83	136.74	122.55	95.46	250.26	232.20	193.50	174.15	135.45
51	121.26	110.94	92.88	83.85	64.50	181.89	167.70	140.61	126.42	98.04	254.13	234.78	196.08	176.73	136.74
52	123.84	113.52	95.46	85.14	67.08	187.05	172.86	144.48	130.29	100.62	258.00	238.65	198.66	178.02	139.32
53	126.42	116.10	96.75	87.72	68.37	192.21	178.02	148.35	132.87	104.49	261.87	241.23	201.24	180.60	140.61
54	129.00	118.68	99.33	89.01	69.66	198.66	183.18	152.22	136.74	107.07	265.74	245.10	203.82	183.18	143.19
55	131.58	121.26	100.62	90.30	70.95	203.82	187.05	156.09	140.61	109.65	268.32	247.68	206.40	185.76	144.48
56	141.90	130.29	108.36	98.04	76.11	219.30	202.53	168.99	152.22	118.68	283.80	263.16	219.30	197.37	153.51
57	152.22	140.61	117.39	105.78	82.56	234.78	216.72	180.60	162.54	126.42	300.57	277.35	230.91	207.69	161.25
58	162.54	149.64	125.13	112.23	87.72	250.26	230.91	192.21	172.86	134.16	316.05	291.54	242.52	219.30	170.28
59	172.86	159.96	132.87	119.97	92.88	265.74	245.10	205.11	184.47	143.19	331.53	305.73	255.42	229.62	179.31
60	183.18	168.99	140.61	126.42	98.04	281.22	260.58	216.72	194.79	152.22	347.01	321.21	267.03	239.94	187.05
61	197.37	183.18	152.22	136.74	107.07	303.15	279.93	233.49	208.98	163.83	372.81	343.14	286.38	258.00	199.95
62	212.85	196.08	163.83	147.06	114.81	323.79	299.28	248.97	224.46	174.15	397.32	366.36	305.73	274.77	214.14
63	227.04	208.98	174.15	157.38	122.55	344.43	318.63	265.74	238.65	185.76	421.83	389.58	325.08	292.83	227.04
64	241.23	223.17	185.76	166.41	130.29	366.36	337.98	281.22	252.84	197.37	447.63	412.80	344.43	309.60	241.23
65	255.42	236.07	196.08	176.73	136.74	387.00	357.33	297.99	268.32	208.98	472.14	436.02	362.49	326.37	254.13
66	288.96	265.74	221.88	199.95	154.80	432.15	399.90	332.82	299.28	233.49	518.58	478.59	399.90	359.91	279.93
67	321.21	296.70	247.68	221.88	172.86	478.59	441.18	367.65	331.53	258.00	566.31	522.45	436.02	392.16	305.73
68	353.46	326.37	272.19	245.10	190.92	523.74	483.75	403.77	362.49	282.51	612.75	566.31	472.14	424.41	330.24
69	387.00	357.33	297.99	268.32	208.98	570.18	526.32	438.60	394.74	307.02	660.48	610.17	508.26	456.66	356.04
70	419.25	387.00	322.50	290.25	225.75	616.62	568.89	473.43	426.99	331.53	708.21	652.74	544.38	490.20	380.55
71	485.04	447.63	372.81	335.40	260.58	701.76	647.58	539.22	486.33	377.97	797.22	735.30	612.75	552.12	429.57
72	549.54	506.97	423.12	380.55	296.70	786.90	726.27	605.01	544.38	423.12	886.23	817.86	682.41	614.04	477.30
73	614.04	567.60	472.14	425.70	330.24	873.33	804.96	670.80	603.72	469.56	976.53	900.42	750.78	675.96	525.03
74	679.83	626.94	522.45	470.85	366.36	958.47	884.94	736.59	663.06	516.00	1,065.54	984.27	819.15	737.88	574.05
75	744.33	687.57	572.76	516.00	401.19	1,043.61	963.63	802.38	722.40	561.15	1,154.55	1,066.83	888.81	799.80	621.78
76	848.82	783.03	652.74	588.24	456.66	1,179.06	1,088.76	906.87	816.57	634.68	1,293.87	1,194.54	994.59	895.26	696.60
77	967.50	892.68	744.33	669.51	521.16	1,332.57	1,230.66	1,025.55	922.35	718.53	1,448.67	1,337.73	1,114.56	1,003.62	780.45
78	1,083.60	1,001.04	833.34	750.78	583.08	1,479.63	1,366.11	1,137.78	1,024.26	795.93	1,594.44	1,471.89	1,225.50	1,102.95	857.85
79	1,191.96	1,100.37	917.19	825.60	642.42	1,612.50	1,488.66	1,240.98	1,115.85	868.17	1,720.86	1,589.28	1,323.54	1,191.96	926.22
80	1,287.42	1,188.09	990.72	891.39	694.02	1,741.50	1,607.34	1,339.02	1,206.15	937.83	1,858.89	1,715.70	1,430.61	1,287.42	1,001.04
81	1,377.72	1,271.94	1,060.38	953.31	741.75	1,864.05	1,719.57	1,433.19	1,290.00	1,003.62	1,989.18	1,835.67	1,529.94	1,377.72	1,070.70
82	1,480.92	1,367.40	1,139.07	1,025.55	797.22	2,003.37	1,848.57	1,541.55	1,386.75	1,079.73	2,138.82	1,973.70	1,644.75	1,480.92	1,151.97
83	1,599.60	1,477.05	1,230.66	1,106.82	861.72	2,163.33	1,996.92	1,664.10	1,497.69	1,164.87	2,309.10	2,132.37	1,776.33	1,598.31	1,243.56
84	1,735.05	1,602.18	1,335.15	1,200.99	935.25	2,347.80	2,167.20	1,806.00	1,625.40	1,264.20	2,505.18	2,312.97	1,927.26	1,735.05	1,349.34
85	1,891.14	1,746.66	1,455.12	1,309.35	1,019.10	2,558.07	2,361.99	1,968.54	1,771.17	1,377.72	2,730.93	2,520.66	2,101.41	1,891.14	1,470.60
86	2,061.42	1,902.75	1,585.41	1,428.03	1,109.40	2,788.98	2,574.84	2,145.27	1,931.13	1,501.56	2,977.32	2,747.70	2,289.75	2,061.42	1,603.47
87	2,247.18	2,074.32	1,728.60	1,555.74	1,210.02	3,040.53	2,805.75	2,338.77	2,103.99	1,637.01	3,245.64	2,995.38	2,496.15	2,247.18	1,747.95
88	2,449.71	2,261.37	1,884.69	1,696.35	1,319.67	3,314.01	3,058.59	2,549.04	2,293.62	1,784.07	3,537.18	3,264.99	2,720.61	2,448.42	1,904.04
89	2,670.30	2,465.19	2,053.68	1,848.57	1,437.06	3,612.00	3,333.36	2,778.66	2,500.02	1,945.32	3,855.81	3,559.11	2,965.71	2,669.01	2,075.61
90	2,910.24	2,687.07	2,239.44	2,014.98	1,567.35	3,937.08	3,633.93	3,027.63	2,725.77	2,119.47	4,202.82	3,879.03	3,232.74	2,908.95	2,262.66
91	3,172.11	2,928.30	2,440.68	2,196.87	1,707.96	4,290.54	3,961.59	3,301.11	2,970.87	2,310.39	4,580.79	4,228.62	3,522.99	3,170.82	2,466.48
92	3,458.49	3,191.46	2,659.98	2,394.24	1,861.47	4,677.54	4,317.63	3,597.81	3,237.90	2,518.08	4,993.59	4,609.17	3,840.33	3,457.20	2,688.36
93	3,769.38	3,479.13	2,899.92	2,609.67	2,030.46	5,098.08	4,705.92	3,921.60	3,529.44	2,745.12	5,442.51	5,023.26	4,186.05	3,768.09	2,930.88
94	4,108.65	3,792.60	3,160.50	2,844.45	2,212.35	5,557.32	5,129.04	4,275.06	3,846.78	2,992.80	5,932.71	5,476.05	4,562.73	4,107.36	3,194.04

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	90.30	83.85	69.66	61.92	49.02	140.61	130.29	108.36	98.04	76.11	185.76	171.57	143.19	129.00	100.62
25-29	96.75	89.01	74.82	67.08	52.89	152.22	139.32	116.10	104.49	81.27	199.95	184.47	153.51	138.03	107.07
30-34	104.49	96.75	79.98	72.24	55.47	162.54	150.93	125.13	112.23	87.72	215.43	198.66	165.12	148.35	116.10
35-39	112.23	103.20	86.43	77.40	60.63	175.44	161.25	135.45	121.26	95.46	230.91	212.85	178.02	159.96	125.13
40-44	121.26	110.94	92.88	83.85	64.50	188.34	174.15	144.48	130.29	100.62	248.97	229.62	190.92	171.57	134.16
45	122.55	113.52	94.17	85.14	65.79	192.21	178.02	148.35	132.87	104.49	254.13	233.49	194.79	175.44	136.74
46	123.84	113.52	95.46	85.14	67.08	192.21	178.02	148.35	132.87	104.49	255.42	236.07	197.37	176.73	138.03
47	123.84	114.81	95.46	86.43	67.08	192.21	178.02	148.35	132.87	104.49	258.00	238.65	198.66	179.31	139.32
48	125.13	114.81	95.46	86.43	67.08	193.50	178.02	148.35	134.16	104.49	260.58	241.23	201.24	180.60	140.61
49	125.13	114.81	96.75	86.43	68.37	193.50	178.02	148.35	134.16	104.49	263.16	242.52	202.53	181.89	141.90
50	125.13	116.10	96.75	86.43	68.37	193.50	178.02	148.35	134.16	104.49	265.74	245.10	203.82	184.47	143.19
51	127.71	117.39	98.04	89.01	68.37	199.95	184.47	153.51	138.03	107.07	268.32	247.68	206.40	185.76	144.48
52	130.29	119.97	100.62	90.30	70.95	205.11	189.63	157.38	141.90	109.65	272.19	251.55	208.98	188.34	145.77
53	132.87	122.55	101.91	91.59	70.95	211.56	194.79	162.54	145.77	113.52	274.77	254.13	211.56	190.92	148.35
54	135.45	125.13	104.49	94.17	73.53	216.72	199.95	166.41	149.64	116.10	278.64	256.71	214.14	192.21	149.64
55	138.03	126.42	105.78	95.46	73.53	223.17	205.11	171.57	154.80	119.97	281.22	260.58	216.72	194.79	152.22
56	148.35	136.74	113.52	101.91	79.98	239.94	221.88	184.47	166.41	129.00	300.57	277.35	230.91	207.69	161.25
57	158.67	145.77	122.55	109.65	86.43	256.71	237.36	197.37	178.02	138.03	318.63	294.12	245.10	220.59	171.57
58	168.99	156.09	130.29	117.39	91.59	273.48	252.84	210.27	189.63	147.06	336.69	310.89	259.29	233.49	181.89
59	179.31	166.41	138.03	123.84	96.75	290.25	268.32	223.17	201.24	156.09	354.75	327.66	273.48	246.39	190.92
60	189.63	175.44	145.77	131.58	101.91	308.31	283.80	237.36	212.85	166.41	374.10	344.43	287.67	259.29	201.24
61	207.69	190.92	159.96	143.19	112.23	328.95	303.15	252.84	228.33	176.73	401.19	370.23	308.31	277.35	215.43
62	224.46	206.40	172.86	154.80	121.26	349.59	322.50	269.61	242.52	188.34	428.28	396.03	330.24	296.70	230.91
63	241.23	223.17	185.76	166.41	130.29	371.52	341.85	285.09	256.71	199.95	456.66	420.54	350.88	316.05	245.10
64	258.00	238.65	198.66	179.31	139.32	392.16	361.20	301.86	270.90	211.56	483.75	446.34	371.52	335.40	260.58
65	274.77	254.13	211.56	190.92	148.35	412.80	380.55	317.34	286.38	221.88	510.84	472.14	393.45	353.46	276.06
66	310.89	286.38	238.65	215.43	167.70	463.11	426.99	356.04	319.92	248.97	562.44	518.58	432.15	389.58	303.15
67	345.72	319.92	265.74	239.94	185.76	512.13	473.43	394.74	354.75	276.06	612.75	566.31	472.14	424.41	330.24
68	381.84	352.17	292.83	264.45	205.11	562.44	518.58	432.15	389.58	303.15	664.35	612.75	510.84	460.53	357.33
69	416.67	384.42	321.21	288.96	224.46	612.75	565.02	470.85	424.41	330.24	715.95	660.48	550.83	495.36	385.71
70	451.50	417.96	348.30	313.47	243.81	661.77	611.46	509.55	457.95	357.33	766.26	708.21	589.53	530.19	412.80
71	521.16	481.17	401.19	361.20	281.22	754.65	696.60	580.50	522.45	406.35	863.01	795.93	663.06	597.27	464.40
72	590.82	545.67	455.37	408.93	318.63	847.53	783.03	652.74	586.95	456.66	958.47	884.94	736.59	663.06	516.00
73	660.48	610.17	508.26	457.95	356.04	941.70	868.17	723.69	651.45	506.97	1,053.93	972.66	811.41	730.14	567.60
74	730.14	674.67	562.44	505.68	393.45	1,034.58	954.60	795.93	715.95	557.28	1,149.39	1,061.67	884.94	795.93	619.20
75	799.80	739.17	615.33	553.41	430.86	1,127.46	1,041.03	866.88	780.45	606.30	1,246.14	1,149.39	958.47	863.01	670.80
76	912.03	842.37	701.76	632.10	491.49	1,273.23	1,176.48	980.40	882.36	686.28	1,395.78	1,287.42	1,073.28	966.21	750.78
77	1,039.74	959.76	799.80	719.82	559.86	1,439.64	1,328.70	1,106.82	995.88	775.29	1,562.19	1,442.22	1,202.28	1,082.31	841.08
78	1,164.87	1,075.86	896.55	806.25	628.23	1,598.31	1,474.47	1,229.37	1,105.53	860.43	1,718.28	1,586.70	1,322.25	1,189.38	926.22
79	1,280.97	1,182.93	985.56	887.52	690.15	1,741.50	1,607.34	1,339.02	1,206.15	937.83	1,856.31	1,713.12	1,428.03	1,284.84	999.75
80	1,384.17	1,277.10	1,064.25	958.47	745.62	1,880.82	1,736.34	1,447.38	1,301.61	1,012.65	2,004.66	1,851.15	1,541.55	1,388.04	1,079.73
81	1,480.92	1,367.40	1,139.07	1,025.55	797.22	2,012.40	1,857.60	1,548.00	1,393.20	1,083.60	2,145.27	1,980.15	1,649.91	1,484.79	1,154.55
82	1,591.86	1,469.31	1,224.21	1,101.66	856.56	2,163.33	1,996.92	1,664.10	1,497.69	1,164.87	2,306.52	2,128.50	1,773.75	1,597.02	1,242.27
83	1,719.57	1,586.70	1,322.25	1,190.67	926.22	2,336.19	2,156.88	1,796.97	1,617.66	1,257.75	2,490.99	2,298.78	1,915.65	1,724.73	1,341.60
84	1,865.34	1,722.15	1,434.48	1,291.29	1,003.62	2,534.85	2,340.06	1,950.48	1,755.69	1,364.82	2,702.55	2,494.86	2,078.19	1,870.50	1,455.12
85	2,033.04	1,876.95	1,563.48	1,407.39	1,093.92	2,763.18	2,550.33	2,125.92	1,913.07	1,488.66	2,945.07	2,719.32	2,265.24	2,039.49	1,585.41
86	2,216.22	2,045.94	1,704.09	1,533.81	1,193.25	3,012.15	2,779.95	2,316.84	2,084.64	1,621.53	3,210.81	2,963.13	2,469.06	2,222.67	1,728.60
87	2,414.88	2,229.12	1,857.60	1,671.84	1,300.32	3,283.05	3,030.21	2,525.82	2,272.98	1,768.59	3,499.77	3,230.16	2,692.23	2,422.62	1,884.69
88	2,632.89	2,430.36	2,025.30	1,822.77	1,417.71	3,578.46	3,303.69	2,752.86	2,478.09	1,927.26	3,814.53	3,520.41	2,934.75	2,640.63	2,054.97
89	2,870.25	2,649.66	2,207.19	1,986.60	1,545.42	3,900.96	3,600.39	3,000.54	2,699.97	2,100.12	4,157.67	3,837.75	3,197.91	2,877.99	2,238.15
90	3,128.25	2,887.02	2,405.85	2,165.91	1,684.74	4,251.84	3,924.18	3,270.15	2,943.78	2,289.75	4,531.77	4,183.47	3,485.58	3,137.28	2,439.39
91	3,409.47	3,147.60	2,622.57	2,360.70	1,835.67	4,634.97	4,277.64	3,565.56	3,208.23	2,496.15	4,939.41	4,560.15	3,800.34	3,419.79	2,659.98
92	3,716.49	3,430.11	2,858.64	2,573.55	2,000.79	5,051.64	4,663.35	3,885.48	3,497.19	2,719.32	5,384.46	4,970.37	4,142.19	3,728.10	2,899.92
93	4,050.60	3,739.71	3,116.64	2,804.46	2,181.39	5,505.72	5,082.60	4,235.07	3,811.95	2,964.42	5,869.50	5,418.00	4,515.00	4,063.50	3,160.50
94	4,415.67	4,076.40	3,396.57	3,057.30	2,377.47	6,001.08	5,540.55	4,616.91	4,155.09	3,231.45	6,397.11	5,905.62	4,921.35	4,428.57	3,445.59

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	100.62	92.88	77.40	69.66	54.18	156.09	144.48	119.97	108.36	83.85	206.40	190.92	158.67	143.19	110.94
25-29	108.36	99.33	82.56	74.82	58.05	167.70	154.80	129.00	116.10	90.30	221.88	205.11	170.28	153.51	118.68
30-34	116.10	107.07	89.01	79.98	61.92	180.60	167.70	139.32	125.13	98.04	238.65	220.59	183.18	165.12	127.71
35-39	125.13	114.81	95.46	86.43	67.08	194.79	179.31	149.64	134.16	104.49	256.71	237.36	197.37	178.02	138.03
40-44	134.16	123.84	103.20	92.88	72.24	208.98	193.50	161.25	144.48	113.52	276.06	255.42	212.85	190.92	149.64
45	136.74	126.42	104.49	94.17	73.53	212.85	197.37	163.83	147.06	114.81	281.22	259.29	216.72	194.79	152.22
46	136.74	126.42	105.78	95.46	73.53	214.14	197.37	163.83	148.35	114.81	283.80	261.87	218.01	196.08	152.22
47	138.03	126.42	105.78	95.46	73.53	214.14	197.37	165.12	148.35	116.10	286.38	264.45	220.59	198.66	154.80
48	138.03	127.71	105.78	95.46	73.53	214.14	197.37	165.12	148.35	116.10	288.96	267.03	223.17	199.95	156.09
49	138.03	127.71	107.07	95.46	74.82	214.14	197.37	165.12	148.35	116.10	291.54	269.61	224.46	202.53	157.38
50	139.32	129.00	107.07	96.75	74.82	214.14	198.66	165.12	148.35	116.10	295.41	272.19	227.04	203.82	158.67
51	141.90	131.58	109.65	98.04	77.40	220.59	203.82	170.28	153.51	118.68	297.99	276.06	229.62	206.40	161.25
52	144.48	132.87	110.94	100.62	77.40	227.04	210.27	175.44	157.38	122.55	301.86	278.64	232.20	208.98	162.54
53	147.06	135.45	113.52	101.91	79.98	234.78	216.72	180.60	162.54	126.42	305.73	282.51	234.78	211.56	163.83
54	149.64	138.03	114.81	103.20	79.98	241.23	221.88	185.76	166.41	130.29	309.60	285.09	237.36	214.14	166.41
55	152.22	140.61	117.39	105.78	82.56	247.68	228.33	189.63	171.57	132.87	312.18	288.96	239.94	216.72	167.70
56	163.83	152.22	126.42	113.52	89.01	265.74	245.10	205.11	184.47	143.19	332.82	307.02	256.71	230.91	179.31
57	175.44	162.54	135.45	121.26	95.46	285.09	263.16	219.30	197.37	153.51	353.46	326.37	272.19	245.10	190.92
58	187.05	172.86	144.48	130.29	100.62	304.44	279.93	233.49	210.27	163.83	374.10	345.72	287.67	259.29	201.24
59	198.66	184.47	153.51	138.03	107.07	322.50	297.99	248.97	223.17	174.15	394.74	363.78	303.15	273.48	212.85
60	211.56	194.79	162.54	145.77	113.52	341.85	316.05	263.16	236.07	184.47	415.38	383.13	318.63	287.67	223.17
61	229.62	211.56	176.73	158.67	123.84	365.07	336.69	281.22	252.84	197.37	445.05	411.51	343.14	308.31	239.94
62	248.97	229.62	190.92	172.86	134.16	388.29	358.62	299.28	268.32	208.98	476.01	439.89	366.36	328.95	256.71
63	268.32	247.68	206.40	185.76	144.48	411.51	380.55	316.05	285.09	221.88	506.97	466.98	389.58	350.88	272.19
64	286.38	264.45	220.59	198.66	154.80	434.73	401.19	334.11	300.57	233.49	536.64	495.36	412.80	371.52	288.96
65	305.73	282.51	234.78	211.56	163.83	457.95	423.12	352.17	317.34	246.39	567.60	523.74	436.02	393.45	305.73
66	344.43	318.63	265.74	238.65	185.76	513.42	473.43	394.74	356.04	276.06	624.36	576.63	479.88	432.15	335.40
67	384.42	354.75	295.41	265.74	206.40	568.89	525.03	437.31	393.45	305.73	681.12	628.23	523.74	470.85	366.36
68	423.12	390.87	325.08	292.83	227.04	624.36	576.63	479.88	432.15	335.40	737.88	681.12	567.60	510.84	397.32
69	463.11	426.99	356.04	319.92	248.97	679.83	626.94	522.45	470.85	366.36	794.64	732.72	611.46	549.54	428.28
70	501.81	463.11	385.71	347.01	269.61	735.30	678.54	565.02	508.26	396.03	851.40	785.61	654.03	589.53	457.95
71	579.21	534.06	445.05	401.19	312.18	838.50	774.00	645.00	580.50	451.50	957.18	883.65	736.59	663.06	516.00
72	656.61	606.30	504.39	454.08	353.46	941.70	869.46	723.69	651.45	506.97	1,064.25	981.69	817.86	736.59	572.76
73	734.01	677.25	563.73	508.26	394.74	1,044.90	964.92	803.67	723.69	562.44	1,170.03	1,079.73	900.42	810.12	630.81
74	811.41	748.20	624.36	561.15	437.31	1,148.10	1,060.38	883.65	794.64	619.20	1,277.10	1,177.77	981.69	883.65	687.57
75	887.52	820.44	683.70	615.33	478.59	1,251.30	1,154.55	962.34	866.88	673.38	1,382.88	1,277.10	1,064.25	957.18	745.62
76	1,012.65	933.96	779.16	700.47	545.67	1,413.84	1,305.48	1,087.47	979.11	761.10	1,549.29	1,429.32	1,191.96	1,071.99	834.63
77	1,154.55	1,065.54	887.52	798.51	621.78	1,598.31	1,474.47	1,229.37	1,106.82	860.43	1,735.05	1,600.89	1,333.86	1,200.99	933.96
78	1,292.58	1,193.25	994.59	895.26	696.60	1,773.75	1,637.01	1,364.82	1,228.08	955.89	1,907.91	1,760.85	1,468.02	1,320.96	1,028.13
79	1,421.58	1,313.22	1,093.92	984.27	766.26	1,933.71	1,784.07	1,487.37	1,339.02	1,041.03	2,060.13	1,902.75	1,585.41	1,426.74	1,109.40
80	1,536.39	1,417.71	1,181.64	1,062.96	826.89	2,088.51	1,927.26	1,606.05	1,446.09	1,124.88	2,225.25	2,054.97	1,711.83	1,540.26	1,198.41
81	1,643.46	1,517.04	1,264.20	1,137.78	884.94	2,234.28	2,062.71	1,718.28	1,546.71	1,202.28	2,381.34	2,198.16	1,831.80	1,648.62	1,282.26
82	1,766.01	1,630.56	1,358.37	1,222.92	950.73	2,401.98	2,217.51	1,847.28	1,662.81	1,292.58	2,560.65	2,363.28	1,969.83	1,772.46	1,379.01
83	1,907.91	1,760.85	1,468.02	1,320.96	1,028.13	2,594.19	2,394.24	1,995.63	1,795.68	1,397.07	2,764.47	2,551.62	2,127.21	1,914.36	1,488.66
84	2,070.45	1,910.49	1,591.86	1,433.19	1,114.56	2,814.78	2,598.06	2,164.62	1,947.90	1,515.75	2,999.25	2,769.63	2,307.81	2,076.90	1,615.08
85	2,256.21	2,083.35	1,735.05	1,562.19	1,215.18	3,067.62	2,831.55	2,359.41	2,123.34	1,651.20	3,270.15	3,018.60	2,515.50	2,263.95	1,760.85
86	2,458.74	2,270.40	1,892.43	1,702.80	1,324.83	3,343.68	3,086.97	2,572.26	2,314.26	1,800.84	3,564.27	3,289.50	2,741.25	2,467.77	1,919.52
87	2,680.62	2,474.22	2,062.71	1,856.31	1,443.51	3,644.25	3,364.32	2,803.17	2,523.24	1,962.09	3,885.48	3,586.20	2,988.93	2,689.65	2,092.38
88	2,921.85	2,697.39	2,247.18	2,022.72	1,572.51	3,973.20	3,667.47	3,056.01	2,750.28	2,138.82	4,235.07	3,908.70	3,257.25	2,932.17	2,280.72
89	3,185.01	2,939.91	2,449.71	2,204.61	1,714.41	4,330.53	3,996.42	3,330.78	2,997.96	2,331.03	4,615.62	4,260.87	3,550.08	3,195.33	2,484.54
90	3,471.39	3,204.36	2,670.30	2,403.27	1,869.21	4,720.11	4,356.33	3,630.06	3,267.57	2,541.30	5,031.00	4,644.00	3,870.00	3,483.00	2,709.00
91	3,783.57	3,493.32	2,910.24	2,619.99	2,036.91	5,144.52	4,748.49	3,957.72	3,561.69	2,770.92	5,483.79	5,061.96	4,218.30	3,796.47	2,952.81
92	4,124.13	3,806.79	3,173.40	2,856.06	2,221.38	5,607.63	5,176.77	4,313.76	3,881.61	3,019.89	5,977.86	5,517.33	4,597.56	4,138.32	3,218.55
93	4,495.65	4,149.93	3,458.49	3,112.77	2,421.33	6,112.02	5,642.46	4,702.05	4,231.20	3,292.08	6,515.79	6,013.98	5,011.65	4,511.13	3,508.80
94	4,900.71	4,524.03	3,769.38	3,392.70	2,638.05	6,662.85	6,149.43	5,125.17	4,613.04	3,587.49	7,101.45	6,555.78	5,463.15	4,916.19	3,824.85

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	107.07	99.33	82.56	74.82	58.05	167.70	154.80	129.00	116.10	90.30	220.59	203.82	170.28	153.51	118.68
25-29	116.10	107.07	89.01	79.98	61.92	180.60	166.41	138.03	125.13	96.75	237.36	219.30	183.18	165.12	127.71
30-34	123.84	114.81	95.46	86.43	67.08	193.50	179.31	149.64	134.16	104.49	255.42	236.07	196.08	176.73	136.74
35-39	132.87	123.84	103.20	92.88	72.24	208.98	192.21	159.96	144.48	112.23	274.77	254.13	211.56	189.63	148.35
40-44	143.19	132.87	110.94	99.33	77.40	224.46	206.40	172.86	154.80	121.26	295.41	272.19	227.04	205.11	158.67
45	145.77	134.16	112.23	100.62	78.69	228.33	210.27	175.44	158.67	122.55	300.57	278.64	232.20	208.98	162.54
46	147.06	135.45	112.23	101.91	78.69	228.33	211.56	175.44	158.67	122.55	304.44	281.22	233.49	210.27	163.83
47	147.06	135.45	113.52	101.91	79.98	228.33	211.56	175.44	158.67	122.55	307.02	283.80	236.07	212.85	165.12
48	148.35	136.74	113.52	101.91	79.98	229.62	211.56	176.73	158.67	123.84	309.60	286.38	238.65	214.14	167.70
49	148.35	136.74	113.52	103.20	79.98	229.62	211.56	176.73	158.67	123.84	312.18	288.96	239.94	216.72	167.70
50	148.35	138.03	114.81	103.20	79.98	229.62	211.56	176.73	158.67	123.84	316.05	291.54	242.52	218.01	170.28
51	152.22	140.61	117.39	104.49	82.56	236.07	218.01	181.89	163.83	127.71	319.92	295.41	245.10	220.59	171.57
52	154.80	143.19	118.68	107.07	82.56	243.81	224.46	187.05	168.99	131.58	322.50	297.99	248.97	223.17	174.15
53	157.38	145.77	121.26	109.65	85.14	250.26	230.91	192.21	172.86	134.16	326.37	301.86	251.55	225.75	176.73
54	159.96	148.35	123.84	110.94	86.43	258.00	237.36	198.66	178.02	139.32	330.24	305.73	254.13	228.33	178.02
55	163.83	150.93	125.13	113.52	87.72	264.45	243.81	203.82	183.18	143.19	334.11	308.31	256.71	230.91	179.31
56	175.44	162.54	135.45	121.26	95.46	285.09	263.16	219.30	197.37	153.51	356.04	328.95	273.48	246.39	190.92
57	188.34	174.15	144.48	130.29	100.62	304.44	281.22	234.78	211.56	163.83	377.97	349.59	291.54	261.87	203.82
58	201.24	185.76	154.80	139.32	108.36	325.08	300.57	250.26	225.75	175.44	399.90	368.94	308.31	277.35	215.43
59	212.85	197.37	163.83	147.06	114.81	345.72	318.63	265.74	238.65	185.76	421.83	389.58	325.08	292.83	227.04
60	225.75	208.98	174.15	156.09	122.55	365.07	337.98	281.22	252.84	197.37	443.76	410.22	341.85	307.02	239.94
61	246.39	227.04	189.63	170.28	132.87	390.87	359.91	300.57	270.90	210.27	477.30	439.89	366.36	330.24	256.71
62	265.74	246.39	205.11	184.47	143.19	415.38	383.13	319.92	287.67	224.46	509.55	469.56	392.16	352.17	274.77
63	286.38	264.45	220.59	198.66	154.80	439.89	406.35	339.27	304.44	237.36	541.80	500.52	416.67	375.39	291.54
64	307.02	283.80	236.07	212.85	165.12	465.69	429.57	358.62	322.50	251.55	574.05	530.19	442.47	397.32	309.60
65	327.66	301.86	251.55	227.04	176.73	490.20	452.79	376.68	339.27	263.16	607.59	559.86	466.98	420.54	326.37
66	368.94	340.56	283.80	255.42	198.66	549.54	506.97	423.12	380.55	296.70	668.22	616.62	513.42	461.82	359.91
67	411.51	379.26	316.05	285.09	221.88	608.88	562.44	468.27	421.83	327.66	728.85	672.09	559.86	504.39	392.16
68	452.79	417.96	348.30	313.47	243.81	668.22	616.62	513.42	461.82	359.91	789.48	728.85	607.59	546.96	425.70
69	495.36	456.66	380.55	343.14	267.03	727.56	670.80	559.86	503.10	392.16	850.11	784.32	654.03	588.24	457.95
70	536.64	495.36	412.80	371.52	288.96	785.61	726.27	605.01	544.38	423.12	910.74	841.08	700.47	630.81	490.20
71	619.20	571.47	476.01	429.57	332.82	896.55	828.18	690.15	620.49	483.75	1,024.26	945.57	788.19	709.50	552.12
72	701.76	648.87	540.51	486.33	377.97	1,007.49	930.09	775.29	697.89	543.09	1,137.78	1,051.35	875.91	788.19	612.75
73	784.32	724.98	603.72	543.09	423.12	1,118.43	1,032.00	860.43	774.00	602.43	1,252.59	1,155.84	963.63	866.88	674.67
74	868.17	801.09	666.93	601.14	466.98	1,228.08	1,133.91	944.28	850.11	660.48	1,366.11	1,260.33	1,051.35	945.57	736.59
75	950.73	877.20	731.43	657.90	512.13	1,339.02	1,235.82	1,029.42	927.51	721.11	1,479.63	1,366.11	1,137.78	1,024.26	795.93
76	1,083.60	999.75	833.34	749.49	583.08	1,513.17	1,397.07	1,163.58	1,047.48	813.99	1,657.65	1,529.94	1,274.52	1,146.81	892.68
77	1,234.53	1,140.36	949.44	855.27	664.35	1,709.25	1,577.67	1,314.51	1,184.22	919.77	1,856.31	1,713.12	1,428.03	1,284.84	999.75
78	1,382.88	1,277.10	1,064.25	957.18	745.62	1,897.59	1,751.82	1,460.28	1,313.22	1,021.68	2,042.07	1,884.69	1,571.22	1,413.84	1,100.37
79	1,520.91	1,404.81	1,170.03	1,052.64	819.15	2,069.16	1,909.20	1,590.57	1,431.90	1,113.27	2,204.61	2,035.62	1,696.35	1,526.07	1,188.09
80	1,643.46	1,517.04	1,264.20	1,137.78	884.94	2,234.28	2,062.71	1,718.28	1,546.71	1,202.28	2,381.34	2,198.16	1,831.80	1,648.62	1,282.26
81	1,758.27	1,622.82	1,351.92	1,217.76	946.86	2,390.37	2,205.90	1,838.25	1,655.07	1,287.42	2,547.75	2,352.96	1,960.80	1,764.72	1,372.56
82	1,889.85	1,744.08	1,453.83	1,308.06	1,017.81	2,569.68	2,372.31	1,976.28	1,778.91	1,382.88	2,739.96	2,528.40	2,107.86	1,896.30	1,475.76
83	2,040.78	1,884.69	1,569.93	1,412.55	1,099.08	2,774.79	2,561.94	2,134.95	1,920.81	1,495.11	2,959.26	2,730.93	2,275.56	2,048.52	1,593.15
84	2,214.93	2,044.65	1,704.09	1,533.81	1,193.25	3,010.86	2,779.95	2,316.84	2,084.64	1,621.53	3,209.52	2,963.13	2,469.06	2,222.67	1,728.60
85	2,413.59	2,227.83	1,856.31	1,670.55	1,299.03	3,281.76	3,030.21	2,524.53	2,271.69	1,767.30	3,498.48	3,230.16	2,690.94	2,422.62	1,883.40
86	2,631.60	2,429.07	2,024.01	1,821.48	1,416.42	3,577.17	3,302.40	2,751.57	2,476.80	1,925.97	3,814.53	3,520.41	2,933.46	2,640.63	2,053.68
87	2,867.67	2,647.08	2,205.90	1,985.31	1,544.13	3,899.67	3,599.10	2,999.25	2,699.97	2,100.12	4,157.67	3,837.75	3,197.91	2,877.99	2,238.15
88	3,125.67	2,885.73	2,404.56	2,164.62	1,683.45	4,250.55	3,922.89	3,270.15	2,942.49	2,289.75	4,531.77	4,182.18	3,485.58	3,137.28	2,439.39
89	3,406.89	3,145.02	2,621.28	2,359.41	1,834.38	4,632.39	4,276.35	3,564.27	3,206.94	2,494.86	4,939.41	4,558.86	3,799.05	3,419.79	2,659.98
90	3,713.91	3,428.82	2,857.35	2,570.97	2,000.79	5,050.35	4,662.06	3,884.19	3,495.90	2,719.32	5,383.17	4,969.08	4,140.90	3,726.81	2,898.63
91	4,048.02	3,737.13	3,114.06	2,803.17	2,180.10	5,504.43	5,081.31	4,233.78	3,810.66	2,963.13	5,868.21	5,416.71	4,513.71	4,062.21	3,159.21
92	4,413.09	4,073.82	3,393.99	3,054.72	2,376.18	5,999.79	5,537.97	4,615.62	4,153.80	3,231.45	6,395.82	5,904.33	4,920.06	4,428.57	3,444.30
93	4,810.41	4,440.18	3,699.72	3,329.49	2,590.32	6,540.30	6,037.20	5,031.00	4,527.90	3,521.70	6,972.45	6,435.81	5,362.53	4,827.18	3,753.90
94	5,242.56	4,840.08	4,032.54	3,630.06	2,822.52	7,128.54	6,580.29	5,483.79	4,935.54	3,839.04	7,599.39	7,015.02	5,846.28	5,260.62	4,091.88

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	119.97	110.94	92.88	82.56	64.50	187.05	172.86	144.48	130.29	100.62	247.68	228.33	190.92	171.57	134.16
25-29	129.00	118.68	99.33	89.01	69.66	201.24	185.76	154.80	139.32	108.36	265.74	246.39	205.11	184.47	143.19
30-34	139.32	127.71	107.07	96.75	74.82	216.72	199.95	166.41	149.64	116.10	286.38	264.45	220.59	198.66	154.80
35-39	149.64	138.03	114.81	103.20	79.98	233.49	215.43	179.31	161.25	125.13	308.31	283.80	237.36	212.85	166.41
40-44	161.25	148.35	123.84	110.94	86.43	250.26	232.20	193.50	174.15	135.45	331.53	305.73	254.13	229.62	178.02
45	163.83	150.93	125.13	113.52	87.72	255.42	236.07	197.37	176.73	138.03	337.98	310.89	259.29	233.49	181.89
46	163.83	150.93	126.42	113.52	89.01	255.42	236.07	197.37	176.73	138.03	340.56	314.76	261.87	236.07	183.18
47	165.12	152.22	126.42	113.52	89.01	256.71	236.07	197.37	176.73	138.03	344.43	317.34	264.45	238.65	185.76
48	165.12	152.22	127.71	114.81	89.01	256.71	236.07	197.37	178.02	138.03	347.01	319.92	267.03	239.94	187.05
49	166.41	153.51	127.71	114.81	89.01	256.71	237.36	197.37	178.02	138.03	350.88	323.79	269.61	242.52	188.34
50	166.41	153.51	127.71	114.81	89.01	256.71	237.36	197.37	178.02	138.03	353.46	326.37	272.19	245.10	190.92
51	170.28	157.38	130.29	117.39	91.59	264.45	243.81	203.82	183.18	143.19	357.33	330.24	274.77	247.68	192.21
52	172.86	159.96	132.87	119.97	92.88	272.19	251.55	210.27	188.34	147.06	362.49	334.11	278.64	250.26	194.79
53	176.73	162.54	135.45	122.55	95.46	279.93	259.29	215.43	194.79	150.93	366.36	337.98	281.22	254.13	197.37
54	179.31	165.12	138.03	123.84	96.75	288.96	265.74	221.88	199.95	154.80	370.23	341.85	285.09	256.71	199.95
55	183.18	168.99	140.61	126.42	98.04	296.70	273.48	228.33	205.11	159.96	374.10	345.72	287.67	259.29	201.24
56	197.37	181.89	150.93	136.74	105.78	318.63	294.12	245.10	220.59	171.57	398.61	368.94	307.02	276.06	215.43
57	210.27	194.79	162.54	145.77	113.52	341.85	316.05	263.16	236.07	184.47	423.12	390.87	326.37	292.83	228.33
58	224.46	207.69	172.86	156.09	121.26	363.78	336.69	279.93	252.84	196.08	448.92	414.09	344.43	310.89	241.23
59	238.65	220.59	183.18	165.12	127.71	387.00	357.33	297.99	268.32	208.98	473.43	436.02	363.78	327.66	254.13
60	252.84	233.49	194.79	175.44	136.74	408.93	377.97	314.76	283.80	220.59	497.94	459.24	383.13	344.43	268.32
61	276.06	254.13	211.56	190.92	148.35	437.31	403.77	336.69	303.15	236.07	534.06	492.78	410.22	370.23	287.67
62	297.99	274.77	229.62	206.40	161.25	465.69	429.57	357.33	322.50	250.26	570.18	526.32	438.60	394.74	307.02
63	321.21	296.70	246.39	221.88	172.86	492.78	455.37	379.26	341.85	265.74	606.30	559.86	466.98	420.54	326.37
64	343.14	317.34	264.45	237.36	185.76	521.16	481.17	401.19	361.20	281.22	643.71	593.40	495.36	445.05	347.01
65	366.36	337.98	281.22	254.13	197.37	549.54	506.97	421.83	380.55	295.41	679.83	626.94	522.45	470.85	366.36
66	412.80	381.84	317.34	286.38	221.88	615.33	567.60	473.43	425.70	331.53	748.20	690.15	575.34	517.29	402.48
67	460.53	424.41	353.46	318.63	247.68	681.12	629.52	523.74	472.14	366.36	815.28	753.36	628.23	565.02	439.89
68	506.97	468.27	390.87	350.88	273.48	748.20	690.15	575.34	517.29	402.48	883.65	815.28	679.83	611.46	476.01
69	554.70	512.13	426.99	384.42	299.28	813.99	752.07	625.65	563.73	438.60	952.02	878.49	732.72	659.19	513.42
70	601.14	554.70	463.11	416.67	323.79	881.07	812.70	677.25	610.17	474.72	1,020.39	941.70	784.32	705.63	549.54
71	694.02	641.13	534.06	479.88	374.10	1,003.62	927.51	772.71	695.31	540.51	1,146.81	1,059.09	882.36	794.64	617.91
72	786.90	726.27	605.01	544.38	423.12	1,127.46	1,041.03	868.17	780.45	607.59	1,274.52	1,176.48	980.40	882.36	686.28
73	878.49	811.41	675.96	608.88	473.43	1,251.30	1,155.84	963.63	866.88	674.67	1,402.23	1,293.87	1,078.44	971.37	754.65
74	971.37	896.55	746.91	672.09	522.45	1,375.14	1,269.36	1,057.80	952.02	740.46	1,529.94	1,412.55	1,176.48	1,059.09	823.02
75	1,064.25	982.98	819.15	736.59	574.05	1,498.98	1,384.17	1,153.26	1,038.45	807.54	1,657.65	1,529.94	1,274.52	1,146.81	892.68
76	1,212.60	1,119.72	932.67	839.79	652.74	1,695.06	1,564.77	1,302.90	1,172.61	912.03	1,856.31	1,713.12	1,428.03	1,284.84	999.75
77	1,382.88	1,277.10	1,064.25	957.18	745.62	1,914.36	1,767.30	1,473.18	1,326.12	1,030.71	2,078.19	1,919.52	1,599.60	1,439.64	1,119.72
78	1,549.29	1,429.32	1,191.96	1,071.99	834.63	2,125.92	1,962.09	1,634.43	1,471.89	1,144.23	2,287.17	2,110.44	1,759.56	1,582.83	1,231.95
79	1,704.09	1,572.51	1,310.64	1,179.06	917.19	2,316.84	2,138.82	1,781.49	1,603.47	1,247.43	2,469.06	2,279.43	1,900.17	1,709.25	1,329.99
80	1,840.83	1,698.93	1,415.13	1,274.52	990.72	2,502.60	2,309.10	1,924.68	1,732.47	1,346.76	2,667.72	2,462.61	2,051.10	1,845.99	1,435.77
81	1,968.54	1,817.61	1,514.46	1,363.53	1,060.38	2,676.75	2,471.64	2,058.84	1,853.73	1,440.93	2,853.48	2,634.18	2,195.58	1,976.28	1,536.39
82	2,116.89	1,954.35	1,627.98	1,465.44	1,139.07	2,877.99	2,656.11	2,213.64	1,993.05	1,549.29	3,067.62	2,831.55	2,359.41	2,123.34	1,651.20
83	2,285.88	2,110.44	1,758.27	1,582.83	1,230.66	3,107.61	2,868.96	2,390.37	2,151.72	1,673.13	3,314.01	3,058.59	2,549.04	2,293.62	1,784.07
84	2,480.67	2,289.75	1,907.91	1,716.99	1,335.15	3,372.06	3,112.77	2,594.19	2,334.90	1,816.32	3,595.23	3,317.88	2,765.76	2,488.41	1,936.29
85	2,703.84	2,496.15	2,079.48	1,871.79	1,455.12	3,676.50	3,392.70	2,827.68	2,545.17	1,978.86	3,919.02	3,617.16	3,014.73	2,712.87	2,110.44
86	2,946.36	2,720.61	2,266.53	2,040.78	1,586.70	4,006.74	3,698.43	3,081.81	2,773.50	2,156.88	4,271.19	3,942.24	3,285.63	2,956.68	2,300.07
87	3,212.10	2,965.71	2,470.35	2,223.96	1,729.89	4,367.94	4,031.25	3,359.16	3,023.76	2,351.67	4,655.61	4,296.99	3,581.04	3,223.71	2,506.47
88	3,501.06	3,231.45	2,693.52	2,423.91	1,885.98	4,760.10	4,393.74	3,662.31	3,295.95	2,563.23	5,074.86	4,683.99	3,903.54	3,512.67	2,732.22
89	3,815.82	3,522.99	2,936.04	2,641.92	2,054.97	5,188.38	4,789.77	3,991.26	3,592.65	2,794.14	5,531.52	5,105.82	4,254.42	3,830.01	2,978.61
90	4,160.25	3,840.33	3,200.49	2,879.28	2,240.73	5,655.36	5,220.63	4,351.17	3,915.15	3,045.69	6,029.46	5,565.06	4,637.55	4,174.44	3,246.93
91	4,534.35	4,186.05	3,488.16	3,138.57	2,441.97	6,164.91	5,690.19	4,742.04	4,268.61	3,319.17	6,571.26	6,066.87	5,055.51	4,549.83	3,538.47
92	4,941.99	4,562.73	3,801.63	3,421.08	2,661.27	6,719.61	6,202.32	5,169.03	4,651.74	3,618.45	7,163.37	6,612.54	5,509.59	4,958.76	3,857.10
93	5,387.04	4,972.95	4,143.48	3,729.39	2,899.92	7,324.62	6,760.89	5,634.72	5,070.99	3,944.82	7,808.37	7,207.23	6,006.24	5,405.10	4,204.11
94	5,872.08	5,420.58	4,517.58	4,064.79	3,161.79	7,983.81	7,369.77	6,141.69	5,527.65	4,299.57	8,510.13	7,856.10	6,546.75	5,891.43	4,583.37

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	37.41	34.83	28.38	25.80	19.35	58.05	54.18	45.15	39.99	32.25	78.69	72.24	60.63	54.18	42.57
25-29	39.99	37.41	30.96	28.38	21.93	63.21	58.05	47.73	43.86	33.54	85.14	78.69	65.79	59.34	46.44
30-34	43.86	39.99	33.54	29.67	23.22	67.08	61.92	51.60	46.44	36.12	91.59	83.85	69.66	63.21	49.02
35-39	46.44	42.57	36.12	32.25	25.80	72.24	67.08	55.47	50.31	38.70	98.04	90.30	74.82	68.37	52.89
40-44	50.31	46.44	38.70	34.83	27.09	77.40	72.24	59.34	54.18	41.28	105.78	96.75	81.27	73.53	56.76
45	51.60	46.44	38.70	34.83	27.09	79.98	73.53	60.63	55.47	42.57	107.07	99.33	82.56	74.82	58.05
46	51.60	47.73	39.99	36.12	28.38	79.98	73.53	61.92	55.47	43.86	109.65	100.62	83.85	76.11	59.34
47	52.89	47.73	39.99	36.12	28.38	79.98	73.53	61.92	55.47	43.86	110.94	101.91	85.14	76.11	59.34
48	52.89	49.02	41.28	36.12	28.38	81.27	74.82	61.92	55.47	43.86	112.23	103.20	86.43	77.40	60.63
49	54.18	49.02	41.28	37.41	28.38	81.27	74.82	61.92	56.76	43.86	113.52	104.49	86.43	78.69	60.63
50	54.18	50.31	41.28	37.41	28.38	81.27	74.82	63.21	56.76	43.86	114.81	105.78	87.72	78.69	61.92
51	55.47	50.31	42.57	38.70	29.67	82.56	76.11	63.21	56.76	43.86	116.10	107.07	90.30	81.27	63.21
52	55.47	51.60	42.57	38.70	29.67	83.85	77.40	64.50	58.05	45.15	118.68	109.65	91.59	82.56	64.50
53	56.76	51.60	43.86	38.70	30.96	85.14	78.69	65.79	59.34	46.44	121.26	112.23	92.88	83.85	64.50
54	56.76	52.89	43.86	39.99	30.96	86.43	79.98	65.79	59.34	46.44	123.84	113.52	95.46	85.14	67.08
55	58.05	52.89	45.15	39.99	32.25	87.72	79.98	67.08	60.63	46.44	125.13	116.10	96.75	86.43	68.37
56	63.21	58.05	47.73	43.86	33.54	95.46	87.72	73.53	65.79	51.60	130.29	119.97	100.62	90.30	70.95
57	67.08	61.92	51.60	46.44	36.12	103.20	94.17	78.69	70.95	55.47	135.45	125.13	104.49	94.17	73.53
58	72.24	67.08	55.47	50.31	38.70	110.94	101.91	85.14	76.11	59.34	140.61	129.00	108.36	96.75	76.11
59	77.40	70.95	59.34	52.89	41.28	117.39	108.36	90.30	81.27	63.21	145.77	134.16	112.23	100.62	78.69
60	82.56	76.11	63.21	56.76	43.86	125.13	116.10	96.75	86.43	68.37	149.64	138.03	114.81	104.49	79.98
61	90.30	82.56	69.66	61.92	49.02	135.45	125.13	104.49	94.17	73.53	161.25	149.64	123.84	112.23	86.43
62	98.04	90.30	74.82	67.08	52.89	144.48	134.16	110.94	100.62	77.40	172.86	159.96	132.87	119.97	92.88
63	105.78	96.75	81.27	73.53	56.76	154.80	143.19	118.68	107.07	82.56	184.47	170.28	141.90	127.71	99.33
64	113.52	104.49	86.43	78.69	60.63	163.83	152.22	126.42	113.52	89.01	196.08	180.60	150.93	135.45	105.78
65	121.26	110.94	92.88	83.85	64.50	174.15	161.25	134.16	119.97	94.17	207.69	192.21	159.96	144.48	112.23
66	135.45	125.13	104.49	94.17	73.53	193.50	178.02	148.35	134.16	104.49	227.04	210.27	175.44	157.38	122.55
67	149.64	138.03	114.81	103.20	79.98	212.85	196.08	163.83	147.06	114.81	246.39	227.04	189.63	170.28	132.87
68	163.83	152.22	126.42	113.52	89.01	232.20	214.14	178.02	161.25	125.13	265.74	245.10	205.11	184.47	143.19
69	179.31	165.12	138.03	123.84	96.75	251.55	232.20	193.50	174.15	135.45	285.09	263.16	219.30	197.37	153.51
70	193.50	179.31	148.35	134.16	104.49	270.90	250.26	207.69	187.05	145.77	304.44	281.22	234.78	211.56	163.83
71	221.88	205.11	170.28	153.51	118.68	307.02	283.80	236.07	212.85	165.12	344.43	317.34	264.45	238.65	185.76
72	250.26	230.91	192.21	172.86	134.16	343.14	317.34	264.45	237.36	185.76	384.42	354.75	295.41	265.74	206.40
73	277.35	256.71	214.14	192.21	149.64	379.26	350.88	291.54	263.16	203.82	424.41	390.87	326.37	292.83	228.33
74	305.73	282.51	234.78	211.56	163.83	415.38	383.13	319.92	287.67	224.46	463.11	428.28	356.04	321.21	248.97
75	334.11	308.31	256.71	230.91	179.31	451.50	416.67	348.30	313.47	243.81	503.10	464.40	387.00	348.30	270.90
76	383.13	354.75	295.41	265.74	206.40	509.55	470.85	392.16	353.46	274.77	561.15	518.58	432.15	388.29	303.15
77	433.44	399.90	332.82	300.57	233.49	567.60	523.74	436.02	392.16	305.73	620.49	572.76	477.30	429.57	334.11
78	483.75	446.34	371.52	334.11	260.58	624.36	576.63	481.17	432.15	336.69	678.54	625.65	521.16	469.56	365.07
79	532.77	491.49	410.22	368.94	287.67	682.41	629.52	525.03	472.14	367.65	736.59	679.83	566.31	509.55	396.03
80	583.08	537.93	447.63	403.77	313.47	740.46	683.70	568.89	512.13	398.61	794.64	734.01	611.46	550.83	428.28
81	623.07	575.34	479.88	432.15	335.40	792.06	731.43	608.88	548.25	425.70	850.11	785.61	654.03	588.24	457.95
82	670.80	619.20	516.00	464.40	361.20	851.40	785.61	655.32	589.53	459.24	914.61	843.66	703.05	633.39	492.78
83	723.69	668.22	557.28	500.52	389.58	919.77	848.82	706.92	637.26	495.36	986.85	912.03	759.81	683.70	531.48
84	785.61	724.98	603.72	543.09	423.12	998.46	921.06	767.55	691.44	537.93	1,070.70	989.43	824.31	741.75	576.63
85	856.56	790.77	657.90	592.11	460.53	1,087.47	1,003.62	837.21	753.36	585.66	1,167.45	1,078.44	897.84	808.83	628.23
86	932.67	861.72	717.24	646.29	501.81	1,185.51	1,093.92	912.03	820.44	638.55	1,273.23	1,175.19	979.11	881.07	684.99
87	1,016.52	939.12	781.74	704.34	546.96	1,292.58	1,193.25	994.59	895.26	696.60	1,386.75	1,280.97	1,066.83	961.05	746.91
88	1,108.11	1,022.97	852.69	767.55	597.27	1,408.68	1,300.32	1,083.60	975.24	758.52	1,511.88	1,395.78	1,163.58	1,047.48	813.99
89	1,208.73	1,115.85	930.09	837.21	651.45	1,535.10	1,417.71	1,181.64	1,062.96	826.89	1,648.62	1,520.91	1,268.07	1,141.65	887.52
90	1,317.09	1,215.18	1,012.65	912.03	709.50	1,673.13	1,545.42	1,287.42	1,158.42	901.71	1,796.97	1,658.94	1,381.59	1,243.56	967.50
91	1,435.77	1,324.83	1,104.24	993.30	772.71	1,824.06	1,683.45	1,403.52	1,262.91	982.98	1,958.22	1,807.29	1,506.72	1,355.79	1,055.22
92	1,564.77	1,444.80	1,203.57	1,083.60	842.37	1,987.89	1,835.67	1,529.94	1,376.43	1,070.70	2,134.95	1,969.83	1,642.17	1,478.34	1,149.39
93	1,705.38	1,575.09	1,311.93	1,180.35	918.48	2,167.20	2,000.79	1,666.68	1,500.27	1,166.16	2,327.16	2,147.85	1,789.23	1,611.21	1,252.59
94	1,858.89	1,715.70	1,430.61	1,287.42	1,001.04	2,361.99	2,180.10	1,817.61	1,635.72	1,271.94	2,536.14	2,341.35	1,950.48	1,755.69	1,364.82

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	47.73	43.86	36.12	32.25	25.80	70.95	64.50	54.18	49.02	37.41	94.17	86.43	72.24	65.79	50.31
25-29	50.31	46.44	38.70	34.83	27.09	76.11	69.66	58.05	52.89	41.28	100.62	92.88	77.40	69.66	54.18
30-34	54.18	50.31	42.57	37.41	29.67	81.27	74.82	63.21	56.76	43.86	108.36	100.62	83.85	74.82	59.34
35-39	58.05	54.18	45.15	39.99	32.25	87.72	81.27	67.08	60.63	46.44	117.39	108.36	90.30	81.27	63.21
40-44	63.21	58.05	49.02	43.86	34.83	94.17	86.43	72.24	65.79	50.31	126.42	116.10	96.75	87.72	68.37
45	64.50	59.34	49.02	43.86	34.83	96.75	89.01	73.53	67.08	51.60	129.00	118.68	99.33	89.01	69.66
46	64.50	59.34	50.31	45.15	34.83	96.75	89.01	74.82	67.08	52.89	130.29	119.97	100.62	90.30	70.95
47	65.79	60.63	50.31	45.15	34.83	96.75	89.01	74.82	67.08	52.89	132.87	122.55	101.91	91.59	70.95
48	65.79	60.63	50.31	45.15	34.83	96.75	89.01	74.82	67.08	52.89	134.16	123.84	103.20	92.88	72.24
49	65.79	60.63	51.60	46.44	36.12	96.75	90.30	74.82	67.08	52.89	136.74	126.42	104.49	94.17	73.53
50	67.08	61.92	51.60	46.44	36.12	98.04	90.30	74.82	67.08	52.89	138.03	127.71	107.07	95.46	74.82
51	68.37	63.21	52.89	47.73	37.41	99.33	92.88	77.40	69.66	54.18	140.61	130.29	108.36	98.04	76.11
52	69.66	64.50	52.89	47.73	37.41	101.91	94.17	78.69	70.95	55.47	143.19	132.87	110.94	99.33	77.40
53	70.95	64.50	54.18	49.02	37.41	104.49	96.75	79.98	72.24	55.47	145.77	134.16	112.23	100.62	78.69
54	72.24	65.79	55.47	50.31	38.70	107.07	99.33	82.56	73.53	58.05	148.35	136.74	113.52	103.20	79.98
55	73.53	67.08	56.76	50.31	39.99	109.65	100.62	83.85	76.11	59.34	150.93	139.32	116.10	104.49	81.27
56	77.40	72.24	59.34	54.18	41.28	117.39	108.36	90.30	81.27	63.21	157.38	145.77	121.26	109.65	85.14
57	82.56	76.11	63.21	56.76	43.86	126.42	116.10	96.75	87.72	68.37	165.12	152.22	126.42	114.81	89.01
58	86.43	79.98	67.08	60.63	46.44	134.16	123.84	103.20	92.88	72.24	172.86	158.67	132.87	119.97	92.88
59	91.59	83.85	69.66	63.21	49.02	141.90	131.58	109.65	98.04	77.40	179.31	166.41	138.03	123.84	96.75
60	95.46	87.72	73.53	65.79	51.60	150.93	139.32	116.10	104.49	81.27	187.05	172.86	143.19	129.00	100.62
61	104.49	96.75	81.27	72.24	56.76	163.83	150.93	125.13	113.52	87.72	199.95	184.47	153.51	138.03	107.07
62	113.52	105.78	87.72	78.69	61.92	175.44	162.54	135.45	121.26	95.46	212.85	196.08	163.83	147.06	114.81
63	122.55	113.52	94.17	85.14	65.79	188.34	174.15	145.77	130.29	101.91	225.75	207.69	172.86	156.09	121.26
64	132.87	122.55	101.91	91.59	70.95	201.24	185.76	154.80	139.32	108.36	238.65	219.30	183.18	165.12	127.71
65	141.90	130.29	108.36	98.04	76.11	214.14	197.37	165.12	148.35	116.10	251.55	232.20	193.50	174.15	135.45
66	158.67	147.06	122.55	109.65	86.43	238.65	219.30	183.18	165.12	127.71	276.06	254.13	211.56	190.92	148.35
67	176.73	162.54	135.45	122.55	95.46	261.87	241.23	201.24	180.60	140.61	300.57	277.35	230.91	207.69	161.25
68	193.50	178.02	148.35	134.16	104.49	285.09	263.16	219.30	197.37	153.51	325.08	299.28	250.26	224.46	175.44
69	210.27	194.79	162.54	145.77	113.52	309.60	285.09	237.36	214.14	166.41	349.59	322.50	268.32	241.23	188.34
70	228.33	210.27	175.44	157.38	122.55	332.82	307.02	255.42	230.91	179.31	374.10	345.72	287.67	259.29	201.24
71	264.45	243.81	202.53	183.18	141.90	377.97	348.30	290.25	261.87	203.82	423.12	390.87	325.08	292.83	227.04
72	299.28	276.06	230.91	207.69	161.25	423.12	389.58	325.08	292.83	227.04	472.14	436.02	363.78	327.66	254.13
73	335.40	309.60	258.00	232.20	180.60	466.98	430.86	359.91	323.79	251.55	521.16	481.17	401.19	361.20	281.22
74	371.52	343.14	285.09	256.71	199.95	512.13	472.14	393.45	354.75	276.06	570.18	526.32	438.60	394.74	307.02
75	406.35	375.39	313.47	281.22	219.30	557.28	514.71	428.28	385.71	299.28	620.49	572.76	477.30	429.57	334.11
76	465.69	429.57	357.33	322.50	250.26	629.52	580.50	483.75	436.02	339.27	695.31	641.13	535.35	481.17	375.39
77	523.74	483.75	402.48	362.49	281.22	701.76	647.58	539.22	486.33	377.97	770.13	710.79	592.11	532.77	414.09
78	581.79	536.64	447.63	402.48	313.47	774.00	714.66	595.98	536.64	416.67	846.24	780.45	650.16	585.66	455.37
79	639.84	590.82	492.78	442.47	344.43	846.24	781.74	651.45	585.66	456.66	921.06	850.11	708.21	637.26	495.36
80	697.89	645.00	536.64	483.75	375.39	918.48	848.82	706.92	635.97	495.36	995.88	919.77	766.26	690.15	536.64
81	746.91	690.15	574.05	517.29	402.48	982.98	908.16	755.94	681.12	528.90	1,065.54	984.27	820.44	737.88	574.05
82	803.67	741.75	617.91	555.99	432.15	1,056.51	975.24	812.70	731.43	568.89	1,145.52	1,057.80	881.07	793.35	616.62
83	866.88	801.09	666.93	599.85	466.98	1,141.65	1,053.93	878.49	790.77	615.33	1,237.11	1,141.65	952.02	856.56	666.93
84	941.70	868.17	723.69	651.45	506.97	1,238.40	1,142.94	953.31	857.85	666.93	1,342.89	1,239.69	1,033.29	930.09	723.69
85	1,025.55	946.86	789.48	710.79	552.12	1,350.63	1,246.14	1,038.45	935.25	727.56	1,462.86	1,350.63	1,126.17	1,012.65	788.19
86	1,118.43	1,032.00	860.43	774.00	602.43	1,471.89	1,358.37	1,132.62	1,019.10	793.35	1,595.73	1,471.89	1,226.79	1,104.24	859.14
87	1,219.05	1,124.88	937.83	843.66	656.61	1,604.76	1,480.92	1,234.53	1,110.69	864.30	1,738.92	1,604.76	1,337.73	1,203.57	936.54
88	1,328.70	1,226.79	1,021.68	919.77	714.66	1,749.24	1,613.79	1,345.47	1,210.02	941.70	1,895.01	1,749.24	1,457.70	1,311.93	1,020.39
89	1,447.38	1,336.44	1,113.27	1,002.33	779.16	1,905.33	1,759.56	1,466.73	1,319.67	1,026.84	2,065.29	1,906.62	1,589.28	1,430.61	1,111.98
90	1,577.67	1,456.41	1,213.89	1,092.63	850.11	2,076.90	1,918.23	1,598.31	1,438.35	1,118.43	2,251.05	2,078.19	1,732.47	1,558.32	1,212.60
91	1,720.86	1,587.99	1,323.54	1,190.67	926.22	2,263.95	2,089.80	1,741.50	1,567.35	1,219.05	2,454.87	2,265.24	1,888.56	1,698.93	1,322.25
92	1,875.66	1,731.18	1,442.22	1,297.74	1,010.07	2,467.77	2,278.14	1,898.88	1,709.25	1,328.70	2,675.46	2,469.06	2,057.55	1,852.44	1,440.93
93	2,043.36	1,887.27	1,572.51	1,415.13	1,100.37	2,690.94	2,483.25	2,069.16	1,862.76	1,448.67	2,915.40	2,692.23	2,243.31	2,018.85	1,569.93
94	2,227.83	2,056.26	1,714.41	1,542.84	1,199.70	2,932.17	2,706.42	2,256.21	2,030.46	1,578.96	3,178.56	2,933.46	2,444.55	2,200.74	1,711.83

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	47.73	43.86	37.41	33.54	25.80	73.53	68.37	56.76	51.60	39.99	99.33	91.59	76.11	68.37	52.89
25-29	51.60	47.73	39.99	36.12	28.38	78.69	73.53	60.63	55.47	42.57	107.07	99.33	82.56	73.53	58.05
30-34	55.47	51.60	42.57	38.70	29.67	85.14	78.69	65.79	59.34	46.44	114.81	105.78	89.01	79.98	61.92
35-39	59.34	55.47	46.44	41.28	32.25	91.59	85.14	70.95	63.21	50.31	123.84	114.81	95.46	85.14	67.08
40-44	64.50	59.34	49.02	43.86	34.83	98.04	90.30	76.11	68.37	52.89	132.87	122.55	101.91	91.59	70.95
45	65.79	60.63	50.31	45.15	34.83	100.62	92.88	77.40	69.66	54.18	135.45	125.13	104.49	94.17	73.53
46	65.79	60.63	50.31	45.15	34.83	101.91	94.17	78.69	70.95	55.47	138.03	127.71	107.07	95.46	74.82
47	65.79	60.63	51.60	46.44	36.12	103.20	95.46	78.69	70.95	55.47	141.90	130.29	108.36	98.04	76.11
48	67.08	61.92	51.60	46.44	36.12	104.49	95.46	79.98	72.24	55.47	144.48	132.87	110.94	99.33	77.40
49	67.08	61.92	51.60	46.44	36.12	104.49	96.75	81.27	72.24	56.76	147.06	135.45	113.52	101.91	79.98
50	67.08	61.92	51.60	46.44	36.12	105.78	98.04	81.27	73.53	56.76	149.64	138.03	114.81	103.20	79.98
51	69.66	64.50	52.89	47.73	37.41	108.36	99.33	82.56	74.82	58.05	150.93	139.32	116.10	104.49	81.27
52	70.95	65.79	55.47	49.02	38.70	109.65	101.91	85.14	76.11	59.34	153.51	141.90	117.39	105.78	82.56
53	73.53	67.08	56.76	50.31	39.99	112.23	103.20	86.43	77.40	60.63	154.80	143.19	118.68	107.07	82.56
54	74.82	69.66	58.05	51.60	41.28	113.52	104.49	87.72	78.69	61.92	157.38	144.48	119.97	108.36	83.85
55	77.40	70.95	59.34	52.89	41.28	116.10	107.07	89.01	79.98	61.92	158.67	145.77	122.55	109.65	86.43
56	82.56	76.11	63.21	56.76	43.86	125.13	116.10	96.75	86.43	68.37	166.41	153.51	127.71	114.81	89.01
57	87.72	81.27	67.08	60.63	46.44	134.16	123.84	103.20	92.88	72.24	174.15	161.25	134.16	119.97	94.17
58	92.88	85.14	70.95	64.50	50.31	144.48	132.87	110.94	99.33	77.40	181.89	167.70	139.32	126.42	98.04
59	98.04	90.30	74.82	67.08	52.89	153.51	141.90	118.68	105.78	82.56	189.63	175.44	145.77	131.58	101.91
60	103.20	95.46	78.69	70.95	55.47	162.54	150.93	125.13	112.23	87.72	197.37	181.89	152.22	136.74	107.07
61	110.94	103.20	85.14	77.40	59.34	175.44	162.54	135.45	121.26	95.46	210.27	194.79	162.54	145.77	113.52
62	119.97	110.94	92.88	82.56	64.50	188.34	174.15	145.77	130.29	101.91	224.46	207.69	172.86	156.09	121.26
63	129.00	118.68	99.33	89.01	69.66	201.24	185.76	154.80	139.32	108.36	238.65	219.30	183.18	165.12	127.71
64	136.74	126.42	105.78	95.46	73.53	214.14	197.37	165.12	148.35	116.10	251.55	232.20	193.50	174.15	135.45
65	145.77	134.16	112.23	100.62	78.69	227.04	210.27	175.44	157.38	122.55	265.74	245.10	203.82	184.47	143.19
66	165.12	152.22	126.42	113.52	89.01	252.84	233.49	194.79	175.44	136.74	292.83	270.90	225.75	202.53	158.67
67	183.18	168.99	140.61	126.42	98.04	278.64	256.71	214.14	193.50	149.64	319.92	295.41	246.39	221.88	172.86
68	202.53	187.05	156.09	140.61	109.65	304.44	281.22	233.49	210.27	163.83	348.30	321.21	268.32	241.23	188.34
69	220.59	203.82	170.28	153.51	118.68	330.24	304.44	254.13	228.33	178.02	375.39	347.01	288.96	260.58	202.53
70	239.94	221.88	184.47	166.41	129.00	356.04	328.95	273.48	246.39	190.92	402.48	371.52	309.60	278.64	216.72
71	278.64	256.71	214.14	192.21	149.64	403.77	372.81	310.89	279.93	218.01	456.66	420.54	350.88	316.05	245.10
72	317.34	292.83	243.81	219.30	170.28	451.50	416.67	348.30	313.47	243.81	509.55	469.56	392.16	352.17	274.77
73	354.75	327.66	273.48	246.39	190.92	500.52	461.82	384.42	345.72	269.61	562.44	519.87	432.15	389.58	303.15
74	393.45	363.78	303.15	272.19	212.85	548.25	505.68	421.83	379.26	295.41	615.33	568.89	473.43	425.70	331.53
75	432.15	398.61	332.82	299.28	233.49	595.98	550.83	459.24	412.80	321.21	669.51	617.91	514.71	463.11	359.91
76	503.10	464.40	387.00	348.30	270.90	684.99	632.10	526.32	473.43	368.94	759.81	701.76	584.37	526.32	408.93
77	574.05	530.19	441.18	397.32	308.31	772.71	713.37	594.69	535.35	416.67	851.40	785.61	655.32	589.53	459.24
78	645.00	594.69	495.36	446.34	347.01	860.43	794.64	661.77	595.98	463.11	941.70	869.46	724.98	652.74	506.97
79	715.95	660.48	550.83	495.36	385.71	949.44	875.91	730.14	656.61	510.84	1,033.29	953.31	794.64	714.66	555.99
80	786.90	726.27	605.01	544.38	423.12	1,037.16	957.18	798.51	718.53	558.57	1,123.59	1,037.16	864.30	777.87	605.01
81	841.08	776.58	647.58	583.08	452.79	1,109.40	1,024.26	853.98	768.84	597.27	1,202.28	1,110.69	924.93	833.34	647.58
82	904.29	834.63	695.31	625.65	486.33	1,193.25	1,101.66	917.19	825.60	642.42	1,292.58	1,193.25	994.59	895.26	696.60
83	976.53	901.71	752.07	675.96	526.32	1,288.71	1,189.38	990.72	892.68	694.02	1,397.07	1,288.71	1,074.57	966.21	752.07
84	1,060.38	977.82	815.28	734.01	570.18	1,398.36	1,290.00	1,075.86	967.50	753.36	1,515.75	1,398.36	1,166.16	1,048.77	816.57
85	1,155.84	1,066.83	888.81	799.80	621.78	1,523.49	1,407.39	1,172.61	1,055.22	820.44	1,651.20	1,524.78	1,270.65	1,142.94	890.10
86	1,259.04	1,162.29	968.79	872.04	678.54	1,661.52	1,533.81	1,278.39	1,149.39	895.26	1,800.84	1,661.52	1,384.17	1,246.14	968.79
87	1,372.56	1,266.78	1,056.51	950.73	739.17	1,811.16	1,671.84	1,393.20	1,253.88	975.24	1,962.09	1,811.16	1,509.30	1,358.37	1,056.51
88	1,496.40	1,381.59	1,150.68	1,035.87	804.96	1,973.70	1,821.48	1,518.33	1,366.11	1,062.96	2,138.82	1,974.99	1,644.75	1,480.92	1,151.97
89	1,630.56	1,505.43	1,253.88	1,128.75	877.20	2,151.72	1,985.31	1,655.07	1,489.95	1,158.42	2,331.03	2,151.72	1,793.10	1,613.79	1,255.17
90	1,777.62	1,640.88	1,367.40	1,230.66	957.18	2,345.22	2,164.62	1,803.42	1,622.82	1,262.91	2,541.30	2,345.22	1,954.35	1,759.56	1,368.69
91	1,937.58	1,787.94	1,489.95	1,341.60	1,043.61	2,555.49	2,359.41	1,965.96	1,769.88	1,376.43	2,769.63	2,556.78	2,131.08	1,918.23	1,491.24
92	2,111.73	1,949.19	1,624.11	1,461.57	1,136.49	2,786.40	2,570.97	2,142.69	1,928.55	1,500.27	3,018.60	2,786.40	2,322.00	2,089.80	1,625.40
93	2,302.65	2,124.63	1,771.17	1,593.15	1,239.69	3,036.66	2,803.17	2,336.19	2,102.70	1,635.72	3,290.79	3,037.95	2,530.98	2,278.14	1,771.17
94	2,509.05	2,316.84	1,929.84	1,737.63	1,350.63	3,310.14	3,054.72	2,546.46	2,291.04	1,782.78	3,587.49	3,311.43	2,759.31	2,483.25	1,931.13

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	54.18	50.31	42.57	37.41	29.67	83.85	77.40	64.50	58.05	45.15	113.52	104.49	86.43	78.69	60.63
25-29	59.34	54.18	45.15	41.28	32.25	90.30	83.85	69.66	61.92	49.02	121.26	112.23	94.17	83.85	65.79
30-34	63.21	58.05	49.02	43.86	34.83	96.75	89.01	74.82	67.08	52.89	130.29	121.26	100.62	90.30	70.95
35-39	68.37	63.21	52.89	47.73	37.41	104.49	96.75	79.98	72.24	55.47	140.61	130.29	108.36	96.75	76.11
40-44	73.53	67.08	56.76	50.31	39.99	112.23	103.20	86.43	77.40	60.63	150.93	139.32	116.10	104.49	81.27
45	74.82	68.37	58.05	51.60	41.28	114.81	105.78	87.72	78.69	61.92	154.80	141.90	118.68	107.07	82.56
46	74.82	69.66	58.05	51.60	41.28	114.81	105.78	87.72	78.69	61.92	156.09	144.48	119.97	108.36	83.85
47	74.82	69.66	58.05	51.60	41.28	114.81	105.78	87.72	79.98	61.92	157.38	145.77	121.26	109.65	85.14
48	76.11	69.66	58.05	52.89	41.28	114.81	105.78	87.72	79.98	61.92	158.67	147.06	122.55	109.65	86.43
49	76.11	69.66	58.05	52.89	41.28	114.81	105.78	87.72	79.98	61.92	161.25	148.35	123.84	110.94	86.43
50	76.11	70.95	59.34	52.89	41.28	114.81	105.78	87.72	79.98	61.92	162.54	149.64	125.13	112.23	87.72
51	78.69	72.24	60.63	54.18	42.57	118.68	109.65	90.30	81.27	63.21	165.12	152.22	126.42	113.52	89.01
52	79.98	73.53	61.92	55.47	43.86	121.26	112.23	92.88	83.85	64.50	167.70	154.80	129.00	116.10	90.30
53	81.27	74.82	63.21	56.76	43.86	125.13	114.81	95.46	86.43	67.08	168.99	156.09	130.29	117.39	91.59
54	83.85	77.40	64.50	58.05	45.15	127.71	118.68	99.33	89.01	69.66	171.57	158.67	131.58	118.68	91.59
55	85.14	78.69	65.79	59.34	46.44	131.58	121.26	101.91	91.59	70.95	174.15	161.25	134.16	119.97	94.17
56	91.59	85.14	70.95	63.21	50.31	141.90	131.58	109.65	98.04	77.40	184.47	170.28	141.90	127.71	99.33
57	98.04	91.59	76.11	68.37	52.89	152.22	140.61	117.39	105.78	82.56	194.79	179.31	149.64	134.16	104.49
58	105.78	96.75	81.27	73.53	56.76	162.54	149.64	125.13	112.23	87.72	205.11	188.34	157.38	141.90	109.65
59	112.23	103.20	86.43	77.40	60.63	172.86	158.67	132.87	119.97	92.88	215.43	198.66	165.12	148.35	116.10
60	118.68	109.65	91.59	82.56	64.50	183.18	168.99	140.61	126.42	98.04	225.75	207.69	172.86	156.09	121.26
61	127.71	118.68	98.04	89.01	68.37	196.08	180.60	150.93	135.45	105.78	241.23	223.17	185.76	166.41	130.29
62	138.03	126.42	105.78	95.46	73.53	210.27	193.50	161.25	145.77	113.52	258.00	237.36	197.37	178.02	138.03
63	147.06	135.45	113.52	101.91	79.98	223.17	206.40	171.57	154.80	119.97	273.48	252.84	210.27	189.63	147.06
64	156.09	144.48	119.97	108.36	83.85	237.36	219.30	181.89	163.83	127.71	290.25	267.03	223.17	199.95	156.09
65	165.12	153.51	127.71	114.81	89.01	250.26	230.91	192.21	172.86	134.16	305.73	282.51	234.78	211.56	163.83
66	187.05	172.86	143.19	129.00	100.62	279.93	259.29	215.43	193.50	150.93	336.69	310.89	259.29	233.49	181.89
67	207.69	192.21	159.96	144.48	112.23	309.60	286.38	238.65	214.14	167.70	366.36	339.27	282.51	254.13	197.37
68	229.62	211.56	176.73	158.67	123.84	339.27	313.47	261.87	234.78	183.18	397.32	366.36	305.73	274.77	214.14
69	250.26	230.91	192.21	174.15	134.16	368.94	340.56	283.80	255.42	198.66	428.28	394.74	328.95	296.70	230.91
70	272.19	251.55	208.98	188.34	145.77	398.61	368.94	307.02	276.06	215.43	457.95	423.12	352.17	317.34	246.39
71	313.47	290.25	241.23	218.01	168.99	454.08	419.25	349.59	314.76	245.10	516.00	477.30	397.32	357.33	278.64
72	356.04	328.95	273.48	246.39	190.92	509.55	470.85	392.16	353.46	274.77	574.05	530.19	442.47	397.32	309.60
73	398.61	367.65	305.73	276.06	214.14	565.02	522.45	434.73	390.87	304.44	632.10	584.37	486.33	437.31	340.56
74	439.89	406.35	339.27	304.44	237.36	620.49	572.76	477.30	429.57	334.11	690.15	637.26	531.48	478.59	371.52
75	482.46	445.05	371.52	334.11	260.58	675.96	624.36	519.87	468.27	363.78	748.20	691.44	575.34	518.58	402.48
76	549.54	508.26	423.12	380.55	296.70	763.68	705.63	588.24	528.90	411.51	838.50	774.00	645.00	580.50	451.50
77	626.94	579.21	482.46	434.73	337.98	863.01	797.22	664.35	597.27	465.69	939.12	866.88	722.40	650.16	505.68
78	701.76	648.87	540.51	486.33	377.97	958.47	884.94	737.88	663.06	516.00	1,033.29	953.31	794.64	714.66	555.99
79	772.71	713.37	594.69	535.35	416.67	1,044.90	964.92	803.67	723.69	562.44	1,115.85	1,029.42	857.85	772.71	601.14
80	834.63	770.13	642.42	577.92	450.21	1,128.75	1,042.32	868.17	781.74	607.59	1,204.86	1,111.98	926.22	834.63	648.87
81	892.68	824.31	686.28	617.91	479.88	1,207.44	1,114.56	928.80	835.92	650.16	1,288.71	1,189.38	992.01	892.68	694.02
82	959.76	886.23	737.88	664.35	516.00	1,297.74	1,198.41	998.46	899.13	699.18	1,385.46	1,279.68	1,065.54	959.76	745.62
83	1,035.87	957.18	797.22	717.24	558.57	1,402.23	1,293.87	1,078.44	970.08	754.65	1,496.40	1,381.59	1,150.68	1,035.87	804.96
84	1,124.88	1,038.45	865.59	779.16	606.30	1,520.91	1,403.52	1,170.03	1,052.64	819.15	1,624.11	1,498.98	1,248.72	1,123.59	874.62
85	1,225.50	1,131.33	942.99	848.82	660.48	1,657.65	1,529.94	1,275.81	1,148.10	892.68	1,769.88	1,633.14	1,360.95	1,225.50	953.31
86	1,336.44	1,233.24	1,028.13	924.93	719.82	1,807.29	1,667.97	1,390.62	1,251.30	973.95	1,929.84	1,780.20	1,483.50	1,335.15	1,038.45
87	1,456.41	1,344.18	1,119.72	1,008.78	784.32	1,969.83	1,818.90	1,515.75	1,363.53	1,061.67	2,102.70	1,941.45	1,617.66	1,456.41	1,132.62
88	1,587.99	1,465.44	1,221.63	1,099.08	855.27	2,146.56	1,981.44	1,651.20	1,486.08	1,155.84	2,292.33	2,115.60	1,763.43	1,586.70	1,234.53
89	1,729.89	1,597.02	1,331.28	1,198.41	931.38	2,340.06	2,160.75	1,800.84	1,620.24	1,260.33	2,498.73	2,306.52	1,922.10	1,729.89	1,345.47
90	1,885.98	1,741.50	1,451.25	1,305.48	1,016.52	2,551.62	2,354.25	1,962.09	1,766.01	1,373.85	2,723.19	2,514.21	2,094.96	1,884.69	1,466.73
91	2,056.26	1,897.59	1,581.54	1,422.87	1,106.82	2,781.24	2,567.10	2,138.82	1,924.68	1,497.69	2,968.29	2,739.96	2,283.30	2,054.97	1,598.31
92	2,240.73	2,067.87	1,723.44	1,551.87	1,206.15	3,031.50	2,798.01	2,331.03	2,098.83	1,631.85	3,235.32	2,986.35	2,488.41	2,239.44	1,741.50
93	2,441.97	2,254.92	1,878.24	1,691.19	1,314.51	3,303.69	3,049.56	2,541.30	2,287.17	1,778.91	3,526.86	3,255.96	2,712.87	2,441.97	1,898.88
94	2,662.56	2,457.45	2,047.23	1,843.41	1,433.19	3,600.39	3,324.33	2,769.63	2,493.57	1,938.87	3,844.20	3,548.79	2,956.68	2,661.27	2,069.16

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

4380 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	58.05	54.18	45.15	39.99	32.25	91.59	83.85	69.66	63.21	49.02	119.97	110.94	92.88	83.85	64.50
25-29	63.21	58.05	49.02	43.86	34.83	98.04	90.30	76.11	68.37	52.89	129.00	119.97	99.33	90.30	69.66
30-34	67.08	61.92	51.60	46.44	36.12	105.78	98.04	81.27	73.53	56.76	139.32	129.00	107.07	96.75	74.82
35-39	72.24	67.08	55.47	50.31	38.70	113.52	104.49	87.72	78.69	61.92	149.64	138.03	114.81	103.20	79.98
40-44	78.69	72.24	60.63	54.18	42.57	122.55	112.23	94.17	85.14	65.79	161.25	148.35	123.84	110.94	86.43
45	79.98	73.53	61.92	55.47	43.86	125.13	114.81	95.46	86.43	67.08	163.83	152.22	126.42	113.52	89.01
46	79.98	73.53	61.92	55.47	43.86	125.13	114.81	95.46	86.43	67.08	166.41	153.51	127.71	114.81	89.01
47	79.98	74.82	61.92	55.47	43.86	125.13	114.81	95.46	86.43	67.08	167.70	154.80	129.00	116.10	90.30
48	81.27	74.82	61.92	55.47	43.86	125.13	114.81	96.75	86.43	68.37	168.99	156.09	130.29	117.39	91.59
49	81.27	74.82	61.92	55.47	43.86	125.13	116.10	96.75	86.43	68.37	170.28	157.38	131.58	118.68	91.59
50	81.27	74.82	61.92	56.76	43.86	125.13	116.10	96.75	86.43	68.37	171.57	158.67	132.87	118.68	92.88
51	82.56	76.11	63.21	56.76	43.86	129.00	118.68	99.33	89.01	69.66	174.15	161.25	134.16	119.97	94.17
52	83.85	77.40	64.50	58.05	45.15	132.87	122.55	101.91	91.59	70.95	176.73	162.54	135.45	122.55	95.46
53	86.43	79.98	65.79	59.34	46.44	136.74	126.42	105.78	94.17	73.53	178.02	165.12	136.74	123.84	95.46
54	87.72	81.27	67.08	60.63	46.44	140.61	130.29	108.36	96.75	76.11	180.60	166.41	139.32	125.13	98.04
55	89.01	82.56	68.37	61.92	47.73	144.48	132.87	110.94	99.33	77.40	183.18	168.99	140.61	126.42	98.04
56	95.46	89.01	73.53	65.79	51.60	154.80	143.19	119.97	107.07	83.85	194.79	179.31	149.64	134.16	104.49
57	103.20	95.46	78.69	70.95	55.47	166.41	153.51	127.71	114.81	89.01	206.40	190.92	158.67	143.19	110.94
58	109.65	100.62	83.85	76.11	59.34	178.02	163.83	136.74	122.55	95.46	218.01	201.24	167.70	150.93	117.39
59	116.10	107.07	89.01	79.98	61.92	188.34	174.15	144.48	130.29	100.62	229.62	212.85	176.73	159.96	123.84
60	123.84	113.52	94.17	85.14	65.79	199.95	184.47	153.51	138.03	107.07	242.52	223.17	185.76	167.70	130.29
61	134.16	123.84	103.20	92.88	72.24	212.85	197.37	163.83	147.06	114.81	260.58	239.94	199.95	180.60	140.61
62	145.77	134.16	112.23	100.62	78.69	227.04	208.98	174.15	157.38	122.55	277.35	256.71	214.14	192.21	149.64
63	156.09	144.48	119.97	108.36	83.85	239.94	221.88	184.47	166.41	129.00	295.41	273.48	227.04	205.11	158.67
64	167.70	154.80	129.00	116.10	90.30	254.13	234.78	194.79	175.44	136.74	313.47	288.96	241.23	216.72	168.99
65	178.02	165.12	136.74	123.84	95.46	267.03	246.39	206.40	185.76	144.48	331.53	305.73	255.42	229.62	179.31
66	201.24	185.76	154.80	139.32	108.36	299.28	277.35	230.91	207.69	161.25	363.78	336.69	279.93	252.84	196.08
67	224.46	206.40	172.86	154.80	121.26	331.53	307.02	255.42	229.62	179.31	397.32	366.36	305.73	274.77	214.14
68	247.68	228.33	189.63	171.57	132.87	365.07	336.69	279.93	252.84	196.08	430.86	397.32	331.53	297.99	232.20
69	269.61	248.97	207.69	187.05	145.77	397.32	366.36	305.73	274.77	214.14	463.11	428.28	357.33	321.21	250.26
70	292.83	270.90	225.75	202.53	158.67	429.57	396.03	330.24	296.70	230.91	496.65	459.24	381.84	344.43	267.03
71	337.98	312.18	260.58	233.49	181.89	488.91	451.50	376.68	339.27	263.16	558.57	516.00	429.57	387.00	300.57
72	383.13	353.46	295.41	265.74	206.40	549.54	506.97	423.12	380.55	296.70	620.49	572.76	477.30	429.57	334.11
73	428.28	394.74	328.95	296.70	230.91	610.17	562.44	469.56	421.83	328.95	682.41	630.81	525.03	473.43	367.65
74	473.43	437.31	363.78	327.66	254.13	670.80	619.20	516.00	464.40	361.20	745.62	687.57	572.76	516.00	401.19
75	518.58	478.59	398.61	358.62	278.64	730.14	674.67	562.44	505.68	393.45	807.54	745.62	620.49	558.57	434.73
76	590.82	545.67	455.37	408.93	318.63	825.60	762.39	634.68	571.47	443.76	904.29	834.63	695.31	625.65	486.33
77	673.38	621.78	518.58	466.98	362.49	932.67	860.43	717.24	646.29	501.81	1,012.65	935.25	779.16	700.47	545.67
78	754.65	696.60	580.50	522.45	406.35	1,035.87	955.89	795.93	717.24	557.28	1,113.27	1,028.13	856.56	771.42	599.85
79	830.76	766.26	638.55	575.34	447.63	1,128.75	1,042.32	868.17	781.74	607.59	1,202.28	1,110.69	924.93	833.34	647.58
80	896.55	828.18	690.15	620.49	483.75	1,219.05	1,124.88	937.83	843.66	656.61	1,299.03	1,199.70	999.75	899.13	700.47
81	959.76	886.23	737.88	664.35	516.00	1,304.19	1,203.57	1,003.62	903.00	703.05	1,390.62	1,283.55	1,069.41	962.34	748.20
82	1,032.00	952.02	793.35	714.66	555.99	1,402.23	1,293.87	1,078.44	970.08	754.65	1,493.82	1,379.01	1,149.39	1,034.58	804.96
83	1,114.56	1,028.13	856.56	771.42	599.85	1,514.46	1,397.07	1,164.87	1,048.77	815.28	1,613.79	1,489.95	1,240.98	1,117.14	868.17
84	1,208.73	1,115.85	930.09	837.21	651.45	1,642.17	1,517.04	1,264.20	1,137.78	884.94	1,750.53	1,616.37	1,346.76	1,212.60	942.99
85	1,317.09	1,216.47	1,013.94	912.03	709.50	1,790.52	1,652.49	1,377.72	1,239.69	964.92	1,909.20	1,762.14	1,468.02	1,320.96	1,028.13
86	1,435.77	1,326.12	1,104.24	994.59	772.71	1,951.77	1,802.13	1,501.56	1,350.63	1,051.35	2,080.77	1,920.81	1,600.89	1,440.93	1,121.01
87	1,564.77	1,444.80	1,203.57	1,083.60	842.37	2,127.21	1,963.38	1,637.01	1,473.18	1,145.52	2,267.82	2,093.67	1,744.08	1,569.93	1,220.34
88	1,706.67	1,575.09	1,311.93	1,181.64	918.48	2,319.42	2,140.11	1,784.07	1,606.05	1,248.72	2,471.64	2,282.01	1,901.46	1,711.83	1,331.28
89	1,860.18	1,716.99	1,430.61	1,287.42	1,001.04	2,527.11	2,333.61	1,944.03	1,750.53	1,360.95	2,694.81	2,487.12	2,073.03	1,865.34	1,451.25
90	2,026.59	1,870.50	1,559.61	1,403.52	1,091.34	2,755.44	2,542.59	2,119.47	1,907.91	1,483.50	2,937.33	2,710.29	2,258.79	2,033.04	1,581.54
91	2,209.77	2,039.49	1,700.22	1,529.94	1,190.67	3,003.12	2,772.21	2,310.39	2,079.48	1,617.66	3,200.49	2,955.39	2,462.61	2,216.22	1,723.44
92	2,408.43	2,222.67	1,852.44	1,666.68	1,296.45	3,272.73	3,021.18	2,518.08	2,266.53	1,762.14	3,489.45	3,221.13	2,684.49	2,416.17	1,879.53
93	2,625.15	2,422.62	2,018.85	1,817.61	1,413.84	3,568.14	3,293.37	2,745.12	2,470.35	1,922.10	3,802.92	3,510.09	2,925.72	2,632.89	2,048.52
94	2,861.22	2,640.63	2,200.74	1,981.44	1,540.26	3,889.35	3,590.07	2,991.51	2,692.23	2,093.67	4,144.77	3,826.14	3,188.88	2,870.25	2,231.70

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

5840 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	64.50	60.63	50.31	45.15	34.83	101.91	94.17	77.40	69.66	54.18	134.16	123.84	103.20	92.88	72.24
25-29	69.66	64.50	54.18	49.02	37.41	109.65	100.62	83.85	76.11	59.34	144.48	132.87	110.94	99.33	77.40
30-34	74.82	69.66	58.05	51.60	41.28	117.39	108.36	90.30	81.27	63.21	154.80	143.19	118.68	107.07	82.56
35-39	81.27	74.82	61.92	55.47	43.86	126.42	116.10	96.75	87.72	68.37	166.41	153.51	127.71	114.81	89.01
40-44	86.43	79.98	67.08	60.63	46.44	135.45	125.13	104.49	94.17	73.53	179.31	165.12	138.03	123.84	96.75
45	89.01	81.27	68.37	60.63	47.73	138.03	127.71	105.78	95.46	73.53	181.89	167.70	140.61	126.42	98.04
46	89.01	82.56	68.37	61.92	47.73	138.03	127.71	107.07	95.46	74.82	184.47	170.28	141.90	127.71	99.33
47	89.01	82.56	68.37	61.92	47.73	138.03	127.71	107.07	95.46	74.82	185.76	171.57	143.19	129.00	100.62
48	89.01	82.56	68.37	61.92	47.73	139.32	127.71	107.07	95.46	74.82	187.05	172.86	144.48	130.29	100.62
49	90.30	82.56	69.66	61.92	49.02	139.32	127.71	107.07	96.75	74.82	189.63	174.15	145.77	131.58	101.91
50	90.30	83.85	69.66	61.92	49.02	139.32	129.00	107.07	96.75	74.82	190.92	176.73	147.06	132.87	103.20
51	91.59	85.14	70.95	63.21	50.31	143.19	132.87	109.65	99.33	77.40	193.50	178.02	148.35	134.16	104.49
52	94.17	86.43	72.24	64.50	50.31	147.06	136.74	113.52	101.91	79.98	196.08	180.60	150.93	135.45	105.78
53	95.46	87.72	73.53	65.79	51.60	152.22	140.61	116.10	104.49	81.27	197.37	183.18	152.22	136.74	107.07
54	96.75	90.30	74.82	67.08	52.89	156.09	144.48	119.97	108.36	83.85	199.95	184.47	153.51	138.03	107.07
55	99.33	91.59	76.11	68.37	52.89	159.96	148.35	123.84	110.94	86.43	202.53	187.05	156.09	140.61	109.65
56	107.07	98.04	81.27	73.53	56.76	172.86	158.67	132.87	119.97	92.88	215.43	198.66	166.41	149.64	116.10
57	113.52	105.78	87.72	78.69	61.92	184.47	170.28	141.90	127.71	99.33	229.62	211.56	176.73	158.67	123.84
58	121.26	112.23	92.88	83.85	64.50	197.37	181.89	150.93	136.74	105.78	242.52	223.17	187.05	167.70	131.58
59	129.00	118.68	99.33	89.01	69.66	208.98	193.50	161.25	144.48	113.52	255.42	236.07	196.08	176.73	136.74
60	136.74	126.42	105.78	94.17	73.53	221.88	203.82	170.28	153.51	118.68	268.32	247.68	206.40	185.76	144.48
61	148.35	138.03	114.81	103.20	79.98	236.07	218.01	181.89	163.83	127.71	288.96	267.03	221.88	199.95	154.80
62	161.25	148.35	123.84	112.23	86.43	251.55	232.20	193.50	174.15	135.45	308.31	285.09	237.36	214.14	166.41
63	172.86	159.96	132.87	119.97	92.88	267.03	246.39	205.11	184.47	143.19	327.66	303.15	252.84	227.04	176.73
64	185.76	171.57	143.19	129.00	100.62	281.22	260.58	216.72	194.79	152.22	348.30	321.21	267.03	241.23	187.05
65	197.37	183.18	152.22	136.74	107.07	296.70	273.48	228.33	205.11	159.96	367.65	339.27	282.51	254.13	197.37
66	223.17	206.40	171.57	154.80	119.97	332.82	307.02	255.42	230.91	179.31	405.06	372.81	310.89	279.93	218.01
67	248.97	229.62	190.92	172.86	134.16	368.94	340.56	283.80	255.42	198.66	441.18	407.64	339.27	305.73	237.36
68	274.77	252.84	211.56	189.63	148.35	405.06	372.81	310.89	279.93	218.01	477.30	441.18	367.65	330.24	258.00
69	299.28	276.06	230.91	207.69	161.25	439.89	406.35	339.27	304.44	237.36	514.71	474.72	396.03	356.04	277.35
70	325.08	300.57	250.26	224.46	175.44	476.01	439.89	366.36	330.24	256.71	550.83	509.55	424.41	381.84	296.70
71	375.39	345.72	288.96	259.29	202.53	543.09	501.81	417.96	375.39	292.83	620.49	572.76	477.30	429.57	334.11
72	425.70	392.16	327.66	294.12	229.62	610.17	563.73	469.56	421.83	328.95	688.86	635.97	530.19	477.30	371.52
73	474.72	438.60	365.07	328.95	255.42	677.25	624.36	521.16	468.27	365.07	758.52	700.47	583.08	525.03	407.64
74	525.03	485.04	403.77	363.78	282.51	744.33	686.28	572.76	514.71	401.19	826.89	763.68	635.97	572.76	445.05
75	575.34	531.48	442.47	398.61	309.60	811.41	748.20	624.36	561.15	437.31	896.55	826.89	688.86	620.49	482.46
76	656.61	605.01	504.39	454.08	353.46	915.90	846.24	704.34	634.68	492.78	1,003.62	926.22	771.42	695.31	540.51
77	748.20	690.15	575.34	517.29	402.48	1,035.87	955.89	795.93	717.24	557.28	1,123.59	1,037.16	864.30	777.87	605.01
78	837.21	772.71	645.00	580.50	451.50	1,149.39	1,060.38	883.65	795.93	619.20	1,235.82	1,141.65	950.73	856.56	665.64
79	921.06	850.11	708.21	638.55	495.36	1,252.59	1,155.84	963.63	866.88	674.67	1,335.15	1,233.24	1,026.84	924.93	718.53
80	994.59	918.48	764.97	688.86	535.35	1,353.21	1,248.72	1,041.03	936.54	728.85	1,442.22	1,331.28	1,109.40	998.46	776.58
81	1,064.25	982.98	819.15	736.59	574.05	1,447.38	1,336.44	1,113.27	1,002.33	779.16	1,542.84	1,424.16	1,186.80	1,068.12	830.76
82	1,144.23	1,056.51	881.07	792.06	616.62	1,555.74	1,437.06	1,197.12	1,077.15	838.50	1,658.94	1,531.23	1,275.81	1,148.10	892.68
83	1,235.82	1,141.65	950.73	855.27	665.64	1,680.87	1,551.87	1,292.58	1,163.58	904.29	1,791.81	1,653.78	1,377.72	1,240.98	964.92
84	1,341.60	1,238.40	1,032.00	928.80	722.40	1,824.06	1,683.45	1,402.23	1,262.91	981.69	1,944.03	1,794.39	1,495.11	1,345.47	1,046.19
85	1,461.57	1,349.34	1,124.88	1,012.65	786.90	1,987.89	1,834.38	1,528.65	1,376.43	1,070.70	2,119.47	1,955.64	1,629.27	1,466.73	1,140.36
86	1,593.15	1,470.60	1,225.50	1,102.95	857.85	2,167.20	1,999.50	1,666.68	1,500.27	1,166.16	2,309.10	2,132.37	1,776.33	1,598.31	1,243.56
87	1,737.63	1,603.47	1,336.44	1,202.28	935.25	2,361.99	2,180.10	1,816.32	1,634.43	1,271.94	2,516.79	2,323.29	1,936.29	1,742.79	1,355.79
88	1,893.72	1,747.95	1,456.41	1,310.64	1,019.10	2,574.84	2,376.18	1,980.15	1,782.78	1,386.75	2,743.83	2,532.27	2,110.44	1,900.17	1,477.05
89	2,064.00	1,905.33	1,587.99	1,429.32	1,111.98	2,805.75	2,590.32	2,158.17	1,942.74	1,510.59	2,991.51	2,760.60	2,300.07	2,070.45	1,609.92
90	2,249.76	2,076.90	1,729.89	1,557.03	1,211.31	3,058.59	2,822.52	2,352.96	2,116.89	1,647.33	3,259.83	3,009.57	2,507.76	2,257.50	1,755.69
91	2,452.29	2,263.95	1,885.98	1,697.64	1,319.67	3,333.36	3,076.65	2,564.52	2,307.81	1,795.68	3,553.95	3,280.47	2,733.51	2,460.03	1,913.07
92	2,672.88	2,467.77	2,056.26	1,849.86	1,439.64	3,633.93	3,354.00	2,795.43	2,515.50	1,956.93	3,873.87	3,575.88	2,979.90	2,681.91	2,085.93
93	2,912.82	2,689.65	2,240.73	2,016.27	1,568.64	3,960.30	3,655.86	3,046.98	2,742.54	2,132.37	4,222.17	3,897.09	3,248.22	2,923.14	2,274.27
94	3,175.98	2,930.88	2,443.26	2,198.16	1,710.54	4,317.63	3,984.81	3,320.46	2,988.93	2,324.58	4,601.43	4,247.97	3,539.76	3,186.30	2,478.09

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

7300 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	69.66	64.50	52.89	47.73	37.41	108.36	100.62	83.85	74.82	59.34	143.19	131.58	109.65	99.33	77.40
25-29	74.82	69.66	58.05	51.60	41.28	117.39	108.36	90.30	81.27	63.21	153.51	141.90	118.68	107.07	82.56
30-34	79.98	74.82	61.92	55.47	43.86	125.13	116.10	96.75	86.43	68.37	165.12	153.51	127.71	114.81	89.01
35-39	86.43	79.98	67.08	59.34	46.44	135.45	125.13	104.49	92.88	73.53	178.02	163.83	136.74	123.84	95.46
40-44	92.88	86.43	70.95	64.50	50.31	145.77	134.16	112.23	100.62	78.69	190.92	176.73	147.06	132.87	103.20
45	94.17	87.72	72.24	65.79	50.31	148.35	136.74	113.52	101.91	79.98	194.79	180.60	149.64	135.45	104.49
46	95.46	87.72	73.53	65.79	51.60	148.35	136.74	113.52	103.20	79.98	197.37	181.89	150.93	136.74	105.78
47	95.46	87.72	73.53	65.79	51.60	148.35	136.74	113.52	103.20	79.98	198.66	183.18	153.51	138.03	107.07
48	95.46	87.72	73.53	65.79	51.60	148.35	136.74	113.52	103.20	79.98	201.24	185.76	154.80	139.32	108.36
49	96.75	89.01	73.53	67.08	51.60	148.35	136.74	114.81	103.20	79.98	202.53	187.05	156.09	140.61	109.65
50	96.75	89.01	74.82	67.08	52.89	148.35	136.74	114.81	103.20	79.98	205.11	188.34	157.38	141.90	109.65
51	98.04	90.30	76.11	68.37	52.89	153.51	141.90	117.39	105.78	82.56	206.40	190.92	158.67	143.19	110.94
52	100.62	92.88	77.40	69.66	54.18	157.38	145.77	121.26	109.65	85.14	208.98	193.50	161.25	144.48	113.52
53	101.91	94.17	78.69	70.95	55.47	162.54	149.64	125.13	112.23	87.72	211.56	196.08	162.54	147.06	113.52
54	104.49	95.46	79.98	72.24	55.47	166.41	153.51	129.00	116.10	90.30	214.14	197.37	165.12	148.35	116.10
55	105.78	98.04	81.27	73.53	56.76	171.57	158.67	131.58	118.68	91.59	216.72	199.95	166.41	149.64	116.10
56	113.52	105.78	87.72	78.69	61.92	184.47	170.28	141.90	127.71	99.33	230.91	212.85	178.02	159.96	125.13
57	122.55	112.23	94.17	83.85	65.79	197.37	181.89	152.22	136.74	107.07	245.10	225.75	188.34	170.28	131.58
58	130.29	119.97	100.62	90.30	70.95	210.27	194.79	162.54	145.77	113.52	259.29	239.94	199.95	179.31	140.61
59	138.03	127.71	105.78	95.46	73.53	224.46	206.40	171.57	154.80	119.97	273.48	252.84	210.27	189.63	147.06
60	145.77	135.45	112.23	100.62	78.69	237.36	219.30	181.89	163.83	127.71	287.67	265.74	221.88	198.66	154.80
61	159.96	147.06	122.55	110.94	86.43	252.84	233.49	194.79	175.44	136.74	308.31	285.09	237.36	214.14	166.41
62	172.86	158.67	132.87	119.97	92.88	269.61	248.97	207.69	185.76	145.77	330.24	304.44	254.13	228.33	178.02
63	185.76	171.57	143.19	129.00	100.62	285.09	263.16	219.30	197.37	153.51	350.88	323.79	269.61	242.52	188.34
64	198.66	183.18	153.51	138.03	107.07	301.86	278.64	232.20	208.98	162.54	372.81	343.14	286.38	258.00	199.95
65	211.56	196.08	162.54	147.06	113.52	317.34	292.83	243.81	220.59	170.28	393.45	362.49	303.15	272.19	212.85
66	238.65	220.59	184.47	165.12	129.00	356.04	328.95	273.48	246.39	190.92	432.15	399.90	332.82	299.28	233.49
67	265.74	246.39	205.11	184.47	143.19	394.74	363.78	303.15	273.48	212.85	472.14	436.02	362.49	326.37	254.13
68	294.12	270.90	225.75	203.82	158.67	432.15	399.90	332.82	299.28	233.49	510.84	472.14	393.45	353.46	276.06
69	321.21	296.70	246.39	221.88	172.86	470.85	434.73	362.49	326.37	254.13	550.83	508.26	423.12	381.84	296.70
70	348.30	321.21	267.03	241.23	187.05	509.55	470.85	392.16	352.17	274.77	589.53	544.38	454.08	408.93	317.34
71	401.19	370.23	308.31	277.35	215.43	580.50	536.64	446.34	402.48	312.18	664.35	612.75	510.84	459.24	357.33
72	455.37	420.54	349.59	314.76	245.10	652.74	602.43	501.81	451.50	350.88	737.88	681.12	567.60	510.84	397.32
73	508.26	469.56	390.87	352.17	273.48	724.98	668.22	557.28	501.81	389.58	811.41	749.49	624.36	561.15	437.31
74	562.44	518.58	432.15	389.58	303.15	795.93	735.30	612.75	550.83	429.57	884.94	816.57	681.12	612.75	477.30
75	615.33	568.89	473.43	425.70	331.53	868.17	801.09	666.93	601.14	466.98	958.47	884.94	737.88	664.35	516.00
76	701.76	647.58	540.51	486.33	377.97	980.40	905.58	754.65	678.54	528.90	1,074.57	990.72	825.60	743.04	577.92
77	799.80	739.17	615.33	553.41	430.86	1,108.11	1,022.97	852.69	767.55	597.27	1,202.28	1,110.69	924.93	833.34	647.58
78	896.55	826.89	688.86	620.49	482.46	1,229.37	1,135.20	945.57	851.40	661.77	1,323.54	1,221.63	1,017.81	915.90	712.08
79	985.56	909.45	758.52	682.41	531.48	1,340.31	1,237.11	1,030.71	927.51	721.11	1,429.32	1,319.67	1,099.08	989.43	768.84
80	1,064.25	982.98	819.15	736.59	574.05	1,447.38	1,336.44	1,113.27	1,002.33	779.16	1,542.84	1,424.16	1,186.80	1,068.12	830.76
81	1,139.07	1,051.35	875.91	788.19	612.75	1,549.29	1,429.32	1,191.96	1,071.99	834.63	1,651.20	1,524.78	1,270.65	1,142.94	890.10
82	1,224.21	1,130.04	941.70	847.53	659.19	1,665.39	1,537.68	1,280.97	1,153.26	896.55	1,775.04	1,638.30	1,366.11	1,229.37	955.89
83	1,322.25	1,220.34	1,017.81	915.90	712.08	1,798.26	1,660.23	1,382.88	1,244.85	967.50	1,916.94	1,769.88	1,474.47	1,327.41	1,032.00
84	1,434.48	1,324.83	1,104.24	993.30	772.71	1,951.77	1,800.84	1,501.56	1,350.63	1,051.35	2,080.77	1,919.52	1,599.60	1,439.64	1,119.72
85	1,564.77	1,443.51	1,203.57	1,082.31	842.37	2,127.21	1,963.38	1,635.72	1,471.89	1,145.52	2,267.82	2,092.38	1,744.08	1,569.93	1,220.34
86	1,705.38	1,573.80	1,311.93	1,180.35	918.48	2,318.13	2,140.11	1,782.78	1,604.76	1,247.43	2,471.64	2,280.72	1,901.46	1,710.54	1,331.28
87	1,858.89	1,715.70	1,429.32	1,286.13	1,001.04	2,527.11	2,332.32	1,944.03	1,749.24	1,360.95	2,693.52	2,487.12	2,071.74	1,865.34	1,449.96
88	2,025.30	1,870.50	1,558.32	1,402.23	1,091.34	2,754.15	2,542.59	2,118.18	1,906.62	1,482.21	2,936.04	2,710.29	2,258.79	2,033.04	1,581.54
89	2,208.48	2,038.20	1,698.93	1,528.65	1,189.38	3,001.83	2,770.92	2,309.10	2,078.19	1,616.37	3,200.49	2,954.10	2,462.61	2,216.22	1,723.44
90	2,407.14	2,221.38	1,851.15	1,666.68	1,296.45	3,272.73	3,021.18	2,516.79	2,265.24	1,762.14	3,488.16	3,219.84	2,683.20	2,414.88	1,878.24
91	2,623.86	2,421.33	2,017.56	1,816.32	1,412.55	3,566.85	3,292.08	2,743.83	2,469.06	1,920.81	3,802.92	3,510.09	2,925.72	2,632.89	2,048.52
92	2,859.93	2,639.34	2,199.45	1,980.15	1,540.26	3,888.06	3,588.78	2,990.22	2,692.23	2,093.67	4,144.77	3,826.14	3,188.88	2,868.96	2,231.70
93	3,116.64	2,876.70	2,398.11	2,158.17	1,678.29	4,237.65	3,911.28	3,259.83	2,933.46	2,282.01	4,517.58	4,170.57	3,475.26	3,128.25	2,432.94
94	3,397.86	3,135.99	2,613.54	2,351.67	1,829.22	4,619.49	4,263.45	3,552.66	3,197.91	2,487.12	4,923.93	4,545.96	3,787.44	3,409.47	2,650.95

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	229.41	211.77	176.47	158.82	123.53	358.83	335.30	276.47	247.06	194.12	488.24	447.06	376.47	335.30	264.71
25-29	228.10	211.81	173.79	157.50	119.48	358.44	331.28	276.98	249.82	195.51	483.35	445.33	374.73	336.72	260.68
30-34	227.56	212.39	176.99	156.76	126.42	359.03	328.69	273.07	247.78	192.16	485.45	445.00	374.20	333.75	262.95
35-39	229.45	210.72	177.94	159.21	126.43	355.89	327.79	276.28	248.18	191.99	482.32	444.86	369.93	332.47	257.55
40-44	228.36	206.81	172.34	155.11	120.64	353.31	327.45	271.44	245.59	189.58	478.25	439.48	366.23	331.76	258.52
45	220.13	199.74	167.13	150.83	118.22	338.34	313.88	260.89	236.43	183.44	460.63	423.95	354.65	317.96	248.66
46	215.95	199.95	167.96	151.96	115.97	335.92	307.92	259.93	231.94	183.95	459.88	423.89	351.91	315.92	247.94
47	216.40	200.66	165.25	149.51	114.10	330.50	306.89	255.74	228.20	180.99	456.40	420.99	350.17	314.76	243.94
48	216.72	197.37	166.41	150.93	116.10	328.95	301.86	251.55	228.33	178.02	452.79	417.96	348.30	313.47	243.81
49	211.66	196.54	162.53	147.41	113.39	321.27	298.60	249.46	223.00	173.87	449.78	415.77	343.95	309.94	241.90
50	211.03	196.22	162.90	148.09	114.77	318.40	292.48	244.35	218.44	170.31	444.28	410.96	340.61	307.29	236.95
51	210.99	192.80	163.70	145.51	116.41	316.49	291.02	243.73	218.27	170.98	447.45	411.07	341.95	309.21	240.09
52	210.06	192.26	160.22	145.98	113.93	313.32	288.39	242.11	217.18	170.90	445.05	409.45	341.80	306.19	238.55
53	204.74	190.86	159.62	142.27	111.04	308.84	284.55	239.44	215.15	166.56	440.70	409.47	340.07	305.37	239.44
54	204.34	187.31	156.66	143.04	108.98	306.50	282.66	238.39	214.55	166.87	442.73	408.67	340.56	306.50	238.39
55	203.02	186.38	156.43	139.78	109.83	306.19	279.57	232.97	209.68	163.08	439.32	406.04	339.48	302.87	236.30
56	215.40	199.09	166.45	150.13	117.49	326.37	300.26	251.30	225.20	176.24	447.13	414.49	345.95	310.05	241.51
57	224.40	208.59	173.83	154.86	123.26	341.33	312.89	262.32	237.04	183.31	448.79	414.03	344.49	309.73	240.20
58	232.35	214.01	180.38	162.04	125.35	354.65	327.13	272.10	244.58	189.55	449.42	415.79	345.47	311.84	241.53
59	238.24	220.59	182.35	164.71	126.47	364.71	335.30	279.41	252.94	197.06	447.06	414.71	344.12	311.77	241.18
60	244.07	227.04	187.31	170.28	130.55	374.62	346.24	289.48	258.26	201.50	448.40	411.51	343.40	309.34	241.23
61	260.71	241.29	202.47	180.28	141.45	393.84	363.33	302.31	271.80	210.79	471.49	435.44	363.33	327.27	255.16
62	277.70	256.13	212.99	191.42	148.29	409.81	380.15	315.44	283.09	221.08	490.69	452.94	377.45	339.71	264.22
63	290.68	267.11	222.59	201.64	157.12	426.85	392.80	327.34	295.91	230.45	508.03	468.75	390.19	350.91	272.34
64	305.48	282.38	233.61	210.50	164.29	444.11	408.17	341.42	308.05	238.74	528.82	487.75	408.17	367.10	284.95
65	316.19	291.29	243.99	219.09	171.79	455.62	420.76	351.05	316.19	246.48	542.75	502.92	418.27	375.94	293.78
66	342.55	316.01	262.94	236.41	183.33	489.70	451.10	376.32	340.13	262.94	576.54	530.71	443.86	398.03	311.19
67	366.58	338.56	282.52	254.50	198.47	520.68	480.99	401.60	361.91	280.19	604.74	558.04	464.65	417.95	324.55
68	392.78	360.99	301.96	272.45	211.15	553.98	510.84	426.84	383.70	299.69	633.44	585.76	488.14	438.19	342.83
69	412.28	381.58	317.98	285.09	223.69	578.95	535.09	445.18	401.32	311.41	657.90	607.46	506.58	456.14	355.27
70	429.47	397.73	330.03	298.30	230.60	600.83	556.40	463.32	416.77	323.69	676.99	624.10	520.44	469.66	363.88
71	477.91	440.99	367.15	330.23	256.39	662.51	611.23	508.67	457.40	356.89	742.50	685.07	570.21	512.77	399.96
72	520.49	480.76	401.29	361.56	280.11	717.16	661.54	550.29	496.65	385.40	800.60	739.02	615.85	554.26	431.09
73	557.49	513.57	427.66	385.66	299.74	761.77	702.59	586.12	526.94	410.48	849.59	784.68	652.95	588.03	456.30
74	592.15	547.88	455.64	409.52	319.13	806.13	743.41	619.82	557.10	433.50	898.37	828.27	691.76	621.66	485.16
75	620.32	572.61	477.17	429.45	334.02	839.47	774.08	645.06	581.44	452.43	934.90	862.44	719.29	646.83	503.68
76	681.03	628.64	523.87	471.48	366.71	904.10	834.81	696.24	626.95	486.69	997.04	919.31	767.21	689.48	537.39
77	733.69	677.25	564.37	507.94	395.06	961.05	886.87	738.52	665.96	517.61	1,049.74	969.11	807.86	727.24	565.99
78	786.38	724.46	603.72	543.35	422.60	1,017.04	938.09	781.74	704.34	547.99	1,102.18	1,018.58	848.30	763.16	594.43
79	823.54	760.30	633.83	570.59	444.12	1,054.42	973.54	811.77	729.42	567.65	1,138.24	1,050.01	875.01	788.24	613.24
80	852.64	787.16	656.20	590.72	459.76	1,083.91	1,000.32	833.13	749.54	583.75	1,163.32	1,074.16	894.43	805.27	625.55
81	878.75	811.67	676.17	607.74	473.58	1,116.21	1,030.35	858.62	772.76	601.04	1,198.05	1,106.82	921.68	829.11	645.31
82	944.49	872.04	727.15	653.36	508.47	1,200.73	1,108.16	923.02	830.45	646.65	1,287.94	1,188.66	991.44	892.16	693.61
83	1,019.62	941.80	784.84	705.68	550.06	1,295.99	1,196.71	996.81	897.53	697.63	1,391.24	1,283.91	1,070.60	963.27	749.95
84	1,106.82	1,020.96	851.92	766.05	597.01	1,406.00	1,298.67	1,081.33	974.00	756.66	1,509.30	1,393.92	1,161.83	1,045.11	813.01
85	1,206.10	1,113.53	928.39	835.82	649.33	1,533.45	1,415.39	1,179.27	1,061.21	825.08	1,646.14	1,518.69	1,266.47	1,139.02	886.80
86	1,314.77	1,214.15	1,011.57	910.95	708.36	1,670.29	1,542.84	1,285.25	1,156.46	900.21	1,793.72	1,655.53	1,379.16	1,242.32	965.95
87	1,432.83	1,322.82	1,102.80	992.78	771.42	1,820.55	1,681.02	1,400.63	1,261.10	980.71	1,954.71	1,804.45	1,503.93	1,353.67	1,053.16
88	1,561.62	1,442.22	1,202.07	1,081.33	841.18	1,985.57	1,832.63	1,526.74	1,373.80	1,069.26	2,130.46	1,966.79	1,639.44	1,475.76	1,147.07
89	1,702.49	1,572.36	1,309.40	1,179.27	916.31	2,164.00	1,997.64	1,664.93	1,498.57	1,165.85	2,322.31	2,143.88	1,787.01	1,608.58	1,250.37
90	1,856.77	1,713.22	1,427.46	1,285.25	999.49	2,358.53	2,177.42	1,813.84	1,632.73	1,269.15	2,531.60	2,337.07	1,948.00	1,753.47	1,363.07
91	2,023.13	1,867.51	1,556.26	1,400.63	1,089.38	2,570.51	2,373.29	1,977.52	1,780.30	1,384.53	2,759.67	2,547.70	2,122.41	1,910.44	1,485.15
92	2,205.59	2,035.21	1,695.78	1,526.74	1,187.32	2,802.60	2,586.60	2,155.95	1,939.95	1,509.30	3,007.87	2,777.11	2,314.26	2,082.16	1,620.65
93	2,404.15	2,219.01	1,848.72	1,663.58	1,294.64	3,054.82	2,818.70	2,349.14	2,114.36	1,644.80	3,278.87	3,026.65	2,522.21	2,269.99	1,765.55
94	2,620.14	2,418.90	2,015.08	1,813.84	1,410.02	3,328.51	3,073.61	2,561.11	2,304.87	1,792.38	3,574.02	3,298.99	2,748.94	2,473.91	1,923.85

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	311.77	282.36	235.30	211.77	164.71	464.71	429.42	352.94	317.65	247.06	617.65	570.59	476.47	429.42	335.30
25-29	304.13	282.41	233.53	211.81	162.93	456.20	423.61	353.01	314.99	249.82	613.69	564.81	472.49	423.61	331.28
30-34	308.46	283.18	237.67	212.39	166.87	460.17	424.77	353.98	318.58	247.78	611.87	566.36	470.28	424.77	328.69
35-39	304.38	280.96	234.13	210.72	163.89	458.90	421.44	351.20	318.42	248.18	608.75	561.92	468.27	421.44	327.79
40-44	301.60	280.06	232.66	211.12	163.73	452.40	417.93	349.00	314.53	245.59	603.20	555.81	465.33	417.93	327.45
45	293.50	269.04	224.20	203.82	158.98	436.17	403.56	334.26	301.65	232.35	582.93	538.08	448.40	403.56	313.88
46	287.93	267.93	219.94	199.95	155.96	427.89	395.90	331.92	295.93	231.94	579.85	535.87	447.89	403.90	311.92
47	287.22	263.61	220.33	196.72	153.45	424.93	389.52	326.56	295.09	228.20	582.31	535.09	448.53	401.32	314.76
48	282.51	263.16	216.72	197.37	150.93	417.96	387.00	321.21	290.25	224.46	580.50	534.06	445.05	402.48	313.47
49	279.70	257.02	215.44	192.76	151.19	408.21	377.97	313.72	283.48	219.22	574.51	529.16	442.22	396.87	309.94
50	273.97	255.46	211.03	188.82	148.09	403.55	370.23	310.99	277.67	218.44	570.15	529.43	440.57	396.15	307.29
51	276.47	254.65	210.99	189.17	149.15	403.80	374.69	312.85	280.11	218.27	571.13	527.48	440.17	396.52	309.21
52	274.15	252.79	210.06	188.70	145.98	405.89	373.84	313.32	281.27	220.74	569.66	523.38	437.93	395.20	306.19
53	274.14	253.32	208.21	187.39	145.74	406.00	374.77	312.31	281.08	218.62	562.16	520.51	433.76	388.65	305.37
54	272.45	252.01	211.15	187.31	146.44	405.27	374.62	313.32	282.66	217.96	561.92	517.65	432.51	388.24	303.10
55	269.58	249.61	209.68	186.38	146.44	406.04	376.09	312.85	279.57	219.66	559.14	515.87	429.34	386.07	299.54
56	280.68	261.10	215.40	195.82	150.13	427.54	394.91	329.63	297.00	231.72	574.41	528.72	440.60	398.17	310.05
57	287.61	265.48	221.23	199.11	154.86	442.47	407.70	341.33	306.57	240.20	581.53	537.28	445.63	401.38	312.89
58	296.56	272.10	226.24	204.84	158.98	455.54	421.91	351.59	314.90	247.64	587.00	541.14	452.48	406.62	317.96
59	300.00	276.47	229.41	205.88	161.77	467.65	429.42	358.83	323.53	250.00	588.24	544.12	452.94	408.83	317.65
60	303.67	278.12	232.72	210.01	161.77	476.78	439.89	366.10	329.21	255.42	590.30	544.90	454.08	408.67	317.86
61	324.50	299.54	249.61	224.65	174.73	504.78	465.95	388.29	349.46	271.80	618.49	568.57	474.27	427.12	332.82
62	342.40	315.44	264.22	237.26	186.03	528.44	487.99	407.11	366.67	285.79	638.98	590.45	490.69	442.16	342.40
63	358.76	332.57	277.58	248.78	193.78	549.93	508.03	424.23	382.33	295.91	657.29	607.54	505.41	455.65	353.52
64	377.36	349.13	290.08	261.84	202.80	575.03	531.39	444.11	397.90	310.62	680.28	628.94	523.69	472.35	367.10
65	393.37	361.01	301.25	271.38	211.62	595.04	547.73	458.10	410.80	321.17	697.12	642.34	535.29	483.00	375.94
66	426.98	393.20	328.07	294.30	229.17	639.26	591.01	492.11	443.86	344.96	740.58	682.68	569.30	511.41	398.03
67	457.64	422.62	352.57	317.55	247.50	681.79	628.09	523.02	471.65	366.58	779.86	721.48	600.07	539.36	420.28
68	488.14	451.81	376.89	338.29	263.37	721.99	665.23	556.25	499.49	390.51	821.88	758.31	631.17	567.60	442.73
69	515.35	475.88	396.93	357.46	278.51	754.39	697.37	581.14	521.93	407.90	853.08	787.29	655.71	589.92	458.34
70	537.36	495.05	412.54	372.35	289.84	784.89	723.54	602.95	543.71	423.12	882.21	812.39	676.99	609.29	473.89
71	603.02	555.85	463.55	416.37	324.07	863.51	795.83	664.56	596.87	465.60	966.07	892.23	744.55	668.66	520.98
72	663.52	611.87	510.56	458.90	357.59	935.69	862.18	719.15	647.63	502.61	1,044.95	965.49	804.57	723.12	564.19
73	714.04	658.67	547.94	494.48	383.75	994.69	916.42	763.68	687.31	534.58	1,109.25	1,023.33	853.41	767.50	597.58
74	761.86	704.68	586.61	527.58	411.37	1,051.48	972.16	809.82	728.66	566.32	1,173.23	1,082.84	902.06	811.67	630.89
75	800.59	738.73	616.79	554.93	431.22	1,095.73	1,012.66	843.00	758.17	590.28	1,221.20	1,125.77	938.44	844.77	657.44
76	875.37	807.77	674.27	606.67	471.48	1,184.62	1,093.37	910.86	819.60	637.09	1,307.98	1,208.28	1,007.18	905.79	704.69
77	940.09	867.52	722.40	651.45	506.32	1,260.97	1,164.22	969.11	872.36	678.86	1,383.52	1,277.10	1,064.25	957.82	744.97
78	1,003.10	925.70	770.90	695.05	540.25	1,334.38	1,232.21	1,026.32	924.16	718.27	1,458.22	1,345.21	1,122.30	1,009.30	786.38
79	1,048.54	967.65	805.89	725.01	564.71	1,386.78	1,279.42	1,066.18	960.30	747.06	1,508.84	1,392.66	1,160.30	1,044.13	811.77
80	1,083.91	1,000.32	833.13	749.54	583.75	1,426.64	1,316.57	1,096.45	987.78	767.65	1,545.06	1,426.64	1,188.40	1,069.98	831.74
81	1,116.21	1,030.35	858.62	772.76	601.04	1,469.05	1,356.36	1,130.97	1,016.93	791.54	1,592.48	1,470.39	1,224.88	1,102.80	857.28
82	1,200.73	1,108.16	923.02	830.45	646.65	1,579.06	1,458.32	1,215.49	1,093.40	850.57	1,711.88	1,580.40	1,317.45	1,184.63	921.68
83	1,295.99	1,196.71	996.81	897.53	697.63	1,706.52	1,575.04	1,312.08	1,180.61	919.00	1,848.72	1,706.52	1,422.10	1,279.89	995.47
84	1,406.00	1,298.67	1,081.33	974.00	756.66	1,851.41	1,709.20	1,423.44	1,281.23	996.81	2,005.69	1,851.41	1,542.84	1,388.56	1,079.99
85	1,533.45	1,415.39	1,179.27	1,061.21	825.08	2,017.77	1,862.14	1,552.23	1,396.61	1,086.70	2,186.81	2,019.11	1,682.37	1,513.32	1,177.92
86	1,670.29	1,542.84	1,285.25	1,156.46	900.21	2,198.88	2,029.84	1,691.76	1,522.72	1,184.63	2,384.02	2,200.22	1,833.97	1,650.17	1,283.91
87	1,820.55	1,681.02	1,400.63	1,261.10	980.71	2,397.44	2,212.30	1,843.36	1,659.56	1,290.62	2,598.68	2,398.78	1,998.98	1,799.09	1,399.29
88	1,985.57	1,832.63	1,526.74	1,373.80	1,069.26	2,613.44	2,412.20	2,009.72	1,808.48	1,407.34	2,832.12	2,613.44	2,178.76	1,960.08	1,525.40
89	2,164.00	1,997.64	1,664.93	1,498.57	1,165.85	2,848.22	2,629.54	2,190.83	1,972.15	1,533.45	3,087.02	2,849.56	2,374.63	2,137.17	1,662.24
90	2,358.53	2,177.42	1,813.84	1,632.73	1,269.15	3,104.46	2,865.66	2,388.05	2,149.24	1,671.63	3,364.73	3,105.80	2,587.95	2,329.02	1,811.16
91	2,570.51	2,373.29	1,977.52	1,780.30	1,384.53	3,383.52	3,123.24	2,602.70	2,342.43	1,821.89	3,667.93	3,384.86	2,821.38	2,538.31	1,974.84
92	2,802.60	2,586.60	2,155.95	1,939.95	1,509.30	3,688.06	3,404.98	2,837.48	2,553.06	1,986.91	3,997.97	3,689.40	3,074.95	2,767.72	2,151.93
93	3,054.82	2,818.70	2,349.14	2,114.36	1,644.80	4,020.78	3,710.87	3,092.39	2,783.82	2,165.34	4,357.52	4,022.12	3,351.32	3,015.92	2,346.46
94	3,328.51	3,073.61	2,561.11	2,304.87	1,792.38	4,381.67	4,044.92	3,371.44	3,033.36	2,359.87	4,749.26	4,384.35	3,653.18	3,288.26	2,557.09

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	335.30	305.88	258.83	229.41	182.35	511.77	476.47	394.12	352.94	276.47	694.12	641.18	535.30	482.36	376.47
25-29	331.28	304.13	255.25	228.10	179.22	510.50	472.49	391.02	353.01	271.54	689.72	635.42	532.23	477.92	374.73
30-34	333.75	308.46	257.90	227.56	182.04	510.74	470.28	394.43	353.98	278.12	687.72	637.16	530.96	475.34	374.20
35-39	332.47	304.38	252.87	229.45	177.94	510.41	468.27	393.35	351.20	276.28	688.36	632.16	529.15	477.64	369.93
40-44	327.45	301.60	249.90	228.36	176.65	504.11	465.33	387.77	349.00	271.44	680.76	629.06	521.34	469.64	366.23
45	313.88	293.50	244.58	220.13	171.21	485.09	448.40	375.03	334.26	260.89	656.30	607.38	505.47	452.48	354.65
46	311.92	287.93	239.94	215.95	167.96	479.88	443.89	371.91	331.92	259.93	655.84	607.85	503.87	455.89	351.91
47	310.83	283.28	236.07	212.46	165.25	480.01	440.66	369.84	330.50	259.68	657.06	609.85	507.55	456.40	354.10
48	305.73	282.51	236.07	212.85	166.41	476.01	441.18	367.65	328.95	259.29	661.77	611.46	506.97	456.66	356.04
49	302.38	275.92	230.56	207.88	162.53	468.68	434.67	362.85	325.05	253.24	657.67	608.53	506.48	453.56	355.29
50	296.18	273.97	229.54	203.63	159.20	466.49	429.47	359.12	322.10	251.76	655.31	607.18	503.51	455.38	351.72
51	298.30	276.47	229.18	207.35	160.06	465.64	429.26	360.14	323.76	251.01	651.17	603.87	502.02	451.09	352.87
52	302.63	277.71	231.43	210.06	163.78	462.85	427.25	356.04	320.44	249.23	647.99	598.15	498.46	448.61	348.92
53	301.90	277.61	232.50	208.21	163.09	461.52	423.35	353.95	319.25	246.38	638.50	589.92	489.28	440.70	343.54
54	303.10	279.26	234.99	211.15	163.47	459.76	425.70	354.18	316.72	248.61	633.44	585.76	487.00	439.32	340.56
55	306.19	279.57	232.97	209.68	163.08	455.96	422.68	352.79	316.18	246.29	625.70	579.11	482.59	432.67	339.48
56	319.84	293.73	244.78	221.93	172.98	483.03	447.13	372.06	336.16	261.10	642.95	593.99	496.08	443.86	345.95
57	328.69	303.41	252.84	227.56	176.99	505.68	464.59	388.74	350.82	271.80	651.06	600.49	502.52	451.95	350.82
58	336.30	308.79	256.81	232.35	180.38	522.80	483.05	400.51	360.76	281.27	657.32	608.40	507.51	455.54	354.65
59	341.18	314.71	261.77	235.30	182.35	535.30	494.12	411.77	370.59	288.24	661.77	608.83	508.83	455.89	355.89
60	346.24	320.69	266.77	238.39	187.31	547.73	505.16	422.86	380.29	295.15	664.09	613.01	510.84	459.76	357.59
61	366.10	338.37	282.90	252.39	196.92	576.89	532.51	443.76	399.38	310.63	693.37	640.68	532.51	479.82	371.65
62	382.85	353.19	293.87	264.22	204.90	603.93	555.40	463.73	417.90	323.53	717.16	663.24	552.70	496.08	388.24
63	398.04	369.24	306.39	274.96	214.73	625.87	578.73	481.84	432.09	337.81	738.47	683.48	568.26	513.27	398.04
64	418.44	385.06	320.89	290.08	225.90	652.04	603.27	500.58	451.81	351.69	767.56	708.52	590.43	531.39	413.30
65	430.72	395.86	331.13	298.76	231.54	669.73	619.94	515.37	463.08	361.01	784.26	724.50	602.51	542.75	420.76
66	470.40	434.21	361.84	325.66	253.29	723.69	668.21	557.24	501.76	390.79	837.07	774.35	644.08	581.36	451.10
67	506.67	469.31	389.93	350.23	273.18	770.52	712.14	593.06	534.69	415.61	887.26	819.55	681.79	614.08	476.32
68	544.90	501.76	417.75	376.89	292.88	819.61	756.04	631.17	567.60	442.73	937.68	865.02	719.72	649.33	504.03
69	574.57	530.71	442.99	396.93	309.21	857.46	791.67	660.09	594.30	462.72	975.88	901.32	750.01	675.44	524.13
70	600.83	556.40	463.32	416.77	323.69	892.78	822.97	685.45	617.76	480.24	1,011.26	932.98	776.43	700.26	543.71
71	676.86	625.59	520.98	467.65	365.10	982.48	906.59	754.80	678.91	529.18	1,109.65	1,023.50	853.26	767.11	596.87
72	746.96	689.35	574.13	516.52	401.29	1,064.82	981.38	818.48	737.03	572.14	1,199.91	1,106.54	921.78	830.40	645.64
73	803.77	742.68	618.58	557.49	433.39	1,132.16	1,044.33	870.60	782.77	609.03	1,273.44	1,176.07	979.42	882.05	685.40
74	861.47	795.07	662.25	595.84	463.02	1,199.05	1,106.82	922.35	830.11	645.64	1,346.63	1,243.33	1,034.88	931.57	724.97
75	904.86	835.93	696.32	627.39	487.77	1,249.48	1,152.28	961.41	864.21	673.34	1,401.47	1,293.66	1,078.05	970.25	754.64
76	1,007.18	931.13	775.66	697.93	542.46	1,370.51	1,265.74	1,054.50	949.72	738.49	1,522.60	1,406.00	1,171.10	1,054.50	819.60
77	1,096.50	1,012.65	843.34	759.49	590.17	1,477.05	1,362.56	1,135.20	1,022.32	794.96	1,627.01	1,501.24	1,251.30	1,125.52	875.59
78	1,182.67	1,091.34	910.22	818.89	637.78	1,578.96	1,458.22	1,215.18	1,092.89	851.40	1,729.12	1,595.99	1,329.73	1,196.60	930.35
79	1,247.07	1,151.48	958.83	863.24	670.59	1,654.42	1,526.48	1,272.07	1,145.60	891.18	1,801.48	1,661.78	1,385.31	1,247.07	969.13
80	1,298.46	1,198.15	998.92	898.61	699.39	1,713.64	1,581.28	1,317.97	1,185.61	922.30	1,857.14	1,713.64	1,428.03	1,285.92	1,000.32
81	1,337.58	1,235.61	1,029.01	925.70	720.44	1,765.55	1,628.70	1,357.70	1,222.20	949.85	1,913.12	1,765.55	1,471.74	1,324.16	1,030.35
82	1,438.20	1,328.18	1,106.82	995.47	775.44	1,897.02	1,750.79	1,459.66	1,313.43	1,022.30	2,056.67	1,898.36	1,581.75	1,423.44	1,106.82
83	1,553.57	1,434.17	1,195.37	1,075.96	837.16	2,048.62	1,891.66	1,576.38	1,418.07	1,104.14	2,220.35	2,049.96	1,707.86	1,537.47	1,195.37
84	1,685.05	1,556.26	1,295.99	1,167.19	906.92	2,223.03	2,052.65	1,710.54	1,538.82	1,198.05	2,409.51	2,224.37	1,854.09	1,667.61	1,297.33
85	1,836.65	1,695.78	1,412.70	1,271.84	988.76	2,422.93	2,236.45	1,864.82	1,678.34	1,305.38	2,626.85	2,424.27	2,020.45	1,817.87	1,414.05
86	2,003.01	1,848.72	1,540.16	1,385.87	1,078.65	2,641.61	2,439.03	2,032.52	1,828.60	1,423.44	2,862.97	2,642.95	2,201.57	1,981.54	1,541.50
87	2,182.78	2,015.08	1,679.68	1,510.64	1,175.24	2,879.07	2,657.71	2,214.98	1,993.62	1,550.89	3,120.56	2,880.42	2,400.12	2,159.98	1,679.68
88	2,378.66	2,196.20	1,829.94	1,647.48	1,281.23	3,138.00	2,896.51	2,413.54	2,173.39	1,689.07	3,400.96	3,139.34	2,616.12	2,354.51	1,831.28
89	2,593.31	2,393.41	1,994.96	1,795.06	1,396.61	3,421.08	3,158.13	2,630.88	2,367.92	1,842.02	3,706.84	3,422.42	2,852.24	2,566.48	1,996.30
90	2,826.75	2,609.41	2,174.73	1,957.39	1,522.72	3,728.31	3,442.55	2,868.34	2,581.24	2,008.38	4,040.90	3,729.65	3,108.49	2,797.24	2,176.08
91	3,081.66	2,844.19	2,370.61	2,133.14	1,659.56	4,065.05	3,751.11	3,125.93	2,813.34	2,188.15	4,404.47	4,066.39	3,388.88	3,049.46	2,371.95
92	3,358.02	3,100.44	2,583.92	2,324.99	1,808.48	4,429.96	4,089.20	3,407.66	3,066.90	2,385.36	4,801.59	4,431.30	3,693.42	3,324.48	2,585.26
93	3,661.23	3,379.49	2,816.02	2,534.28	1,970.81	4,828.42	4,456.80	3,714.89	3,343.27	2,600.02	5,233.58	4,831.10	4,026.14	3,623.66	2,818.70
94	3,989.92	3,682.69	3,069.58	2,762.35	2,149.24	5,263.10	4,859.28	4,048.95	3,643.79	2,834.80	5,704.48	5,265.78	4,388.37	3,949.67	3,072.26

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	388.24	358.83	294.12	264.71	205.88	588.24	547.06	452.94	405.89	317.65	794.12	735.30	611.77	552.95	429.42
25-29	380.16	353.01	293.27	266.11	206.37	586.54	543.09	450.76	407.32	314.99	792.91	727.74	608.26	548.52	423.61
30-34	384.32	353.98	293.29	262.95	207.33	586.59	541.08	450.06	404.54	313.52	793.92	728.18	606.82	546.13	424.77
35-39	379.30	351.20	295.01	262.23	206.04	585.34	538.51	449.54	402.71	313.74	786.69	725.82	604.07	547.88	421.44
40-44	379.16	349.00	288.68	262.82	202.50	577.35	534.27	443.79	400.70	310.22	779.86	719.54	598.90	538.57	417.93
45	362.80	338.34	281.27	252.74	195.67	558.47	513.63	428.02	387.26	301.65	754.13	692.99	578.85	521.78	403.56
46	359.91	331.92	275.93	247.94	191.95	547.86	507.87	419.89	379.90	295.93	747.81	687.83	575.86	515.87	403.90
47	354.10	326.56	271.48	243.94	188.86	539.03	499.68	413.12	373.78	291.15	743.62	684.60	570.50	515.42	401.32
48	352.17	325.08	270.90	243.81	189.63	530.19	491.49	410.22	367.65	286.38	739.17	681.12	568.89	510.84	398.61
49	343.95	317.49	264.58	238.12	185.21	517.82	480.02	400.65	359.07	279.70	729.48	672.79	559.40	502.70	393.09
50	340.61	310.99	259.16	233.24	181.41	507.22	470.19	392.44	351.72	273.97	718.25	666.41	555.34	499.81	388.74
51	341.95	312.85	261.92	236.46	181.89	512.93	472.91	396.52	356.50	276.47	716.65	662.08	552.95	498.38	385.61
52	341.80	313.32	263.47	234.99	185.14	516.26	477.09	398.76	359.60	277.71	712.08	658.67	548.30	491.34	384.52
53	340.07	312.31	260.26	235.97	183.92	517.04	478.87	399.06	357.42	281.08	704.43	648.91	541.34	485.81	378.24
54	340.56	313.32	262.23	234.99	183.90	524.46	483.60	401.86	360.99	282.66	701.55	647.06	538.08	483.60	378.02
55	339.48	312.85	259.60	232.97	183.05	525.86	482.59	402.71	362.77	282.90	692.27	639.01	532.51	479.26	372.76
56	359.01	329.63	274.15	248.04	192.56	554.83	512.40	427.54	385.12	300.26	718.01	665.79	554.83	499.35	388.38
57	372.94	344.49	287.61	259.16	202.27	575.21	530.96	442.47	398.22	309.73	736.40	679.51	565.73	508.84	395.06
58	385.22	354.65	296.56	265.99	207.90	593.12	547.26	455.54	409.68	317.96	749.04	690.95	574.77	519.74	403.56
59	394.12	364.71	302.94	273.53	211.77	605.89	558.83	467.65	420.59	326.47	755.89	697.06	582.36	523.53	408.83
60	403.00	371.78	309.34	278.12	215.69	618.68	573.28	476.78	428.54	334.88	763.42	706.66	587.47	527.87	411.51
61	424.35	393.84	327.27	293.99	230.20	651.77	601.85	502.00	449.31	352.23	801.54	737.75	615.72	554.70	429.89
62	444.86	409.81	342.40	307.36	239.95	676.72	625.50	520.35	469.12	363.97	830.40	765.69	638.98	574.27	447.55
63	460.89	424.23	353.52	319.48	248.78	699.19	646.82	539.45	484.46	377.09	856.31	790.85	659.91	594.44	460.89
64	480.05	444.11	369.66	331.16	259.28	729.06	672.58	559.63	503.15	392.77	890.78	821.47	685.42	616.10	480.05
65	492.96	455.62	378.43	341.09	263.91	746.91	689.65	575.12	517.86	403.33	911.23	841.52	699.61	629.89	490.47
66	540.36	496.93	414.92	373.91	289.48	808.12	747.81	622.37	559.65	436.63	969.74	894.96	747.81	673.03	523.47
67	581.39	537.03	448.30	401.60	312.88	866.25	798.54	665.45	600.07	466.98	1,025.02	945.63	789.20	709.81	553.37
68	622.09	574.41	479.05	431.38	336.02	921.78	851.40	710.64	637.98	497.22	1,078.44	996.71	830.97	746.96	581.22
69	657.90	607.46	506.58	456.14	355.27	969.31	894.74	745.62	671.06	521.93	1,122.82	1,037.29	864.04	776.32	605.27
70	687.57	634.68	528.90	476.01	370.23	1,011.26	932.98	776.43	700.26	543.71	1,161.46	1,070.49	892.78	803.93	624.10
71	771.21	711.73	592.77	533.29	414.32	1,115.80	1,029.65	857.36	773.26	600.97	1,267.58	1,169.13	974.27	877.87	683.02
72	846.29	780.73	651.60	586.05	456.92	1,211.83	1,118.46	931.72	838.35	651.60	1,364.79	1,259.50	1,050.91	945.62	735.04
73	908.78	840.05	698.77	630.04	488.76	1,292.53	1,191.34	992.78	893.51	694.95	1,445.26	1,332.62	1,111.15	1,000.42	777.04
74	972.16	896.52	747.10	673.32	523.89	1,370.61	1,265.46	1,053.32	948.18	737.88	1,523.72	1,407.51	1,171.38	1,055.17	820.89
75	1,019.73	941.97	784.68	706.92	549.63	1,429.75	1,320.17	1,099.26	989.69	768.78	1,581.73	1,461.56	1,217.67	1,095.73	851.84
76	1,111.95	1,025.77	855.09	770.59	598.22	1,544.57	1,426.28	1,188.00	1,069.71	831.43	1,694.97	1,564.85	1,302.91	1,172.79	912.55
77	1,209.37	1,115.85	930.41	836.89	651.45	1,665.71	1,538.32	1,281.94	1,152.94	898.16	1,810.84	1,672.16	1,393.20	1,254.52	975.56
78	1,300.32	1,201.25	1,000.01	900.94	699.70	1,775.56	1,639.33	1,365.34	1,229.11	955.12	1,913.33	1,766.27	1,470.60	1,323.54	1,029.42
79	1,358.83	1,254.42	1,045.60	941.18	732.36	1,838.25	1,697.07	1,414.72	1,272.07	989.71	1,961.78	1,811.78	1,508.84	1,358.83	1,055.89
80	1,390.41	1,283.14	1,069.98	962.70	749.54	1,880.82	1,735.93	1,446.14	1,302.64	1,012.86	2,007.60	1,852.96	1,545.06	1,390.41	1,081.12
81	1,432.83	1,322.82	1,102.80	991.44	771.42	1,938.61	1,788.35	1,490.52	1,341.60	1,043.76	2,068.75	1,909.10	1,591.14	1,432.83	1,113.53
82	1,540.16	1,422.10	1,184.63	1,066.57	829.11	2,083.50	1,922.51	1,603.21	1,442.22	1,122.92	2,224.37	2,052.65	1,710.54	1,540.16	1,198.05
83	1,663.58	1,536.13	1,279.89	1,151.09	896.19	2,249.86	2,076.80	1,730.66	1,557.60	1,211.46	2,401.46	2,217.66	1,847.38	1,662.24	1,293.30
84	1,804.45	1,666.27	1,388.56	1,249.03	972.66	2,441.71	2,253.89	1,878.24	1,690.42	1,314.77	2,605.39	2,405.49	2,004.35	1,804.45	1,403.31
85	1,966.79	1,816.53	1,513.32	1,361.72	1,059.86	2,660.39	2,456.47	2,047.28	1,842.02	1,432.83	2,840.17	2,621.49	2,185.47	1,966.79	1,529.42
86	2,143.88	1,978.86	1,648.83	1,485.15	1,153.78	2,900.54	2,677.83	2,231.08	2,008.38	1,561.62	3,096.41	2,857.61	2,381.34	2,143.88	1,667.61
87	2,337.07	2,157.29	1,797.74	1,617.97	1,258.42	3,162.15	2,917.98	2,432.32	2,188.15	1,702.49	3,375.47	3,115.20	2,596.00	2,337.07	1,817.87
88	2,547.70	2,351.82	1,960.08	1,764.20	1,372.46	3,446.57	3,180.93	2,651.00	2,385.36	1,855.43	3,678.67	3,395.59	2,829.43	2,546.36	1,980.20
89	2,777.11	2,563.80	2,135.83	1,922.51	1,494.54	3,756.48	3,466.69	2,889.81	2,600.02	2,023.13	4,010.04	3,701.47	3,084.34	2,775.77	2,158.63
90	3,026.65	2,794.55	2,329.02	2,095.58	1,630.04	4,094.56	3,779.29	3,148.74	2,834.80	2,204.25	4,370.93	4,034.19	3,362.05	3,025.31	2,353.17
91	3,298.99	3,045.43	2,538.31	2,284.74	1,776.28	4,462.16	4,120.05	3,433.15	3,089.70	2,402.81	4,764.02	4,397.76	3,663.91	3,297.65	2,565.14
92	3,596.83	3,319.12	2,766.38	2,490.01	1,935.93	4,864.64	4,490.34	3,741.72	3,367.42	2,618.80	5,193.33	4,793.54	3,993.94	3,595.49	2,795.89
93	3,920.16	3,618.30	3,015.92	2,714.06	2,111.68	5,302.00	4,894.16	4,078.46	3,670.62	2,854.92	5,660.21	5,224.19	4,353.49	3,918.81	3,048.12
94	4,273.00	3,944.30	3,286.92	2,958.23	2,300.84	5,779.61	5,334.20	4,446.06	4,000.65	3,112.51	6,170.02	5,695.09	4,745.24	4,271.65	3,321.80

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	411.77	382.36	317.65	282.36	223.53	641.18	594.12	494.12	447.06	347.06	847.07	782.36	652.95	588.24	458.83
25-29	407.32	374.73	314.99	282.41	222.67	640.85	586.54	488.78	439.90	342.15	841.79	776.62	646.28	581.11	450.76
30-34	409.60	379.26	313.52	283.18	217.44	637.16	591.65	490.51	439.94	343.86	844.49	778.75	647.27	581.53	455.11
35-39	407.39	374.62	313.74	280.96	220.09	636.85	585.34	491.68	440.17	346.52	838.20	772.65	646.21	580.65	454.22
40-44	405.01	370.54	310.22	280.06	215.43	629.06	581.66	482.56	435.17	336.07	831.56	766.93	637.67	573.04	448.09
45	387.26	358.72	297.58	269.04	207.90	607.38	562.54	468.79	419.87	330.19	803.05	737.83	615.54	554.39	432.10
46	383.90	351.91	295.93	263.93	207.95	595.85	551.86	459.88	411.90	323.92	791.80	731.82	611.85	547.86	427.89
47	377.71	350.17	291.15	263.61	204.59	586.24	542.96	452.47	405.25	318.69	786.90	727.88	605.91	546.90	424.93
48	375.39	344.43	286.38	259.29	201.24	580.50	534.06	445.05	402.48	313.47	781.74	723.69	603.72	541.80	421.83
49	366.63	336.39	283.48	253.24	200.32	566.95	521.60	434.67	393.09	306.16	771.06	710.58	593.41	532.94	415.77
50	359.12	333.21	277.67	248.05	196.22	555.34	510.92	425.76	385.04	299.89	762.67	703.44	584.96	529.43	410.96
51	360.14	331.04	276.47	251.01	192.80	563.86	520.21	432.90	389.24	301.94	756.66	698.46	582.05	523.84	407.43
52	359.60	331.12	277.71	249.23	195.82	566.10	523.38	434.37	391.64	302.63	751.24	694.28	576.78	519.82	402.33
53	357.42	329.66	274.14	246.38	190.86	569.10	523.99	437.23	392.12	305.37	739.13	683.61	569.10	513.57	399.06
54	357.59	330.34	275.85	248.61	194.12	572.14	527.87	439.32	395.05	306.50	735.61	677.71	565.33	507.43	395.05
55	356.12	326.16	272.91	246.29	189.71	575.78	529.18	442.65	399.38	309.52	725.55	672.30	559.14	502.56	392.73
56	375.33	345.95	287.21	257.83	202.35	607.05	561.36	466.71	421.02	326.37	760.44	701.70	584.20	525.46	407.96
57	388.74	357.14	300.25	268.64	211.75	628.94	581.53	483.56	436.15	338.17	780.64	720.59	600.49	540.45	420.35
58	400.51	369.93	308.79	278.21	217.07	648.15	599.23	498.34	449.42	348.53	797.96	736.81	614.52	553.37	431.08
59	408.83	379.41	314.71	282.36	220.59	661.77	611.77	508.83	458.83	355.89	808.83	747.06	623.53	561.77	435.30
60	417.19	385.97	320.69	289.48	224.20	678.28	624.36	522.19	468.27	366.10	823.02	757.75	632.87	570.44	442.73
61	446.53	410.48	343.91	307.86	241.29	707.24	651.77	543.61	490.91	379.97	862.56	795.99	662.87	596.30	463.17
62	469.12	431.38	361.28	323.53	253.43	730.64	674.02	563.48	506.87	393.63	895.11	827.70	690.20	620.10	482.60
63	489.70	453.04	377.09	337.81	264.49	754.19	693.96	578.73	521.12	405.90	927.02	853.70	712.29	641.58	497.55
64	513.42	474.91	395.33	356.83	277.25	780.40	718.79	600.70	539.09	421.00	962.66	888.22	739.32	667.45	518.55
65	530.31	490.47	408.31	368.48	286.32	796.70	734.46	612.47	552.71	428.23	985.92	911.23	759.36	682.18	532.80
66	581.36	535.53	446.28	402.85	313.60	866.02	798.47	665.79	598.25	465.57	1,051.76	969.74	808.12	728.51	566.89
67	625.75	579.06	480.99	434.29	336.23	926.96	856.91	714.48	642.10	499.67	1,109.08	1,025.02	854.57	768.18	597.73
68	672.04	619.82	515.38	465.43	360.99	989.89	912.70	760.58	685.66	533.54	1,169.26	1,078.44	899.08	810.53	628.90
69	708.34	653.51	546.06	491.23	381.58	1,041.67	960.53	800.44	721.50	561.41	1,217.11	1,122.82	936.41	842.11	655.71
70	740.46	685.45	571.21	514.09	399.85	1,085.30	1,002.79	835.66	751.04	586.02	1,256.67	1,161.46	966.83	869.51	676.99
71	828.64	765.06	637.89	574.31	447.14	1,199.89	1,107.59	922.99	830.70	646.10	1,372.19	1,265.53	1,054.27	949.66	738.40
72	909.86	840.33	701.27	629.75	490.69	1,305.20	1,205.87	1,005.22	903.90	703.26	1,476.04	1,362.81	1,134.35	1,021.11	794.64
73	977.51	903.05	752.22	677.77	526.94	1,393.72	1,284.89	1,071.06	964.15	750.32	1,559.82	1,439.54	1,200.89	1,080.61	840.05
74	1,044.10	964.78	804.29	723.12	562.63	1,479.45	1,365.08	1,138.18	1,023.81	796.91	1,643.63	1,518.19	1,265.46	1,138.18	885.46
75	1,095.73	1,012.66	843.00	758.17	590.28	1,544.62	1,426.21	1,187.63	1,069.22	830.63	1,707.21	1,574.66	1,313.10	1,182.32	919.00
76	1,194.76	1,103.50	919.31	828.05	643.85	1,667.93	1,541.19	1,284.32	1,155.89	899.03	1,828.47	1,686.52	1,406.00	1,265.74	983.52
77	1,299.67	1,199.70	999.75	899.77	699.82	1,799.55	1,660.87	1,383.52	1,244.85	969.11	1,952.74	1,802.77	1,502.85	1,352.89	1,051.35
78	1,397.84	1,291.03	1,075.86	967.50	753.88	1,917.97	1,769.36	1,475.24	1,326.64	1,032.52	2,061.94	1,904.04	1,586.70	1,427.26	1,111.46
79	1,460.31	1,348.54	1,123.54	1,011.77	786.77	1,985.31	1,832.37	1,526.48	1,375.01	1,069.13	2,116.19	1,952.96	1,627.95	1,464.72	1,139.71
80	1,494.90	1,379.27	1,149.39	1,035.15	805.27	2,031.29	1,875.25	1,563.17	1,405.74	1,093.66	2,165.03	1,999.24	1,664.87	1,499.08	1,166.11
81	1,540.16	1,422.10	1,184.63	1,066.57	829.11	2,092.90	1,931.90	1,609.92	1,448.93	1,126.94	2,231.08	2,059.36	1,715.91	1,544.18	1,200.73
82	1,655.53	1,528.08	1,273.18	1,145.73	890.82	2,249.86	2,076.80	1,730.66	1,557.60	1,211.46	2,398.78	2,213.64	1,844.70	1,660.90	1,291.96
83	1,788.35	1,650.17	1,375.14	1,238.30	963.27	2,429.64	2,243.16	1,868.85	1,682.37	1,308.06	2,590.63	2,390.73	1,992.28	1,793.72	1,395.26
84	1,939.95	1,791.04	1,491.86	1,342.94	1,043.76	2,636.24	2,433.66	2,028.50	1,825.92	1,419.41	2,810.65	2,594.65	2,161.32	1,945.32	1,513.32
85	2,114.36	1,952.03	1,626.02	1,463.69	1,137.68	2,873.71	2,652.34	2,210.96	1,989.59	1,548.21	3,062.87	2,828.09	2,355.85	2,121.07	1,648.83
86	2,304.87	2,127.78	1,772.25	1,595.16	1,240.98	3,132.64	2,891.15	2,409.51	2,168.03	1,686.39	3,339.24	3,081.66	2,567.82	2,311.58	1,797.74
87	2,511.48	2,318.28	1,931.90	1,738.71	1,352.33	3,414.37	3,151.42	2,626.85	2,363.90	1,839.33	3,639.76	3,359.37	2,799.92	2,519.52	1,960.08
88	2,738.21	2,527.57	2,106.31	1,895.68	1,474.42	3,721.60	3,435.84	2,862.97	2,577.21	2,004.35	3,967.11	3,661.23	3,052.14	2,746.26	2,137.17
89	2,985.06	2,755.65	2,295.48	2,066.06	1,607.24	4,057.00	3,744.41	3,120.56	2,807.97	2,184.12	4,323.98	3,991.26	3,325.83	2,993.11	2,327.68
90	3,253.38	3,002.50	2,502.08	2,252.55	1,752.13	4,421.91	4,081.15	3,400.96	3,061.53	2,381.34	4,713.04	4,350.81	3,625.00	3,262.77	2,536.97
91	3,545.85	3,273.50	2,727.47	2,455.13	1,909.10	4,820.37	4,448.75	3,708.18	3,336.56	2,596.00	5,136.99	4,742.56	3,952.35	3,556.58	2,766.38
92	3,865.15	3,567.31	2,972.99	2,676.49	2,080.82	5,253.71	4,849.88	4,040.90	3,637.08	2,828.09	5,599.84	5,169.18	4,307.88	3,877.22	3,015.92
93	4,212.62	3,889.30	3,241.31	2,916.64	2,268.65	5,725.95	5,285.90	4,404.47	3,964.43	3,083.00	6,104.28	5,634.72	4,695.60	4,226.04	3,286.92
94	4,592.30	4,239.46	3,532.43	3,179.59	2,472.57	6,241.12	5,762.17	4,801.59	4,321.29	3,360.71	6,652.99	6,141.84	5,118.20	4,605.71	3,583.41

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	458.83	423.53	352.94	317.65	247.06	711.77	658.83	547.06	494.12	382.36	941.18	870.60	723.54	652.95	505.89
25-29	456.20	418.18	347.58	314.99	244.39	706.02	651.71	543.09	488.78	380.16	934.11	863.51	716.88	646.28	499.64
30-34	455.11	419.71	348.92	313.52	242.73	707.95	657.38	546.13	490.51	384.32	935.51	864.71	718.07	647.27	500.62
35-39	454.22	416.76	346.52	313.74	243.50	707.09	650.90	543.19	487.00	379.30	931.86	861.62	716.45	646.21	501.05
40-44	448.09	413.63	344.69	310.22	241.28	697.99	646.29	538.57	482.56	379.16	922.04	853.10	710.92	637.67	499.80
45	432.10	399.49	330.19	297.58	232.35	672.61	623.69	517.70	464.71	362.80	888.66	819.36	684.84	615.54	481.02
46	423.89	391.90	327.92	295.93	227.94	663.83	611.85	507.87	459.88	355.91	879.78	811.80	675.83	607.85	471.88
47	420.99	385.58	322.63	291.15	224.27	653.13	601.98	503.62	452.47	354.10	873.46	806.57	672.80	605.91	472.14
48	414.09	383.13	317.34	286.38	220.59	642.42	592.11	495.36	445.05	348.30	866.88	801.09	669.51	599.85	468.27
49	404.43	374.19	313.72	279.70	219.22	627.43	578.29	483.80	434.67	340.17	854.21	789.96	657.67	593.41	461.12
50	399.85	370.23	307.29	277.67	214.73	614.58	570.15	473.89	425.76	333.21	847.83	781.19	651.60	584.96	455.38
51	400.16	371.06	309.21	276.47	218.27	622.06	574.77	480.19	432.90	334.68	840.33	778.49	647.53	582.05	454.72
52	398.76	366.72	306.19	277.71	213.62	626.63	580.35	484.21	434.37	338.24	833.13	769.05	640.87	576.78	448.61
53	395.59	364.36	305.37	274.14	215.15	631.56	582.98	485.81	437.23	340.07	822.41	759.95	631.56	569.10	440.70
54	395.05	364.40	303.10	272.45	211.15	636.85	585.76	490.41	439.32	343.97	817.34	752.64	626.63	565.33	439.32
55	392.73	362.77	302.87	272.91	213.00	639.01	589.09	489.25	442.65	342.80	805.42	745.52	619.05	559.14	432.67
56	414.49	385.12	319.84	287.21	225.20	672.32	620.10	518.93	466.71	362.27	842.03	776.76	649.48	584.20	453.65
57	429.83	398.22	331.85	297.09	233.88	698.47	644.74	537.28	483.56	376.10	865.98	799.61	666.87	600.49	467.75
58	443.31	409.68	342.42	308.79	238.47	721.52	663.43	553.37	498.34	388.28	886.62	819.36	681.78	614.52	476.94
59	452.94	420.59	350.00	314.71	244.12	735.30	679.42	567.65	508.83	397.06	900.01	829.42	691.18	623.53	485.30
60	465.43	428.54	357.59	320.69	249.74	752.07	695.31	578.95	519.35	405.83	913.84	842.89	700.99	632.87	490.97
61	493.68	454.85	379.97	341.14	266.26	784.90	723.88	604.62	543.61	424.35	956.86	884.75	737.75	662.87	515.87
62	520.35	479.91	399.02	361.28	280.39	811.53	749.52	625.50	560.79	436.77	994.86	919.37	765.69	687.51	536.52
63	544.69	502.79	418.99	377.09	293.29	835.37	772.52	641.58	578.73	450.42	1,029.15	947.97	790.85	712.29	552.55
64	569.90	526.26	438.97	395.33	308.05	865.11	798.37	664.88	598.13	464.65	1,067.91	985.77	821.47	739.32	575.03
65	590.06	545.24	453.13	408.31	316.19	883.84	816.62	679.69	612.47	475.53	1,095.47	1,010.82	841.52	759.36	590.06
66	644.08	595.84	496.93	446.28	347.37	960.10	885.31	738.16	665.79	516.23	1,167.55	1,078.30	897.38	808.12	627.20
67	695.80	642.10	534.69	480.99	373.58	1,029.69	950.30	791.53	712.14	553.37	1,232.83	1,137.10	947.97	852.24	663.11
68	744.69	687.93	572.14	515.38	399.59	1,098.87	1,014.87	844.59	760.58	590.30	1,298.67	1,198.77	998.98	899.08	699.28
69	787.29	725.88	605.27	543.86	423.25	1,155.71	1,065.80	888.16	800.44	622.81	1,350.89	1,245.62	1,039.48	934.22	728.08
70	822.97	759.50	632.56	569.10	442.16	1,205.89	1,112.81	926.63	833.55	649.49	1,396.30	1,288.40	1,072.61	966.83	751.04
71	920.94	849.16	707.63	637.89	496.37	1,333.21	1,230.66	1,025.55	922.99	717.88	1,521.92	1,405.00	1,171.18	1,054.27	820.44
72	1,011.18	933.70	776.76	699.28	544.33	1,450.22	1,338.97	1,114.48	1,003.23	780.73	1,638.94	1,511.80	1,259.50	1,134.35	882.05
73	1,086.33	1,002.33	834.32	752.22	584.22	1,546.45	1,428.08	1,189.43	1,071.06	832.41	1,731.64	1,598.00	1,332.62	1,198.98	933.60
74	1,160.32	1,069.93	892.83	802.44	625.35	1,641.78	1,516.34	1,263.62	1,136.34	885.46	1,826.25	1,684.21	1,403.82	1,263.62	983.23
75	1,215.90	1,124.00	936.67	843.00	655.67	1,714.28	1,581.73	1,318.41	1,187.63	922.53	1,894.55	1,749.63	1,458.02	1,311.34	1,021.50
76	1,326.57	1,223.49	1,020.70	917.62	714.83	1,852.13	1,710.18	1,424.59	1,282.63	997.04	2,029.57	1,872.41	1,561.47	1,404.31	1,093.37
77	1,443.19	1,331.92	1,109.40	998.14	777.22	1,997.89	1,843.09	1,536.71	1,383.52	1,075.54	2,168.81	2,001.11	1,667.32	1,501.24	1,167.45
78	1,551.10	1,431.90	1,193.51	1,074.31	835.92	2,128.50	1,964.41	1,637.78	1,473.70	1,147.07	2,289.49	2,113.02	1,761.62	1,585.15	1,233.76
79	1,620.60	1,497.07	1,247.07	1,122.07	873.54	2,204.43	2,033.84	1,695.60	1,526.48	1,186.77	2,348.55	2,169.13	1,807.37	1,626.48	1,264.72
80	1,659.30	1,531.13	1,276.17	1,148.00	893.04	2,255.59	2,081.44	1,734.53	1,561.78	1,214.87	2,403.27	2,219.37	1,848.78	1,663.48	1,294.28
81	1,709.20	1,577.72	1,314.77	1,183.29	920.34	2,323.65	2,145.22	1,787.01	1,608.58	1,250.37	2,476.59	2,286.09	1,905.07	1,714.56	1,333.55
82	1,836.65	1,695.78	1,412.70	1,271.84	988.76	2,498.06	2,306.21	1,921.17	1,729.32	1,344.28	2,663.08	2,457.81	2,048.62	1,843.36	1,434.17
83	1,984.23	1,831.28	1,526.74	1,373.80	1,069.26	2,697.96	2,490.01	2,075.46	1,867.51	1,452.95	2,875.05	2,653.68	2,212.30	1,990.93	1,548.21
84	2,153.27	1,986.91	1,655.53	1,490.52	1,159.14	2,927.37	2,701.98	2,251.20	2,025.82	1,576.38	3,119.22	2,880.42	2,400.12	2,159.98	1,679.68
85	2,346.46	2,166.68	1,804.45	1,624.68	1,263.79	3,190.32	2,944.81	2,453.79	2,208.27	1,717.25	3,400.96	3,139.34	2,616.12	2,354.51	1,831.28
86	2,557.09	2,361.22	1,968.13	1,770.91	1,377.82	3,477.43	3,210.45	2,675.15	2,406.83	1,872.87	3,706.84	3,421.08	2,850.90	2,566.48	1,996.30
87	2,787.84	2,573.19	2,145.22	1,930.56	1,501.25	3,790.02	3,498.89	2,915.30	2,624.17	2,040.57	4,040.90	3,729.65	3,108.49	2,797.24	2,176.08
88	3,038.72	2,805.29	2,337.07	2,103.63	1,635.41	4,132.13	3,814.17	3,178.25	2,860.29	2,224.37	4,404.47	4,065.05	3,387.54	3,049.46	2,371.95
89	3,312.41	3,057.51	2,547.70	2,292.79	1,782.99	4,503.75	4,156.28	3,464.01	3,117.88	2,424.27	4,800.24	4,431.30	3,692.08	3,323.14	2,583.92
90	3,610.25	3,332.53	2,777.11	2,499.40	1,943.98	4,908.91	4,530.58	3,775.26	3,398.27	2,642.95	5,232.24	4,829.76	4,024.80	3,622.32	2,817.36
91	3,934.91	3,633.05	3,026.65	2,724.79	2,118.39	5,350.30	4,938.43	4,116.03	3,704.16	2,881.76	5,703.14	5,264.44	4,387.03	3,948.33	3,070.92
92	4,289.10	3,959.06	3,300.34	2,970.30	2,310.24	5,831.94	5,383.84	4,486.31	4,036.87	3,140.69	6,216.97	5,738.02	4,781.46	4,303.85	3,347.29
93	4,675.48	4,315.93	3,596.83	3,237.28	2,518.18	6,356.50	5,868.16	4,890.13	4,400.45	3,423.76	6,776.42	6,254.54	5,212.12	4,691.58	3,649.15
94	5,096.74	4,704.99	3,920.16	3,528.41	2,743.57	6,929.36	6,395.41	5,330.18	4,797.56	3,730.99	7,385.51	6,818.01	5,681.68	5,112.84	3,977.84

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	488.24	452.94	376.47	341.18	264.71	764.71	705.89	588.24	529.42	411.77	1,005.89	929.42	776.48	700.01	541.18
25-29	488.78	450.76	374.73	336.72	260.68	760.33	700.59	581.11	526.80	407.32	999.29	923.25	771.19	695.16	537.66
30-34	485.45	450.06	374.20	338.81	262.95	758.52	702.90	586.59	525.91	409.60	1,001.25	925.39	768.63	692.78	536.02
35-39	482.32	449.54	374.62	337.15	262.23	758.60	697.72	580.65	524.46	407.39	997.42	922.49	767.96	688.36	538.51
40-44	478.25	443.79	370.54	331.76	258.52	749.70	689.38	577.35	517.03	405.01	986.67	909.11	758.31	685.07	529.96
45	460.63	423.95	354.65	317.96	248.66	721.52	664.45	554.39	501.40	387.26	949.80	880.50	733.75	660.38	513.63
46	455.89	419.89	347.91	315.92	243.94	707.82	655.84	543.86	491.88	379.90	943.76	871.78	723.82	651.84	507.87
47	448.53	413.12	346.24	310.83	243.94	696.41	645.26	535.09	483.94	373.78	936.41	865.59	720.01	649.19	503.62
48	445.05	410.22	340.56	305.73	239.94	688.86	634.68	530.19	476.01	371.52	928.80	859.14	715.95	642.42	503.10
49	434.67	400.65	332.61	302.38	234.34	672.79	619.87	517.82	464.90	362.85	914.69	846.65	703.02	634.99	491.36
50	425.76	396.15	329.50	296.18	229.54	659.01	607.18	507.22	455.38	355.42	907.06	836.72	696.03	625.69	488.70
51	429.26	396.52	331.04	294.66	232.82	665.72	614.79	512.93	462.00	360.14	902.17	833.06	691.18	622.06	483.83
52	427.25	395.20	327.56	295.51	227.87	672.92	619.51	516.26	466.41	363.16	890.10	822.45	687.16	615.95	480.65
53	423.35	392.12	326.19	294.96	229.03	673.20	621.15	517.04	464.99	360.89	877.94	812.00	676.67	607.27	475.40
54	422.29	391.64	326.94	292.88	228.18	681.12	626.63	524.46	469.97	367.80	871.83	807.13	670.90	602.79	469.97
55	422.68	389.40	322.84	292.88	226.32	682.28	629.03	525.86	472.60	369.43	862.00	795.44	662.31	595.75	462.62
56	443.86	411.23	342.69	306.79	241.51	721.28	665.79	554.83	499.35	388.38	900.78	832.24	691.90	623.37	483.03
57	461.43	426.67	353.98	319.21	246.52	745.88	688.99	575.21	518.32	401.38	926.03	856.50	714.27	641.58	499.36
58	476.94	440.25	366.88	330.19	256.81	770.44	712.35	593.12	535.03	415.79	947.76	874.39	730.69	657.32	510.57
59	485.30	450.00	373.53	335.30	261.77	788.24	726.48	605.89	544.12	423.53	961.77	888.24	741.18	667.65	517.65
60	496.65	459.76	383.13	343.40	269.61	803.15	743.56	618.68	556.25	434.21	976.27	902.48	752.07	675.44	527.87
61	529.74	488.14	407.70	366.10	285.67	840.37	773.81	646.23	582.43	452.08	1,026.19	945.76	787.67	710.02	551.93
62	555.40	514.96	428.68	385.54	299.27	868.14	800.74	668.63	601.23	469.12	1,064.96	981.38	819.61	736.04	574.27
63	581.35	536.83	447.80	403.28	314.24	892.98	824.89	688.72	618.01	481.84	1,099.85	1,016.06	845.84	762.04	591.83
64	610.97	564.76	469.78	423.57	328.59	926.72	854.84	713.65	641.77	500.58	1,142.36	1,055.08	880.52	790.67	616.10
65	632.38	582.59	485.49	438.19	341.09	946.09	873.88	726.99	654.79	507.90	1,172.65	1,080.53	901.27	811.64	629.89
66	689.92	636.85	530.71	477.64	371.49	1,027.64	948.03	791.23	711.63	554.83	1,249.57	1,153.08	960.10	863.60	673.03
67	744.83	686.46	572.05	516.01	401.60	1,102.07	1,018.02	847.57	763.51	593.06	1,319.22	1,216.48	1,013.35	912.95	709.81
68	796.91	735.61	613.01	551.71	429.11	1,176.07	1,085.25	903.62	812.80	633.44	1,389.48	1,282.78	1,069.36	962.65	749.23
69	842.11	776.32	646.93	583.34	453.95	1,236.85	1,140.36	951.76	855.27	666.67	1,445.19	1,333.34	1,111.85	1,000.01	778.51
70	880.09	812.39	676.99	609.29	473.89	1,288.40	1,191.08	992.22	892.78	693.92	1,493.61	1,379.37	1,148.77	1,034.53	803.93
71	984.53	908.64	756.86	683.02	529.18	1,425.51	1,316.81	1,097.34	986.58	769.16	1,628.57	1,503.46	1,253.22	1,128.10	877.87
72	1,080.71	999.26	832.39	748.95	582.07	1,551.53	1,432.34	1,193.95	1,074.75	836.36	1,752.18	1,619.08	1,348.90	1,213.81	943.63
73	1,160.79	1,072.97	893.51	803.77	626.22	1,655.28	1,527.36	1,273.44	1,145.52	891.60	1,853.83	1,710.64	1,426.17	1,282.98	998.51
74	1,241.48	1,145.56	953.71	859.63	667.78	1,756.15	1,621.49	1,350.32	1,215.66	944.49	1,953.54	1,802.27	1,503.43	1,352.17	1,053.32
75	1,302.50	1,201.76	1,002.06	901.32	701.62	1,834.46	1,693.07	1,410.31	1,270.69	987.92	2,027.09	1,871.57	1,558.76	1,403.24	1,090.42
76	1,419.52	1,309.67	1,091.68	981.83	763.83	1,982.25	1,830.16	1,524.29	1,372.20	1,066.33	2,171.52	2,004.22	1,669.62	1,502.32	1,169.41
77	1,543.16	1,425.45	1,186.80	1,069.09	830.44	2,136.56	1,972.09	1,643.14	1,480.27	1,149.71	2,320.39	2,141.40	1,785.04	1,606.05	1,249.69
78	1,659.46	1,532.52	1,277.10	1,148.62	894.74	2,277.11	2,102.18	1,752.34	1,575.86	1,226.02	2,450.48	2,261.63	1,885.46	1,696.61	1,320.44
79	1,733.84	1,601.48	1,333.83	1,200.01	933.83	2,358.84	2,176.49	1,813.25	1,632.37	1,269.13	2,513.26	2,320.61	1,933.84	1,739.72	1,354.42
80	1,774.94	1,638.40	1,365.34	1,228.80	955.74	2,413.02	2,227.73	1,855.74	1,670.45	1,298.46	2,571.85	2,374.01	1,978.34	1,780.51	1,384.84
81	1,828.60	1,687.73	1,406.00	1,266.47	984.73	2,485.98	2,294.14	1,911.78	1,721.27	1,338.92	2,649.66	2,447.08	2,039.23	1,835.31	1,427.46
82	1,965.44	1,813.84	1,511.98	1,360.38	1,058.52	2,672.47	2,467.20	2,055.33	1,850.07	1,438.20	2,849.56	2,629.54	2,192.17	1,972.15	1,534.79
83	2,122.41	1,960.08	1,632.73	1,469.05	1,143.04	2,885.78	2,664.42	2,220.35	1,997.64	1,554.91	3,077.63	2,840.17	2,366.58	2,130.46	1,656.88
84	2,303.53	2,126.44	1,772.25	1,595.16	1,240.98	3,131.29	2,891.15	2,409.51	2,168.03	1,686.39	3,337.90	3,081.66	2,567.82	2,311.58	1,797.74
85	2,510.13	2,316.94	1,930.56	1,737.37	1,350.99	3,413.03	3,151.42	2,625.51	2,362.56	1,837.99	3,638.42	3,359.37	2,798.58	2,519.52	1,958.74
86	2,736.86	2,526.23	2,104.97	1,894.34	1,473.08	3,720.26	3,434.50	2,861.63	2,575.87	2,003.01	3,967.11	3,661.23	3,050.80	2,746.26	2,135.83
87	2,982.38	2,752.96	2,294.14	2,064.72	1,605.90	4,055.66	3,743.06	3,119.22	2,807.97	2,184.12	4,323.98	3,991.26	3,325.83	2,993.11	2,327.68
88	3,250.70	3,001.16	2,500.74	2,251.20	1,750.79	4,420.57	4,079.81	3,400.96	3,060.19	2,381.34	4,713.04	4,349.47	3,625.00	3,262.77	2,536.97
89	3,543.17	3,270.82	2,726.13	2,453.79	1,907.76	4,817.69	4,447.40	3,706.84	3,335.22	2,594.65	5,136.99	4,741.21	3,951.01	3,556.58	2,766.38
90	3,862.47	3,565.97	2,971.64	2,673.81	2,080.82	5,252.36	4,848.54	4,039.56	3,635.74	2,828.09	5,598.50	5,167.84	4,306.54	3,875.88	3,014.58
91	4,209.94	3,886.62	3,238.62	2,915.30	2,267.30	5,724.61	5,284.56	4,403.13	3,963.09	3,081.66	6,102.94	5,633.38	4,694.26	4,224.70	3,285.58
92	4,589.61	4,236.77	3,529.75	3,176.91	2,471.23	6,239.78	5,759.49	4,800.24	4,319.95	3,360.71	6,651.65	6,140.50	5,116.86	4,605.71	3,582.07
93	5,002.83	4,617.79	3,847.71	3,462.67	2,693.93	6,801.91	6,278.69	5,232.24	4,709.02	3,662.57	7,251.35	6,693.24	5,577.03	5,020.27	3,904.06
94	5,452.26	5,033.68	4,193.84	3,775.26	2,935.42	7,413.68	6,843.50	5,703.14	5,132.96	3,992.60	7,903.37	7,295.62	6,080.13	5,471.04	4,255.56

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	547.06	505.89	423.53	376.47	294.12	852.95	788.24	658.83	594.12	458.83	1,129.42	1,041.18	870.60	782.36	611.77
25-29	543.09	499.64	418.18	374.73	293.27	847.22	782.05	651.71	586.54	456.20	1,118.77	1,037.30	863.51	776.62	602.83
30-34	546.13	500.62	419.71	379.26	293.29	849.54	783.80	652.33	586.59	455.11	1,122.61	1,036.64	864.71	778.75	606.82
35-39	543.19	501.05	416.76	374.62	290.33	847.57	782.01	650.90	585.34	454.22	1,119.17	1,030.19	861.62	772.65	604.07
40-44	538.57	495.49	413.63	370.54	288.68	835.87	775.55	646.29	581.66	452.40	1,107.31	1,021.14	848.79	766.93	594.59
45	517.70	476.94	395.41	358.72	277.20	807.13	745.98	623.69	558.47	436.17	1,068.02	982.41	819.36	737.83	574.77
46	507.87	467.88	391.90	351.91	275.93	791.80	731.82	611.85	547.86	427.89	1,055.74	975.76	811.80	731.82	567.86
47	503.62	464.27	385.58	346.24	271.48	782.97	720.01	601.98	539.03	420.99	1,050.51	967.89	806.57	727.88	566.57
48	495.36	456.66	383.13	344.43	267.03	770.13	708.21	592.11	534.06	414.09	1,041.03	959.76	801.09	719.82	561.15
49	487.58	449.78	374.19	336.39	260.80	752.16	695.46	578.29	521.60	404.43	1,028.08	948.70	789.96	710.58	551.84
50	477.60	440.57	366.53	329.50	255.46	736.76	681.22	566.45	510.92	396.15	1,014.43	936.68	781.19	703.44	547.94
51	480.19	443.81	367.42	331.04	258.28	745.75	687.54	574.77	516.57	403.80	1,007.67	931.28	774.85	698.46	542.03
52	477.09	441.49	366.72	331.12	256.35	751.24	694.28	580.35	519.82	405.89	1,000.47	922.14	769.05	690.72	537.62
53	475.40	437.23	364.36	329.66	256.79	753.01	697.49	579.51	523.99	406.00	985.51	909.17	756.48	683.61	530.93
54	473.38	435.92	364.40	326.94	255.42	762.85	701.55	585.76	527.87	408.67	977.41	902.48	752.64	677.71	527.87
55	472.60	435.99	362.77	326.16	252.94	765.49	705.58	589.09	529.18	412.70	965.18	891.96	742.19	668.97	519.20
56	499.35	460.18	381.85	345.95	267.62	806.13	744.12	620.10	558.09	434.07	1,008.48	933.42	776.76	698.43	545.04
57	515.16	477.24	398.22	357.14	278.12	837.53	774.32	644.74	578.37	451.95	1,036.64	957.63	799.61	717.43	559.41
58	531.97	492.23	409.68	369.93	287.39	862.16	797.96	663.43	599.23	464.71	1,063.94	981.39	816.30	736.81	571.72
59	544.12	502.95	417.65	376.47	291.18	882.36	814.71	679.42	611.77	476.47	1,079.42	994.13	829.42	747.06	579.42
60	556.25	513.68	428.54	385.97	300.83	899.65	831.53	692.47	624.36	485.30	1,095.47	1,010.33	842.89	757.75	590.30
61	593.53	546.38	454.85	410.48	318.95	940.22	868.11	723.88	651.77	507.55	1,148.23	1,059.48	881.97	795.99	618.49
62	622.80	574.27	479.91	431.38	337.01	973.29	897.80	746.82	674.02	523.04	1,191.68	1,100.01	916.67	825.01	641.67
63	652.06	602.30	500.17	450.42	350.91	1,000.34	924.40	769.90	693.96	539.45	1,230.79	1,136.52	947.97	853.70	662.53
64	682.85	631.51	526.26	472.35	369.66	1,037.11	957.53	798.37	718.79	559.63	1,280.98	1,180.87	985.77	885.65	690.55
65	707.07	652.30	542.75	490.47	380.92	1,060.61	978.45	814.13	734.46	570.14	1,312.07	1,209.99	1,008.33	908.74	707.07
66	771.94	714.04	593.43	535.53	414.92	1,150.67	1,061.41	885.31	796.06	619.96	1,399.13	1,290.58	1,075.89	967.33	752.64
67	833.56	768.18	639.76	576.72	448.30	1,232.83	1,139.43	947.97	854.57	663.11	1,475.66	1,363.58	1,137.10	1,022.69	796.20
68	892.27	824.16	687.93	617.55	481.32	1,316.83	1,214.66	1,012.60	910.43	708.36	1,555.22	1,434.89	1,196.50	1,076.17	837.78
69	942.99	870.62	725.88	653.51	508.78	1,383.78	1,278.52	1,063.60	958.34	745.62	1,618.43	1,493.43	1,245.62	1,120.62	872.81
70	985.87	909.71	759.50	683.34	531.02	1,444.95	1,332.83	1,110.69	1,000.68	778.54	1,673.44	1,544.39	1,286.28	1,157.23	901.25
71	1,103.49	1,019.40	849.16	763.01	594.82	1,595.76	1,474.74	1,228.61	1,105.54	859.41	1,823.43	1,683.95	1,402.95	1,263.48	982.48
72	1,211.83	1,118.46	931.72	838.35	651.60	1,736.29	1,603.19	1,336.98	1,201.89	935.69	1,962.76	1,811.78	1,509.82	1,358.83	1,056.87
73	1,300.17	1,200.89	1,000.42	901.14	700.68	1,851.92	1,710.64	1,426.17	1,282.98	998.51	2,075.30	1,914.93	1,596.09	1,437.63	1,116.88
74	1,389.06	1,282.07	1,068.08	961.09	747.10	1,966.45	1,815.18	1,512.65	1,361.39	1,058.86	2,187.81	2,019.95	1,682.37	1,514.50	1,176.92
75	1,458.02	1,346.68	1,122.24	1,009.13	786.45	2,053.60	1,896.31	1,579.97	1,422.68	1,106.33	2,270.98	2,096.02	1,746.09	1,571.13	1,222.97
76	1,588.51	1,466.83	1,221.80	1,100.12	855.09	2,220.53	2,049.85	1,706.80	1,536.12	1,194.76	2,431.77	2,244.19	1,870.72	1,683.14	1,309.67
77	1,728.60	1,596.37	1,330.31	1,196.47	932.02	2,392.95	2,209.12	1,841.47	1,657.65	1,288.39	2,597.74	2,399.40	1,999.50	1,799.55	1,399.65
78	1,859.15	1,715.18	1,430.35	1,286.39	1,001.56	2,551.10	2,354.51	1,961.32	1,766.27	1,373.08	2,744.60	2,532.53	2,111.47	1,899.40	1,478.34
79	1,942.66	1,792.66	1,494.13	1,344.13	1,045.60	2,641.20	2,438.25	2,030.90	1,827.96	1,422.07	2,814.73	2,598.55	2,166.19	1,948.54	1,516.19
80	1,988.10	1,834.84	1,528.34	1,376.48	1,069.98	2,702.81	2,493.83	2,078.65	1,871.07	1,454.50	2,881.14	2,659.62	2,215.19	1,993.67	1,550.63
81	2,047.28	1,890.31	1,575.04	1,418.07	1,102.80	2,783.82	2,570.51	2,141.19	1,927.88	1,498.57	2,967.62	2,739.55	2,283.40	2,055.33	1,597.85
82	2,201.57	2,032.52	1,693.10	1,524.06	1,184.63	2,993.11	2,762.35	2,302.19	2,072.77	1,611.26	3,190.32	2,944.81	2,453.79	2,208.27	1,717.25
83	2,377.32	2,194.86	1,828.60	1,646.14	1,279.89	3,231.91	2,983.72	2,485.98	2,237.79	1,740.06	3,446.57	3,180.93	2,651.00	2,385.36	1,855.43
84	2,579.90	2,381.34	1,984.23	1,785.67	1,388.56	3,506.94	3,237.28	2,697.96	2,428.30	1,888.97	3,739.04	3,450.60	2,876.39	2,587.95	2,013.74
85	2,811.99	2,596.00	2,162.66	1,946.66	1,513.32	3,823.56	3,528.41	2,940.79	2,646.98	2,058.01	4,075.78	3,761.85	3,135.32	2,821.38	2,194.86
86	3,064.21	2,829.43	2,357.19	2,122.41	1,650.17	4,167.01	3,846.37	3,205.08	2,884.44	2,243.16	4,442.04	4,099.93	3,417.06	3,074.95	2,392.07
87	3,340.58	3,084.34	2,569.16	2,312.92	1,799.09	4,542.66	4,192.50	3,493.53	3,144.71	2,445.74	4,841.83	4,468.87	3,724.28	3,352.66	2,606.73
88	3,641.10	3,360.71	2,801.26	2,520.87	1,961.42	4,950.50	4,569.49	3,808.80	3,427.79	2,665.76	5,277.85	4,871.35	4,059.68	3,653.18	2,841.51
89	3,968.45	3,663.91	3,053.48	2,747.60	2,137.17	5,395.92	4,981.36	4,150.91	3,736.36	2,905.91	5,752.78	5,310.05	4,424.60	3,983.21	3,097.75
90	4,326.66	3,993.94	3,328.51	2,994.45	2,330.36	5,881.57	5,429.46	4,525.22	4,071.76	3,167.52	6,270.64	5,787.66	4,823.05	4,341.42	3,376.81
91	4,715.72	4,353.49	3,627.69	3,264.11	2,539.65	6,411.51	5,917.80	4,931.72	4,439.35	3,451.94	6,834.11	6,309.54	5,257.73	4,731.82	3,680.01
92	5,139.67	4,745.24	3,953.70	3,557.92	2,767.72	6,988.39	6,450.41	5,375.79	4,837.81	3,763.19	7,449.90	6,877.04	5,729.97	5,157.11	4,011.38
93	5,602.52	5,171.87	4,309.22	3,878.57	3,015.92	7,617.60	7,031.33	5,860.11	5,273.83	4,102.61	8,120.70	7,495.52	6,246.49	5,621.30	4,372.27
94	6,106.96	5,637.40	4,698.28	4,227.38	3,288.26	8,303.16	7,664.56	6,387.36	5,748.76	4,471.55	8,850.54	8,170.34	6,808.62	6,127.09	4,766.70

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	62.89	58.05	48.37	43.54	33.86	98.36	91.91	75.79	67.72	53.21	133.84	122.55	103.20	91.91	72.56
25-29	74.77	69.43	56.97	51.63	39.16	117.49	108.59	90.79	81.89	64.09	158.44	145.98	122.83	110.37	85.45
30-34	101.59	94.81	79.01	69.98	56.44	160.28	146.74	121.90	110.62	85.78	216.72	198.66	167.05	148.99	117.39
35-39	130.84	120.16	101.47	90.79	72.10	202.94	186.92	157.55	141.53	109.48	275.04	253.68	210.95	189.59	146.87
40-44	157.25	142.42	118.68	106.81	83.08	243.29	225.49	186.92	169.12	130.55	329.34	302.63	252.19	228.46	178.02
45	167.18	151.70	126.94	114.55	89.78	256.97	238.39	198.14	179.57	139.32	349.85	321.98	269.35	241.49	188.86
46	168.58	156.09	131.12	118.63	90.53	262.23	240.38	202.92	181.06	143.60	359.01	330.91	274.72	246.62	193.55
47	172.41	159.87	131.66	119.12	90.91	263.31	244.51	203.76	181.81	144.20	363.63	335.41	278.99	250.78	194.35
48	176.99	161.19	135.90	123.26	94.81	268.64	246.52	205.43	186.47	145.38	369.78	341.33	284.44	256.00	199.11
49	179.16	166.36	137.57	124.77	95.98	271.93	252.74	211.15	188.75	147.16	380.70	351.91	291.13	262.33	204.75
50	183.82	170.92	141.90	129.00	99.97	277.35	254.77	212.85	190.27	148.35	387.00	357.97	296.70	267.67	206.40
51	187.80	171.61	145.71	129.52	103.61	281.70	259.03	216.94	194.27	152.18	398.26	365.88	304.36	275.22	213.70
52	192.56	176.24	146.87	133.81	104.44	287.21	264.36	221.93	199.09	156.66	407.96	375.33	313.32	280.68	218.67
53	194.08	180.92	151.32	134.87	105.26	292.77	269.74	226.98	203.95	157.90	417.77	388.16	322.37	289.48	226.98
54	198.14	181.63	151.91	138.70	105.68	297.22	274.10	231.17	208.05	161.82	429.31	396.29	330.24	297.22	231.17
55	203.02	186.38	156.43	139.78	109.83	306.19	279.57	232.97	209.68	163.08	439.32	406.04	339.48	302.87	236.30

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	85.46	77.40	64.50	58.05	45.15	127.39	117.71	96.75	87.07	67.72	169.31	156.41	130.61	117.71	91.91
25-29	99.69	92.57	76.55	69.43	53.41	149.54	138.86	115.71	103.25	81.89	201.16	185.14	154.88	138.86	108.59
30-34	137.71	126.42	106.10	94.81	74.50	205.43	189.63	158.02	142.22	110.62	273.16	252.84	209.95	189.63	146.74
35-39	173.57	160.22	133.51	120.16	93.46	261.69	240.33	200.27	181.58	141.53	347.14	320.44	267.03	240.33	186.92
40-44	207.69	192.85	160.22	145.38	112.75	311.53	287.80	240.33	216.59	169.12	415.38	382.74	320.44	287.80	225.49
45	222.91	204.34	170.28	154.80	120.74	331.27	306.50	253.87	229.10	176.47	442.73	408.67	340.56	306.50	238.39
46	224.77	209.16	171.70	156.09	121.75	334.03	309.06	259.11	231.01	181.06	452.66	418.32	349.64	315.30	243.50
47	228.83	210.02	175.54	156.73	122.25	338.55	310.34	260.18	235.10	181.81	463.94	426.32	357.36	319.74	250.78
48	230.72	214.91	176.99	161.19	123.26	341.33	316.05	262.32	237.04	183.31	474.07	436.15	363.46	328.69	256.00
49	236.74	217.55	182.35	163.16	127.97	345.51	319.92	265.53	239.94	185.55	486.28	447.89	374.31	335.92	262.33
50	238.65	222.52	183.82	164.47	129.00	351.52	322.50	270.90	241.87	190.27	496.65	461.17	383.77	345.07	267.67
51	246.08	226.65	187.80	168.37	132.75	359.41	333.50	278.46	249.32	194.27	508.35	469.50	391.79	352.93	275.22
52	251.30	231.72	192.56	172.98	133.81	372.06	342.69	287.21	257.83	202.35	522.19	479.76	401.44	362.27	280.68
53	259.87	240.13	197.37	177.63	138.16	384.87	355.27	296.05	266.45	207.24	532.90	493.42	411.19	368.42	289.48
54	264.19	244.38	204.75	181.63	142.00	392.99	363.26	303.82	274.10	211.35	544.90	501.96	419.40	376.47	293.91
55	269.58	249.61	209.68	186.38	146.44	406.04	376.09	312.85	279.57	219.66	559.14	515.87	429.34	386.07	299.54

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	91.91	83.85	70.95	62.89	49.99	140.29	130.61	108.04	96.75	75.79	190.27	175.76	146.74	132.22	103.20
25-29	108.59	99.69	83.67	74.77	58.75	167.34	154.88	128.17	115.71	89.01	226.09	208.28	174.46	156.66	122.83
30-34	148.99	137.71	115.13	101.59	81.27	228.01	209.95	176.08	158.02	124.16	307.02	284.44	237.04	212.20	167.05
35-39	189.59	173.57	144.20	130.84	101.47	291.06	267.03	224.31	200.27	157.55	392.53	360.49	301.74	272.37	210.95
40-44	225.49	207.69	172.09	157.25	121.65	347.14	320.44	267.03	240.33	186.92	468.79	433.18	359.01	323.40	252.19
45	238.39	222.91	185.76	167.18	130.03	368.42	340.56	284.83	253.87	198.14	498.46	461.30	383.90	343.66	269.35
46	243.50	224.77	187.31	168.58	131.12	374.62	346.52	290.33	259.11	202.92	511.98	474.51	393.35	355.89	274.72
47	247.64	225.70	188.08	169.27	131.66	382.43	351.09	294.66	263.31	206.89	523.49	485.88	404.38	363.63	282.12
48	249.68	230.72	192.79	173.83	135.90	388.74	360.30	300.25	268.64	211.75	540.45	499.36	414.03	372.94	290.77
49	255.94	233.54	195.15	175.96	137.57	396.70	367.91	307.12	275.13	214.35	556.66	515.07	428.69	383.90	300.72
50	258.00	238.65	199.95	177.37	138.67	406.35	374.10	312.82	280.57	219.30	570.82	528.90	438.60	396.67	306.37
51	265.51	246.08	203.99	184.56	142.47	414.45	382.07	320.55	288.17	223.42	579.58	537.49	446.83	401.50	314.08
52	277.41	254.57	212.14	192.56	150.13	424.28	391.64	326.37	293.73	228.46	593.99	548.30	456.92	411.23	319.84
53	286.19	263.16	220.40	197.37	154.61	437.50	401.32	335.53	302.63	233.55	605.27	559.21	463.82	417.77	325.66
54	293.91	270.80	227.87	204.75	158.52	445.82	412.80	343.45	307.12	241.08	614.25	568.01	472.24	426.01	330.24
55	306.19	279.57	232.97	209.68	163.08	455.96	422.68	352.79	316.18	246.29	625.70	579.11	482.59	432.67	339.48

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	106.42	98.36	80.62	72.56	56.44	161.25	149.96	124.16	111.26	87.07	217.69	201.56	167.70	151.57	117.71
25-29	124.61	115.71	96.13	87.23	67.65	192.26	178.02	147.76	133.51	103.25	259.91	238.55	199.38	179.80	138.86
30-34	171.57	158.02	130.93	117.39	92.56	261.87	241.55	200.92	180.60	139.96	354.43	325.08	270.90	243.81	189.63
35-39	216.29	200.27	168.23	149.54	117.49	333.79	307.08	256.35	229.65	178.91	448.61	413.90	344.47	312.43	240.33
40-44	261.10	240.33	198.79	180.99	139.45	397.58	367.91	305.60	275.93	213.62	537.03	495.49	412.41	370.87	287.80
45	275.54	256.97	213.62	191.95	148.61	424.15	390.10	325.08	294.12	229.10	572.76	526.32	439.63	396.29	306.50
46	280.96	259.11	215.40	193.55	149.85	427.69	396.47	327.79	296.57	231.01	583.78	536.95	449.54	402.71	315.30
47	282.12	260.18	216.29	194.35	150.47	429.45	398.11	329.14	297.80	231.97	592.46	545.44	454.53	410.65	319.74
48	287.61	265.48	221.23	199.11	154.86	432.99	401.38	335.01	300.25	233.88	603.66	556.25	464.59	417.19	325.53
49	291.13	268.73	223.94	201.55	156.76	438.29	406.30	339.12	303.92	236.74	617.45	569.46	473.48	425.49	332.72
50	296.70	270.90	225.75	203.17	158.02	441.82	409.57	341.85	306.37	238.65	625.65	580.50	483.75	435.37	338.62
51	304.36	278.46	233.13	210.46	161.89	456.54	420.93	352.93	317.31	246.08	637.87	589.30	492.16	443.59	343.22
52	313.32	287.21	241.51	215.40	169.71	473.24	437.34	365.53	329.63	254.57	652.74	603.78	502.61	450.39	352.48
53	322.37	296.05	246.71	223.69	174.34	490.14	453.95	378.29	338.82	266.45	667.77	615.14	513.16	460.53	358.56
54	330.24	303.82	254.28	227.87	178.33	508.57	468.94	389.68	350.05	274.10	680.29	627.46	521.78	468.94	366.57
55	339.48	312.85	259.60	232.97	183.05	525.86	482.59	402.71	362.77	282.90	692.27	639.01	532.51	479.26	372.76

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	112.87	104.81	87.07	77.40	61.27	175.76	162.86	135.45	122.55	95.14	232.20	214.46	178.99	161.25	125.77
25-29	133.51	122.83	103.25	92.57	72.99	210.06	192.26	160.22	144.20	112.15	275.93	254.57	211.84	190.48	147.76
30-34	182.86	169.31	139.96	126.42	97.07	284.44	264.13	218.98	196.40	153.51	377.00	347.65	288.96	259.61	203.17
35-39	232.32	213.62	178.91	160.22	125.50	363.16	333.79	280.38	251.01	197.60	477.98	440.60	368.50	331.12	259.02
40-44	278.90	255.16	213.62	192.85	148.35	433.18	400.54	332.30	299.67	231.43	572.63	528.13	439.12	394.61	308.57
45	294.12	272.45	226.01	204.34	157.90	461.30	427.25	356.04	318.89	250.78	609.91	560.38	467.50	421.06	328.18
46	299.69	274.72	231.01	206.04	162.33	465.15	430.81	359.01	321.55	252.87	618.12	571.29	477.64	427.69	334.03
47	300.93	278.99	231.97	210.02	163.00	467.07	432.59	360.49	322.87	253.91	626.94	579.92	482.74	435.72	338.55
48	306.57	281.28	233.88	211.75	164.35	474.07	436.15	363.46	328.69	256.00	638.42	591.01	493.04	442.47	344.49
49	310.32	284.73	239.94	214.35	169.56	479.88	441.49	367.91	332.72	259.14	652.64	601.45	502.27	451.09	351.91
50	312.82	290.25	241.87	216.07	170.92	483.75	445.05	370.87	335.40	261.22	664.35	612.75	509.55	461.17	357.97
51	320.55	294.65	246.08	223.42	171.61	501.87	463.02	385.31	346.46	268.75	673.48	621.68	518.06	466.26	362.64
52	329.63	303.52	254.57	228.46	179.50	518.93	479.76	398.17	359.01	277.41	688.64	636.42	528.72	476.50	368.80
53	338.82	312.50	259.87	233.55	180.92	539.48	496.71	414.48	371.71	289.48	700.66	648.03	539.48	486.85	378.29
54	346.75	320.33	267.49	241.08	188.24	554.80	511.87	426.01	383.08	297.22	713.32	657.18	548.20	492.06	383.08
55	356.12	326.16	272.91	246.29	189.71	575.78	529.18	442.65	399.38	309.52	725.55	672.30	559.14	502.56	392.73

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	125.77	116.10	96.75	87.07	67.72	195.11	180.60	149.96	135.45	104.81	258.00	238.65	198.34	178.99	138.67
25-29	149.54	137.08	113.93	103.25	80.11	231.43	213.62	178.02	160.22	124.61	306.19	283.05	234.99	211.84	163.78
30-34	203.17	187.37	155.77	139.96	108.36	316.05	293.47	243.81	218.98	171.57	417.64	386.03	320.56	288.96	223.49
35-39	259.02	237.66	197.60	178.91	138.86	403.22	371.17	309.75	277.71	216.29	531.39	491.34	408.56	368.50	285.72
40-44	308.57	284.83	237.36	213.62	166.15	480.65	445.05	370.87	332.30	261.10	634.94	587.47	489.55	439.12	344.17
45	328.18	303.41	250.78	226.01	176.47	510.84	473.69	393.19	352.94	275.54	674.93	622.30	520.13	467.50	365.33
46	330.91	305.94	255.99	231.01	177.94	518.22	477.64	396.47	359.01	277.84	686.80	633.73	527.58	474.51	368.37
47	335.41	307.20	257.05	231.97	178.68	520.36	479.61	401.24	360.49	282.12	695.90	642.61	536.03	482.74	376.16
48	338.17	312.89	259.16	233.88	180.15	524.64	483.56	404.54	363.46	284.44	707.95	654.22	546.77	489.88	382.42
49	342.31	316.72	265.53	236.74	185.55	531.07	489.48	409.50	367.91	287.93	723.02	668.63	556.66	502.27	390.30
50	348.30	322.50	267.67	241.87	187.05	535.35	496.65	412.80	370.87	290.25	738.52	680.47	567.60	509.55	396.67
51	356.17	330.27	275.22	246.08	194.27	553.68	511.59	427.40	385.31	297.89	747.95	692.91	576.35	518.06	404.74
52	365.53	336.16	280.68	254.57	195.82	574.41	531.98	443.86	398.17	310.05	763.71	704.96	587.47	528.72	411.23
53	375.00	345.40	289.48	259.87	203.95	598.69	552.64	460.53	414.48	322.37	779.61	720.40	598.69	539.48	417.77
54	383.08	353.36	293.91	264.19	204.75	617.55	568.01	475.55	426.01	333.54	792.58	729.83	607.64	548.20	426.01
55	392.73	362.77	302.87	272.91	213.00	639.01	589.09	489.25	442.65	342.80	805.42	745.52	619.05	559.14	432.67

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	133.84	124.16	103.20	93.52	72.56	209.62	193.50	161.25	145.12	112.87	275.74	254.77	212.85	191.89	148.35
25-29	160.22	147.76	122.83	110.37	85.45	249.23	229.65	190.48	172.68	133.51	327.56	302.63	252.79	227.87	176.24
30-34	216.72	200.92	167.05	151.25	117.39	338.62	313.79	261.87	234.78	182.86	446.98	413.12	343.14	309.28	239.29
35-39	275.04	256.35	213.62	192.26	149.54	432.59	397.87	331.12	299.07	232.32	568.77	526.05	437.93	392.53	307.08
40-44	329.34	305.60	255.16	228.46	178.02	516.26	474.72	397.58	356.04	278.90	679.44	626.04	522.19	471.75	364.94
45	349.85	321.98	269.35	241.49	188.86	547.99	504.65	421.06	380.81	294.12	721.37	668.74	557.28	501.55	390.10
46	355.89	327.79	271.60	246.62	190.43	552.56	511.98	424.56	383.98	296.57	736.74	680.55	565.05	508.85	396.47
47	357.36	329.14	275.85	247.64	194.35	554.84	514.09	426.32	385.57	297.80	746.06	689.63	573.65	517.23	401.24
48	363.46	335.01	278.12	249.68	195.95	562.57	518.32	432.99	388.74	303.41	758.52	701.63	584.69	524.64	410.86
49	367.91	339.12	281.53	255.94	198.35	569.46	524.67	438.29	393.50	307.12	774.21	716.62	595.05	537.47	415.90
50	370.87	345.07	287.02	258.00	199.95	574.05	528.90	441.82	396.67	309.60	790.12	728.85	606.30	545.02	425.70
51	382.07	352.93	294.65	262.27	207.23	592.54	547.21	456.54	411.21	320.55	803.00	741.48	615.20	553.68	430.64
52	391.64	362.27	300.26	270.89	208.88	616.84	567.88	473.24	427.54	332.90	815.92	753.91	629.89	564.62	440.60
53	401.32	371.71	309.21	279.61	217.11	638.16	588.82	490.14	440.79	342.11	832.24	769.74	641.45	575.66	450.66
54	409.50	379.78	317.03	284.01	221.26	660.48	607.64	508.57	455.73	356.66	845.41	782.67	650.57	584.52	455.73
55	422.68	389.40	322.84	292.88	226.32	682.28	629.03	525.86	472.60	369.43	862.00	795.44	662.31	595.75	462.62

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	149.96	138.67	116.10	103.20	80.62	233.81	216.07	180.60	162.86	125.77	309.60	285.41	238.65	214.46	167.70
25-29	178.02	163.78	137.08	122.83	96.13	277.71	256.35	213.62	192.26	149.54	366.72	340.02	283.05	254.57	197.60
30-34	243.81	223.49	187.37	169.31	130.93	379.26	349.91	291.22	261.87	203.17	501.16	462.79	386.03	347.65	270.90
35-39	309.75	285.72	237.66	213.62	165.56	483.32	445.94	371.17	333.79	259.02	638.20	587.47	491.34	440.60	344.47
40-44	370.87	341.20	284.83	255.16	198.79	575.60	534.06	445.05	400.54	311.53	762.52	703.18	584.50	528.13	409.45
45	393.19	362.23	300.31	272.45	210.53	613.01	566.57	473.69	424.15	331.27	811.15	746.14	622.30	560.38	436.54
46	396.47	365.25	305.94	274.72	215.40	618.12	571.29	477.64	427.69	334.03	824.16	761.72	633.73	571.29	443.30
47	401.24	369.89	307.20	275.85	216.29	623.81	573.65	479.61	429.45	335.41	836.96	771.14	642.61	579.92	451.40
48	404.54	372.94	312.89	281.28	218.07	628.94	578.37	483.56	436.15	338.17	850.17	783.80	654.22	587.85	458.27
49	412.70	380.70	316.72	284.73	220.74	636.64	588.65	489.48	441.49	342.31	870.18	803.00	668.63	601.45	467.08
50	416.02	383.77	319.27	287.02	222.52	641.77	593.40	493.42	445.05	345.07	883.65	815.92	680.47	612.75	477.30
51	427.40	395.02	327.03	294.65	229.89	663.77	611.96	511.59	459.78	359.41	896.90	828.90	689.67	621.68	482.45
52	437.34	404.70	336.16	303.52	234.99	688.64	636.42	531.98	476.50	372.06	917.10	845.30	704.96	633.16	492.82
53	450.66	414.48	345.40	312.50	243.42	713.82	661.19	549.35	496.71	384.87	934.22	861.85	717.11	648.03	503.29
54	459.03	422.71	353.36	317.03	247.68	739.74	680.29	568.01	511.87	396.29	947.79	875.14	729.83	657.18	511.87
55	472.60	435.99	362.77	326.16	252.94	765.49	705.58	589.09	529.18	412.70	965.18	891.96	742.19	668.97	519.20

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	42.57	39.99	33.54	29.67	23.22	67.08	61.92	51.60	46.44	36.12	91.59	83.85	69.66	61.92	49.02
25-29	46.44	42.57	34.83	32.25	24.51	72.24	67.08	55.47	50.31	38.70	98.04	90.30	76.11	68.37	52.89
30-34	49.02	46.44	38.70	33.54	27.09	77.40	70.95	59.34	54.18	41.28	105.78	96.75	81.27	72.24	56.76
35-39	54.18	49.02	41.28	37.41	28.38	83.85	77.40	64.50	58.05	45.15	113.52	104.49	86.43	77.40	60.63
40-44	58.05	52.89	43.86	39.99	30.96	90.30	83.85	69.66	61.92	49.02	121.26	112.23	92.88	83.85	64.50
45	59.34	54.18	45.15	39.99	32.25	91.59	83.85	69.66	63.21	49.02	123.84	113.52	95.46	85.14	67.08
46	59.34	55.47	46.44	41.28	32.25	91.59	83.85	70.95	63.21	50.31	126.42	116.10	96.75	86.43	68.37
47	60.63	55.47	46.44	41.28	32.25	91.59	85.14	70.95	63.21	50.31	127.71	117.39	98.04	87.72	68.37
48	61.92	55.47	47.73	42.57	33.54	92.88	85.14	70.95	64.50	50.31	127.71	118.68	99.33	89.01	69.66
49	61.92	56.76	47.73	42.57	33.54	92.88	86.43	72.24	64.50	50.31	130.29	121.26	99.33	90.30	69.66
50	61.92	58.05	47.73	43.86	33.54	94.17	86.43	72.24	64.50	50.31	131.58	121.26	100.62	91.59	70.95
51	63.21	58.05	49.02	43.86	34.83	95.46	87.72	73.53	65.79	51.60	135.45	123.84	103.20	92.88	72.24
52	64.50	59.34	49.02	45.15	34.83	96.75	89.01	74.82	67.08	52.89	136.74	126.42	105.78	94.17	73.53
53	64.50	60.63	50.31	45.15	34.83	98.04	90.30	76.11	68.37	52.89	139.32	129.00	107.07	96.75	74.82
54	65.79	60.63	50.31	46.44	34.83	99.33	91.59	77.40	69.66	54.18	143.19	131.58	109.65	99.33	77.40
55	67.08	61.92	51.60	46.44	36.12	100.62	91.59	77.40	69.66	54.18	144.48	134.16	112.23	99.33	78.69
56	72.24	67.08	55.47	50.31	38.70	109.65	100.62	83.85	76.11	59.34	149.64	139.32	116.10	104.49	81.27
57	77.40	72.24	60.63	54.18	42.57	118.68	108.36	91.59	82.56	64.50	156.09	143.19	119.97	107.07	83.85
58	83.85	77.40	64.50	58.05	45.15	127.71	117.39	98.04	87.72	68.37	161.25	149.64	123.84	112.23	86.43
59	89.01	82.56	68.37	61.92	47.73	135.45	125.13	104.49	94.17	73.53	166.41	154.80	127.71	116.10	89.01
60	94.17	87.72	72.24	65.79	50.31	144.48	134.16	112.23	99.33	78.69	172.86	158.67	132.87	119.97	92.88
61	103.20	95.46	79.98	70.95	55.47	156.09	143.19	119.97	107.07	83.85	187.05	171.57	143.19	129.00	100.62
62	113.52	104.49	86.43	77.40	60.63	166.41	154.80	127.71	114.81	89.01	199.95	184.47	153.51	138.03	107.07
63	121.26	112.23	92.88	83.85	64.50	179.31	165.12	136.74	123.84	95.46	212.85	196.08	163.83	147.06	114.81
64	130.29	121.26	99.33	90.30	69.66	189.63	174.15	145.77	131.58	101.91	225.75	208.98	174.15	157.38	122.55
65	139.32	127.71	107.07	96.75	74.82	201.24	185.76	154.80	139.32	108.36	238.65	221.88	184.47	165.12	129.00
66	156.09	143.19	119.97	107.07	83.85	223.17	205.11	171.57	154.80	119.97	261.87	241.23	201.24	180.60	140.61
67	171.57	158.67	132.87	119.97	92.88	245.10	225.75	188.34	170.28	131.58	283.80	261.87	218.01	196.08	152.22
68	189.63	174.15	145.77	131.58	101.91	267.03	246.39	206.40	185.76	144.48	305.73	282.51	236.07	211.56	165.12
69	206.40	190.92	158.67	143.19	110.94	288.96	267.03	223.17	201.24	156.09	328.95	303.15	252.84	228.33	176.73
70	223.17	206.40	171.57	154.80	119.97	310.89	288.96	239.94	215.43	167.70	350.88	323.79	269.61	243.81	188.34
71	255.42	236.07	196.08	176.73	136.74	354.75	326.37	272.19	245.10	190.92	397.32	366.36	304.44	274.77	212.85
72	287.67	265.74	221.88	199.95	154.80	396.03	365.07	303.15	274.77	212.85	442.47	407.64	340.56	305.73	238.65
73	319.92	295.41	245.10	221.88	171.57	437.31	403.77	336.69	303.15	236.07	487.62	450.21	375.39	337.98	263.16
74	352.17	325.08	270.90	243.81	189.63	478.59	442.47	368.94	331.53	258.00	534.06	492.78	411.51	368.94	287.67
75	384.42	354.75	296.70	267.03	207.69	521.16	479.88	399.90	361.20	279.93	580.50	535.35	446.34	401.19	312.18
76	442.47	407.64	340.56	305.73	238.65	586.95	541.80	451.50	406.35	316.05	647.58	595.98	497.94	447.63	348.30
77	499.23	460.53	384.42	345.72	269.61	654.03	603.72	501.81	452.79	350.88	713.37	659.19	549.54	494.07	384.42
78	557.28	513.42	428.28	384.42	299.28	719.82	664.35	553.41	499.23	387.00	780.45	721.11	601.14	540.51	420.54
79	614.04	566.31	472.14	425.70	330.24	785.61	726.27	605.01	544.38	423.12	848.82	783.03	652.74	588.24	456.66
80	670.80	619.20	516.00	464.40	361.20	852.69	786.90	655.32	589.53	459.24	915.90	844.95	704.34	633.39	492.78
81	718.53	663.06	552.12	496.65	387.00	912.03	842.37	701.76	632.10	491.49	979.11	904.29	753.36	677.25	527.61
82	771.42	713.37	594.69	534.06	416.67	981.69	905.58	754.65	678.54	528.90	1,052.64	971.37	810.12	728.85	567.60
83	833.34	770.13	641.13	576.63	448.92	1,059.09	977.82	815.28	734.01	570.18	1,136.49	1,048.77	874.62	786.90	612.75
84	904.29	834.63	696.60	625.65	487.62	1,149.39	1,061.67	883.65	795.93	619.20	1,233.24	1,139.07	949.44	853.98	664.35
85	985.56	910.74	758.52	683.70	531.48	1,253.88	1,157.13	963.63	866.88	674.67	1,345.47	1,240.98	1,034.58	931.38	723.69
86	1,074.57	992.01	826.89	744.33	579.21	1,364.82	1,261.62	1,050.06	945.57	735.30	1,465.44	1,353.21	1,127.46	1,015.23	789.48
87	1,171.32	1,081.02	901.71	811.41	630.81	1,487.37	1,373.85	1,144.23	1,030.71	801.09	1,597.02	1,474.47	1,229.37	1,106.82	860.43
88	1,275.81	1,179.06	982.98	883.65	687.57	1,622.82	1,497.69	1,247.43	1,122.30	873.33	1,741.50	1,607.34	1,340.31	1,206.15	937.83
89	1,391.91	1,284.84	1,070.70	963.63	749.49	1,768.59	1,633.14	1,360.95	1,224.21	953.31	1,897.59	1,751.82	1,460.28	1,314.51	1,021.68
90	1,517.04	1,399.65	1,166.16	1,050.06	816.57	1,927.26	1,780.20	1,482.21	1,333.86	1,037.16	2,069.16	1,910.49	1,591.86	1,433.19	1,114.56
91	1,653.78	1,526.07	1,271.94	1,144.23	890.10	2,101.41	1,940.16	1,616.37	1,455.12	1,131.33	2,254.92	2,082.06	1,735.05	1,560.90	1,215.18
92	1,802.13	1,662.81	1,385.46	1,247.43	970.08	2,291.04	2,114.31	1,762.14	1,585.41	1,233.24	2,458.74	2,270.40	1,891.14	1,701.51	1,323.54
93	1,964.67	1,813.74	1,510.59	1,359.66	1,057.80	2,496.15	2,303.94	1,919.52	1,728.60	1,344.18	2,679.33	2,474.22	2,061.42	1,855.02	1,443.51
94	2,141.40	1,977.57	1,647.33	1,482.21	1,153.26	2,720.61	2,511.63	2,093.67	1,883.40	1,465.44	2,920.56	2,696.10	2,247.18	2,021.43	1,572.51

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	58.05	52.89	43.86	39.99	30.96	86.43	79.98	65.79	59.34	46.44	114.81	105.78	89.01	79.98	61.92
25-29	61.92	56.76	47.73	42.57	33.54	91.59	85.14	70.95	63.21	50.31	123.84	113.52	95.46	85.14	67.08
30-34	67.08	61.92	51.60	46.44	36.12	99.33	91.59	77.40	69.66	54.18	132.87	122.55	101.91	91.59	70.95
35-39	70.95	65.79	55.47	49.02	38.70	107.07	99.33	82.56	74.82	58.05	143.19	131.58	109.65	99.33	77.40
40-44	77.40	70.95	59.34	54.18	41.28	114.81	105.78	89.01	79.98	61.92	153.51	141.90	118.68	105.78	82.56
45	78.69	72.24	60.63	55.47	42.57	117.39	108.36	90.30	81.27	63.21	157.38	144.48	121.26	108.36	85.14
46	78.69	73.53	60.63	55.47	42.57	117.39	108.36	91.59	81.27	64.50	158.67	147.06	122.55	110.94	86.43
47	79.98	73.53	61.92	55.47	43.86	118.68	108.36	91.59	82.56	64.50	162.54	149.64	125.13	112.23	87.72
48	79.98	74.82	61.92	55.47	43.86	118.68	109.65	91.59	82.56	64.50	165.12	150.93	126.42	113.52	89.01
49	81.27	74.82	61.92	55.47	43.86	118.68	109.65	91.59	82.56	64.50	166.41	153.51	127.71	114.81	89.01
50	81.27	76.11	61.92	55.47	43.86	119.97	109.65	91.59	82.56	64.50	168.99	157.38	130.29	117.39	91.59
51	83.85	77.40	63.21	56.76	43.86	121.26	113.52	94.17	83.85	65.79	171.57	158.67	132.87	119.97	92.88
52	83.85	77.40	64.50	58.05	45.15	125.13	114.81	96.75	86.43	68.37	175.44	161.25	135.45	121.26	95.46
53	86.43	79.98	65.79	59.34	46.44	127.71	118.68	99.33	89.01	69.66	178.02	165.12	136.74	122.55	95.46
54	87.72	81.27	68.37	60.63	47.73	130.29	121.26	100.62	91.59	70.95	180.60	166.41	139.32	125.13	98.04
55	89.01	82.56	69.66	61.92	49.02	134.16	123.84	103.20	91.59	72.24	184.47	170.28	141.90	127.71	99.33
56	94.17	87.72	72.24	65.79	50.31	143.19	132.87	110.94	99.33	77.40	193.50	178.02	148.35	134.16	104.49
57	99.33	91.59	77.40	69.66	54.18	153.51	141.90	118.68	105.78	82.56	201.24	187.05	154.80	139.32	108.36
58	105.78	98.04	81.27	73.53	56.76	163.83	150.93	126.42	113.52	89.01	210.27	193.50	162.54	145.77	113.52
59	112.23	103.20	85.14	77.40	59.34	174.15	159.96	134.16	121.26	94.17	219.30	202.53	168.99	152.22	118.68
60	117.39	107.07	90.30	81.27	63.21	184.47	170.28	141.90	127.71	99.33	228.33	210.27	175.44	157.38	122.55
61	127.71	118.68	99.33	89.01	69.66	199.95	184.47	153.51	138.03	107.07	245.10	224.46	187.05	168.99	131.58
62	139.32	127.71	107.07	96.75	74.82	215.43	198.66	165.12	149.64	116.10	259.29	239.94	199.95	179.31	140.61
63	149.64	139.32	116.10	104.49	81.27	230.91	212.85	178.02	159.96	125.13	274.77	254.13	211.56	190.92	148.35
64	161.25	149.64	123.84	112.23	86.43	245.10	227.04	189.63	170.28	132.87	290.25	268.32	223.17	201.24	156.09
65	172.86	158.67	132.87	119.97	92.88	261.87	241.23	201.24	180.60	140.61	307.02	282.51	236.07	212.85	165.12
66	193.50	179.31	149.64	134.16	104.49	290.25	268.32	223.17	201.24	156.09	336.69	310.89	259.29	232.20	181.89
67	215.43	198.66	165.12	149.64	116.10	319.92	295.41	245.10	221.88	171.57	366.36	339.27	281.22	252.84	197.37
68	236.07	218.01	181.89	163.83	127.71	348.30	321.21	268.32	241.23	188.34	397.32	366.36	304.44	274.77	212.85
69	258.00	237.36	198.66	179.31	139.32	376.68	348.30	290.25	260.58	203.82	426.99	393.45	327.66	295.41	229.62
70	278.64	256.71	214.14	193.50	149.64	406.35	375.39	312.18	281.22	218.01	456.66	420.54	350.88	316.05	245.10
71	322.50	296.70	247.68	223.17	172.86	461.82	425.70	354.75	318.63	248.97	516.00	477.30	398.61	357.33	278.64
72	366.36	337.98	281.22	252.84	197.37	516.00	476.01	397.32	357.33	278.64	576.63	532.77	443.76	398.61	310.89
73	410.22	377.97	314.76	283.80	220.59	571.47	526.32	438.60	394.74	307.02	637.26	588.24	490.20	441.18	343.14
74	452.79	419.25	348.30	313.47	243.81	625.65	577.92	481.17	433.44	336.69	697.89	643.71	536.64	482.46	375.39
75	496.65	457.95	383.13	344.43	268.32	679.83	628.23	522.45	470.85	366.36	757.23	697.89	581.79	523.74	407.64
76	567.60	523.74	437.31	393.45	305.73	768.84	709.50	590.82	531.48	414.09	848.82	784.32	654.03	588.24	457.95
77	639.84	589.53	491.49	442.47	344.43	857.85	792.06	659.19	593.40	461.82	940.41	868.17	723.69	651.45	506.97
78	710.79	655.32	545.67	492.78	381.84	945.57	873.33	727.56	654.03	509.55	1,033.29	953.31	794.64	714.66	555.99
79	781.74	721.11	601.14	540.51	420.54	1,034.58	954.60	794.64	715.95	555.99	1,124.88	1,038.45	865.59	779.16	606.30
80	852.69	786.90	655.32	589.53	459.24	1,122.30	1,035.87	863.01	777.87	603.72	1,216.47	1,122.30	935.25	842.37	655.32
81	912.03	842.37	701.76	632.10	491.49	1,200.99	1,108.11	924.93	830.76	647.58	1,301.61	1,202.28	1,001.04	901.71	700.47
82	981.69	905.58	754.65	678.54	528.90	1,290.00	1,191.96	993.30	893.97	695.31	1,399.65	1,291.29	1,077.15	968.79	754.65
83	1,059.09	977.82	815.28	734.01	570.18	1,394.49	1,287.42	1,071.99	964.92	750.78	1,510.59	1,394.49	1,162.29	1,046.19	813.99
84	1,149.39	1,061.67	883.65	795.93	619.20	1,513.17	1,397.07	1,163.58	1,047.48	813.99	1,639.59	1,513.17	1,261.62	1,135.20	883.65
85	1,253.88	1,157.13	963.63	866.88	674.67	1,648.62	1,522.20	1,268.07	1,141.65	887.52	1,787.94	1,649.91	1,375.14	1,237.11	962.34
86	1,364.82	1,261.62	1,050.06	945.57	735.30	1,796.97	1,658.94	1,382.88	1,244.85	967.50	1,947.90	1,798.26	1,498.98	1,349.34	1,048.77
87	1,487.37	1,373.85	1,144.23	1,030.71	801.09	1,959.51	1,808.58	1,506.72	1,355.79	1,055.22	2,123.34	1,960.80	1,634.43	1,470.60	1,144.23
88	1,622.82	1,497.69	1,247.43	1,122.30	873.33	2,136.24	1,971.12	1,642.17	1,478.34	1,149.39	2,314.26	2,136.24	1,780.20	1,602.18	1,246.14
89	1,768.59	1,633.14	1,360.95	1,224.21	953.31	2,328.45	2,149.14	1,790.52	1,612.50	1,253.88	2,523.24	2,328.45	1,941.45	1,746.66	1,359.66
90	1,927.26	1,780.20	1,482.21	1,333.86	1,037.16	2,537.43	2,342.64	1,951.77	1,756.98	1,366.11	2,750.28	2,538.72	2,115.60	1,904.04	1,480.92
91	2,101.41	1,940.16	1,616.37	1,455.12	1,131.33	2,765.76	2,552.91	2,127.21	1,914.36	1,488.66	2,997.96	2,767.05	2,306.52	2,074.32	1,615.08
92	2,291.04	2,114.31	1,762.14	1,585.41	1,233.24	3,014.73	2,782.53	2,319.42	2,087.22	1,624.11	3,267.57	3,016.02	2,512.92	2,262.66	1,759.56
93	2,496.15	2,303.94	1,919.52	1,728.60	1,344.18	3,285.63	3,032.79	2,527.11	2,275.56	1,768.59	3,561.69	3,286.92	2,738.67	2,465.19	1,916.94
94	2,720.61	2,511.63	2,093.67	1,883.40	1,465.44	3,581.04	3,306.27	2,755.44	2,479.38	1,928.55	3,881.61	3,583.62	2,986.35	2,687.07	2,091.09

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	61.92	56.76	47.73	42.57	33.54	95.46	89.01	73.53	65.79	51.60	129.00	119.97	99.33	90.30	69.66
25-29	67.08	61.92	51.60	46.44	36.12	103.20	95.46	78.69	70.95	55.47	139.32	127.71	107.07	96.75	74.82
30-34	72.24	67.08	55.47	49.02	38.70	110.94	101.91	85.14	77.40	59.34	149.64	138.03	114.81	103.20	79.98
35-39	77.40	70.95	59.34	54.18	41.28	119.97	109.65	91.59	82.56	64.50	161.25	148.35	123.84	112.23	86.43
40-44	83.85	77.40	63.21	58.05	43.86	127.71	118.68	99.33	89.01	69.66	172.86	159.96	132.87	119.97	92.88
45	83.85	78.69	65.79	59.34	46.44	130.29	121.26	100.62	90.30	70.95	176.73	163.83	135.45	121.26	95.46
46	85.14	78.69	65.79	59.34	46.44	131.58	121.26	101.91	91.59	70.95	179.31	166.41	138.03	125.13	96.75
47	86.43	78.69	65.79	59.34	46.44	134.16	122.55	103.20	91.59	72.24	183.18	170.28	141.90	127.71	99.33
48	86.43	79.98	67.08	60.63	46.44	135.45	125.13	104.49	92.88	73.53	187.05	172.86	143.19	129.00	100.62
49	87.72	79.98	67.08	60.63	46.44	135.45	126.42	105.78	94.17	73.53	190.92	176.73	147.06	131.58	103.20
50	87.72	81.27	68.37	60.63	47.73	138.03	127.71	105.78	95.46	73.53	193.50	179.31	149.64	135.45	104.49
51	90.30	83.85	69.66	61.92	49.02	140.61	129.00	108.36	98.04	76.11	196.08	181.89	150.93	135.45	105.78
52	92.88	85.14	70.95	64.50	50.31	143.19	131.58	109.65	99.33	77.40	199.95	184.47	153.51	138.03	107.07
53	95.46	87.72	73.53	65.79	51.60	145.77	134.16	112.23	100.62	78.69	201.24	187.05	154.80	139.32	108.36
54	98.04	90.30	76.11	68.37	52.89	148.35	136.74	113.52	101.91	79.98	203.82	188.34	157.38	141.90	109.65
55	100.62	91.59	77.40	69.66	54.18	149.64	139.32	116.10	104.49	81.27	206.40	190.92	158.67	143.19	110.94
56	107.07	99.33	82.56	74.82	58.05	162.54	149.64	125.13	113.52	87.72	215.43	199.95	166.41	149.64	116.10
57	113.52	105.78	87.72	78.69	61.92	175.44	161.25	135.45	121.26	95.46	225.75	208.98	174.15	157.38	122.55
58	121.26	110.94	91.59	83.85	64.50	187.05	172.86	143.19	129.00	100.62	236.07	218.01	181.89	163.83	127.71
59	127.71	117.39	98.04	87.72	68.37	199.95	184.47	153.51	138.03	107.07	246.39	227.04	189.63	170.28	132.87
60	134.16	123.84	103.20	91.59	72.24	211.56	194.79	163.83	147.06	114.81	256.71	237.36	197.37	178.02	138.03
61	144.48	134.16	112.23	99.33	78.69	228.33	210.27	175.44	157.38	122.55	274.77	252.84	210.27	189.63	147.06
62	156.09	143.19	119.97	107.07	83.85	245.10	225.75	188.34	170.28	131.58	291.54	269.61	224.46	201.24	157.38
63	166.41	154.80	127.71	114.81	89.01	261.87	242.52	201.24	180.60	140.61	309.60	286.38	237.36	215.43	166.41
64	179.31	165.12	136.74	123.84	95.46	278.64	258.00	214.14	193.50	149.64	327.66	303.15	252.84	227.04	176.73
65	189.63	174.15	145.77	131.58	101.91	295.41	273.48	227.04	203.82	158.67	345.72	318.63	265.74	238.65	185.76
66	214.14	197.37	165.12	148.35	116.10	328.95	303.15	252.84	228.33	176.73	380.55	352.17	292.83	264.45	205.11
67	237.36	220.59	183.18	165.12	127.71	362.49	334.11	278.64	251.55	194.79	416.67	384.42	319.92	288.96	224.46
68	263.16	242.52	201.24	181.89	140.61	396.03	365.07	304.44	274.77	212.85	452.79	417.96	347.01	313.47	242.52
69	287.67	265.74	221.88	198.66	154.80	428.28	396.03	330.24	296.70	230.91	487.62	450.21	375.39	337.98	263.16
70	310.89	288.96	239.94	215.43	167.70	463.11	426.99	354.75	319.92	248.97	523.74	483.75	402.48	362.49	281.22
71	362.49	334.11	278.64	250.26	194.79	525.03	485.04	403.77	362.49	282.51	593.40	546.96	456.66	410.22	319.92
72	412.80	380.55	317.34	285.09	221.88	588.24	541.80	451.50	406.35	316.05	661.77	610.17	508.26	457.95	356.04
73	461.82	426.99	354.75	319.92	248.97	650.16	599.85	500.52	450.21	350.88	731.43	675.96	562.44	506.97	393.45
74	512.13	472.14	393.45	354.75	276.06	713.37	657.90	548.25	494.07	384.42	801.09	739.17	615.33	553.41	430.86
75	561.15	518.58	432.15	389.58	303.15	775.29	714.66	595.98	536.64	416.67	869.46	802.38	669.51	602.43	468.27
76	654.03	603.72	503.10	452.79	352.17	888.81	821.73	683.70	616.62	478.59	988.14	912.03	759.81	683.70	531.48
77	745.62	688.86	574.05	516.00	402.48	1,004.91	926.22	771.42	695.31	540.51	1,106.82	1,020.39	851.40	764.97	595.98
78	837.21	772.71	645.00	580.50	451.50	1,118.43	1,033.29	860.43	774.00	602.43	1,224.21	1,130.04	941.70	847.53	659.19
79	930.09	859.14	714.66	643.71	500.52	1,233.24	1,137.78	948.15	853.98	664.35	1,342.89	1,239.69	1,033.29	930.09	723.69
80	1,021.68	942.99	785.61	706.92	549.54	1,349.34	1,244.85	1,037.16	932.67	726.27	1,461.57	1,349.34	1,123.59	1,012.65	786.90
81	1,092.63	1,010.07	841.08	757.23	588.24	1,443.51	1,331.28	1,109.40	998.46	776.58	1,563.48	1,443.51	1,202.28	1,082.31	841.08
82	1,175.19	1,086.18	904.29	813.99	633.39	1,550.58	1,430.61	1,193.25	1,073.28	835.92	1,680.87	1,551.87	1,292.58	1,163.58	904.29
83	1,269.36	1,172.61	976.53	879.78	683.70	1,674.42	1,546.71	1,288.71	1,158.42	901.71	1,815.03	1,675.71	1,395.78	1,256.46	976.53
84	1,377.72	1,271.94	1,059.09	954.60	741.75	1,816.32	1,678.29	1,398.36	1,257.75	979.11	1,969.83	1,817.61	1,515.75	1,363.53	1,061.67
85	1,501.56	1,385.46	1,154.55	1,039.74	808.83	1,980.15	1,827.93	1,524.78	1,371.27	1,066.83	2,146.56	1,981.44	1,651.20	1,486.08	1,155.84
86	1,637.01	1,510.59	1,259.04	1,132.62	881.07	2,159.46	1,993.05	1,661.52	1,495.11	1,163.58	2,340.06	2,160.75	1,799.55	1,618.95	1,260.33
87	1,784.07	1,647.33	1,372.56	1,234.53	961.05	2,352.96	2,172.36	1,809.87	1,629.27	1,266.78	2,550.33	2,354.25	1,962.09	1,766.01	1,373.85
88	1,944.03	1,794.39	1,495.11	1,346.76	1,046.19	2,564.52	2,367.15	1,972.41	1,776.33	1,380.30	2,779.95	2,565.81	2,138.82	1,924.68	1,497.69
89	2,119.47	1,955.64	1,630.56	1,466.73	1,141.65	2,796.72	2,581.29	2,150.43	1,935.00	1,505.43	3,030.21	2,796.72	2,331.03	2,097.54	1,631.85
90	2,310.39	2,132.37	1,777.62	1,599.60	1,244.85	3,046.98	2,813.49	2,343.93	2,109.15	1,640.88	3,302.40	3,048.27	2,540.01	2,285.88	1,777.62
91	2,518.08	2,324.58	1,937.58	1,744.08	1,355.79	3,323.04	3,066.33	2,555.49	2,298.78	1,789.23	3,600.39	3,323.04	2,769.63	2,492.28	1,938.87
92	2,745.12	2,533.56	2,111.73	1,900.17	1,478.34	3,621.03	3,342.39	2,785.11	2,506.47	1,949.19	3,924.18	3,622.32	3,018.60	2,716.74	2,113.02
93	2,992.80	2,761.89	2,301.36	2,071.74	1,611.21	3,946.11	3,642.96	3,036.66	2,732.22	2,125.92	4,277.64	3,948.69	3,290.79	2,961.84	2,303.94
94	3,261.12	3,009.57	2,509.05	2,257.50	1,756.98	4,302.15	3,971.91	3,308.85	2,978.61	2,316.84	4,662.06	4,303.44	3,586.20	3,227.58	2,510.34

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	72.24	67.08	55.47	49.02	38.70	109.65	101.91	83.85	76.11	59.34	148.35	136.74	113.52	103.20	79.98
25-29	77.40	70.95	59.34	54.18	41.28	118.68	109.65	91.59	82.56	64.50	159.96	147.06	122.55	110.94	86.43
30-34	83.85	77.40	63.21	56.76	43.86	127.71	117.39	98.04	87.72	68.37	171.57	157.38	131.58	118.68	91.59
35-39	89.01	82.56	69.66	61.92	49.02	136.74	126.42	105.78	94.17	73.53	184.47	170.28	141.90	127.71	99.33
40-44	96.75	89.01	73.53	67.08	51.60	147.06	135.45	113.52	101.91	79.98	198.66	183.18	152.22	136.74	107.07
45	98.04	91.59	76.11	68.37	52.89	149.64	138.03	114.81	104.49	79.98	202.53	187.05	156.09	140.61	109.65
46	99.33	91.59	76.11	68.37	52.89	149.64	139.32	114.81	104.49	79.98	205.11	188.34	157.38	141.90	109.65
47	99.33	91.59	76.11	68.37	52.89	149.64	139.32	114.81	104.49	79.98	207.69	190.92	158.67	143.19	110.94
48	99.33	91.59	77.40	69.66	54.18	149.64	139.32	116.10	104.49	81.27	208.98	193.50	161.25	144.48	113.52
49	99.33	91.59	77.40	69.66	54.18	149.64	139.32	116.10	104.49	81.27	211.56	194.79	162.54	145.77	113.52
50	100.62	91.59	77.40	69.66	54.18	149.64	139.32	116.10	104.49	81.27	212.85	197.37	165.12	148.35	116.10
51	103.20	94.17	78.69	70.95	55.47	154.80	143.19	119.97	107.07	83.85	215.43	199.95	166.41	149.64	116.10
52	105.78	96.75	81.27	72.24	56.76	158.67	147.06	122.55	110.94	86.43	219.30	202.53	168.99	150.93	118.68
53	107.07	99.33	82.56	74.82	58.05	163.83	150.93	126.42	113.52	89.01	223.17	205.11	171.57	153.51	119.97
54	109.65	100.62	83.85	76.11	59.34	168.99	156.09	129.00	116.10	90.30	225.75	208.98	172.86	156.09	121.26
55	112.23	103.20	85.14	77.40	59.34	172.86	158.67	132.87	119.97	92.88	228.33	210.27	175.44	157.38	122.55
56	121.26	110.94	91.59	83.85	64.50	187.05	171.57	143.19	129.00	100.62	241.23	223.17	187.05	167.70	131.58
57	129.00	119.97	99.33	90.30	69.66	199.95	184.47	153.51	138.03	107.07	255.42	236.07	196.08	176.73	136.74
58	138.03	127.71	105.78	95.46	73.53	212.85	196.08	163.83	147.06	114.81	268.32	247.68	206.40	187.05	144.48
59	147.06	135.45	113.52	101.91	79.98	225.75	208.98	174.15	157.38	122.55	281.22	259.29	216.72	194.79	152.22
60	156.09	143.19	119.97	107.07	83.85	238.65	221.88	184.47	165.12	129.00	295.41	273.48	227.04	203.82	158.67
61	167.70	156.09	129.00	116.10	90.30	258.00	237.36	198.66	178.02	139.32	317.34	291.54	243.81	219.30	170.28
62	180.60	166.41	139.32	125.13	98.04	274.77	254.13	211.56	190.92	148.35	337.98	310.89	259.29	233.49	181.89
63	193.50	178.02	148.35	134.16	104.49	292.83	270.90	225.75	202.53	158.67	358.62	331.53	276.06	248.97	193.50
64	205.11	189.63	157.38	141.90	109.65	310.89	287.67	238.65	215.43	167.70	380.55	350.88	292.83	263.16	205.11
65	216.72	201.24	166.41	149.64	116.10	328.95	303.15	252.84	228.33	176.73	401.19	370.23	308.31	277.35	215.43
66	245.10	225.75	188.34	170.28	131.58	367.65	340.56	282.51	254.13	197.37	441.18	406.35	340.56	305.73	238.65
67	273.48	252.84	210.27	188.34	147.06	406.35	375.39	312.18	281.22	218.01	481.17	443.76	370.23	332.82	259.29
68	300.57	277.35	230.91	208.98	161.25	445.05	411.51	343.14	308.31	239.94	521.16	481.17	401.19	361.20	281.22
69	328.95	303.15	252.84	228.33	176.73	485.04	447.63	372.81	335.40	260.58	561.15	518.58	432.15	388.29	303.15
70	356.04	328.95	274.77	246.39	192.21	523.74	483.75	402.48	362.49	281.22	602.43	554.70	463.11	416.67	323.79
71	412.80	380.55	317.34	285.09	221.88	595.98	550.83	457.95	412.80	321.21	677.25	625.65	521.16	469.56	365.07
72	466.98	430.86	359.91	323.79	251.55	669.51	617.91	514.71	463.11	359.91	753.36	695.31	580.50	522.45	406.35
73	522.45	482.46	401.19	362.49	281.22	741.75	683.70	570.18	513.42	398.61	829.47	764.97	638.55	574.05	447.63
74	577.92	532.77	443.76	399.90	310.89	815.28	752.07	625.65	563.73	438.60	905.58	837.21	696.60	626.94	487.62
75	632.10	584.37	486.33	438.60	340.56	887.52	819.15	682.41	614.04	477.30	981.69	906.87	755.94	679.83	528.90
76	721.11	665.64	554.70	500.52	388.29	1,002.33	924.93	771.42	694.02	540.51	1,100.37	1,015.23	844.95	761.10	592.11
77	823.02	758.52	632.10	568.89	442.47	1,132.62	1,046.19	872.04	784.32	610.17	1,231.95	1,136.49	946.86	852.69	663.06
78	921.06	851.40	708.21	638.55	495.36	1,257.75	1,161.00	967.50	870.75	677.25	1,355.79	1,251.30	1,042.32	937.83	730.14
79	1,012.65	935.25	779.16	701.76	545.67	1,371.27	1,265.49	1,055.22	948.15	739.17	1,462.86	1,350.63	1,124.88	1,012.65	786.90
80	1,093.92	1,010.07	842.37	757.23	589.53	1,480.92	1,366.11	1,137.78	1,025.55	795.93	1,580.25	1,458.99	1,216.47	1,093.92	851.40
81	1,171.32	1,081.02	901.71	810.12	630.81	1,584.12	1,461.57	1,217.76	1,096.50	852.69	1,691.19	1,560.90	1,300.32	1,171.32	910.74
82	1,259.04	1,162.29	968.79	872.04	678.54	1,702.80	1,571.22	1,310.64	1,179.06	917.19	1,817.61	1,678.29	1,398.36	1,259.04	979.11
83	1,359.66	1,255.17	1,046.19	940.41	732.72	1,838.25	1,697.64	1,415.13	1,273.23	990.72	1,963.38	1,812.45	1,509.30	1,358.37	1,056.51
84	1,474.47	1,362.24	1,135.20	1,020.39	794.64	1,995.63	1,842.12	1,535.10	1,381.59	1,074.57	2,129.79	1,965.96	1,638.30	1,474.47	1,146.81
85	1,607.34	1,484.79	1,237.11	1,113.27	865.59	2,174.94	2,007.24	1,673.13	1,505.43	1,171.32	2,320.71	2,142.69	1,786.65	1,607.34	1,251.30
86	1,751.82	1,617.66	1,348.05	1,213.89	944.28	2,371.02	2,189.13	1,824.06	1,640.88	1,277.10	2,530.98	2,336.19	1,946.61	1,751.82	1,362.24
87	1,910.49	1,763.43	1,469.31	1,322.25	1,028.13	2,583.87	2,385.21	1,987.89	1,787.94	1,391.91	2,759.31	2,546.46	2,122.05	1,910.49	1,486.08
88	2,082.06	1,922.10	1,602.18	1,442.22	1,121.01	2,817.36	2,599.35	2,167.20	1,949.19	1,517.04	3,006.99	2,774.79	2,312.97	2,080.77	1,618.95
89	2,270.40	2,094.96	1,745.37	1,571.22	1,221.63	3,070.20	2,832.84	2,361.99	2,124.63	1,653.78	3,277.89	3,025.05	2,520.66	2,269.11	1,764.72
90	2,474.22	2,284.59	1,904.04	1,713.12	1,332.57	3,346.26	3,088.26	2,573.55	2,316.84	1,802.13	3,572.01	3,297.24	2,747.70	2,472.93	1,923.39
91	2,696.10	2,489.70	2,074.32	1,867.92	1,452.54	3,646.83	3,366.90	2,805.75	2,525.82	1,964.67	3,893.22	3,593.94	2,994.09	2,694.81	2,096.25
92	2,939.91	2,712.87	2,261.37	2,035.62	1,582.83	3,975.78	3,670.05	3,058.59	2,752.86	2,141.40	4,244.10	3,917.73	3,263.70	2,938.62	2,284.59
93	3,204.36	2,956.68	2,465.19	2,218.80	1,726.02	4,333.11	4,000.29	3,333.36	3,000.54	2,333.61	4,625.94	4,269.90	3,557.82	3,203.07	2,490.99
94	3,492.03	3,223.71	2,687.07	2,417.46	1,880.82	4,723.98	4,360.20	3,633.93	3,270.15	2,543.88	5,042.61	4,654.32	3,877.74	3,490.74	2,714.16

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	77.40	70.95	59.34	52.89	41.28	119.97	110.94	91.59	83.85	64.50	157.38	145.77	121.26	109.65	85.14
25-29	82.56	76.11	63.21	56.76	43.86	129.00	118.68	99.33	89.01	69.66	170.28	157.38	130.29	117.39	91.59
30-34	89.01	82.56	68.37	61.92	47.73	138.03	127.71	105.78	95.46	73.53	183.18	168.99	140.61	126.42	98.04
35-39	95.46	87.72	73.53	65.79	51.60	149.64	136.74	114.81	103.20	79.98	196.08	180.60	150.93	135.45	105.78
40-44	103.20	94.17	78.69	70.95	55.47	159.96	148.35	122.55	110.94	86.43	211.56	194.79	162.54	145.77	113.52
45	104.49	96.75	79.98	72.24	55.47	163.83	150.93	126.42	113.52	89.01	215.43	198.66	165.12	149.64	116.10
46	105.78	96.75	81.27	72.24	56.76	163.83	150.93	126.42	113.52	89.01	216.72	201.24	167.70	149.64	117.39
47	105.78	98.04	81.27	73.53	56.76	163.83	150.93	126.42	113.52	89.01	219.30	202.53	168.99	152.22	118.68
48	105.78	98.04	81.27	73.53	56.76	165.12	150.93	126.42	113.52	89.01	221.88	205.11	171.57	153.51	119.97
49	105.78	98.04	82.56	73.53	58.05	165.12	150.93	126.42	113.52	89.01	223.17	206.40	171.57	154.80	119.97
50	105.78	99.33	82.56	73.53	58.05	165.12	150.93	126.42	113.52	89.01	225.75	208.98	172.86	157.38	121.26
51	108.36	99.33	83.85	76.11	59.34	170.28	157.38	130.29	117.39	91.59	228.33	210.27	175.44	157.38	122.55
52	110.94	101.91	85.14	77.40	59.34	174.15	161.25	134.16	121.26	94.17	230.91	214.14	178.02	159.96	125.13
53	113.52	104.49	86.43	77.40	60.63	179.31	165.12	138.03	123.84	96.75	233.49	215.43	179.31	162.54	125.13
54	114.81	105.78	89.01	79.98	61.92	184.47	170.28	141.90	127.71	99.33	237.36	218.01	181.89	163.83	127.71
55	117.39	107.07	90.30	81.27	63.21	189.63	174.15	145.77	131.58	101.91	238.65	221.88	184.47	165.12	129.00
56	126.42	116.10	96.75	86.43	68.37	203.82	188.34	157.38	141.90	109.65	255.42	236.07	196.08	176.73	136.74
57	135.45	123.84	104.49	92.88	73.53	218.01	201.24	167.70	150.93	117.39	270.90	250.26	208.98	187.05	145.77
58	143.19	132.87	110.94	99.33	77.40	232.20	215.43	179.31	161.25	125.13	286.38	264.45	220.59	198.66	154.80
59	152.22	141.90	117.39	105.78	82.56	246.39	228.33	189.63	171.57	132.87	301.86	278.64	232.20	208.98	162.54
60	161.25	149.64	123.84	112.23	86.43	261.87	241.23	201.24	180.60	140.61	318.63	292.83	245.10	220.59	171.57
61	176.73	162.54	135.45	121.26	95.46	279.93	258.00	215.43	193.50	150.93	340.56	314.76	261.87	236.07	183.18
62	190.92	175.44	147.06	131.58	103.20	296.70	274.77	229.62	206.40	161.25	363.78	336.69	281.22	252.84	197.37
63	205.11	189.63	157.38	141.90	109.65	316.05	290.25	242.52	218.01	170.28	388.29	357.33	297.99	268.32	208.98
64	219.30	202.53	168.99	152.22	118.68	332.82	307.02	256.71	230.91	179.31	411.51	379.26	316.05	285.09	221.88
65	233.49	215.43	179.31	162.54	125.13	350.88	323.79	269.61	243.81	188.34	434.73	401.19	334.11	300.57	233.49
66	264.45	243.81	202.53	183.18	141.90	393.45	362.49	303.15	272.19	212.85	478.59	441.18	367.65	331.53	258.00
67	294.12	272.19	225.75	203.82	158.67	434.73	402.48	335.40	301.86	234.78	521.16	481.17	401.19	361.20	281.22
68	325.08	299.28	248.97	224.46	174.15	478.59	441.18	367.65	331.53	258.00	565.02	521.16	434.73	390.87	304.44
69	354.75	326.37	273.48	245.10	190.92	521.16	479.88	399.90	361.20	279.93	608.88	561.15	468.27	420.54	327.66
70	384.42	354.75	296.70	267.03	207.69	562.44	519.87	433.44	389.58	303.15	651.45	602.43	500.52	450.21	350.88
71	442.47	408.93	340.56	307.02	238.65	641.13	592.11	494.07	443.76	345.72	734.01	675.96	563.73	508.26	394.74
72	501.81	464.40	387.00	347.01	270.90	719.82	665.64	554.70	499.23	388.29	815.28	752.07	625.65	563.73	438.60
73	561.15	518.58	432.15	389.58	303.15	801.09	737.88	615.33	553.41	430.86	895.26	826.89	690.15	620.49	483.75
74	620.49	574.05	478.59	429.57	335.40	879.78	811.41	675.96	608.88	473.43	976.53	903.00	752.07	675.96	526.32
75	679.83	628.23	522.45	470.85	366.36	958.47	884.94	736.59	663.06	516.00	1,059.09	976.53	815.28	734.01	570.18
76	775.29	715.95	595.98	537.93	416.67	1,082.31	999.75	833.34	749.49	583.08	1,186.80	1,093.92	912.03	821.73	638.55
77	883.65	815.28	679.83	611.46	476.01	1,224.21	1,130.04	940.41	846.24	657.90	1,327.41	1,225.50	1,021.68	919.77	714.66
78	990.72	914.61	762.39	684.99	534.06	1,358.37	1,253.88	1,044.90	939.12	731.43	1,460.28	1,349.34	1,123.59	1,011.36	786.90
79	1,088.76	1,004.91	837.21	754.65	585.66	1,480.92	1,366.11	1,137.78	1,025.55	795.93	1,577.67	1,456.41	1,213.89	1,092.63	850.11
80	1,176.48	1,086.18	904.29	815.28	633.39	1,598.31	1,475.76	1,230.66	1,106.82	861.72	1,704.09	1,573.80	1,310.64	1,180.35	917.19
81	1,259.04	1,162.29	968.79	872.04	678.54	1,710.54	1,578.96	1,315.80	1,184.22	921.06	1,824.06	1,683.45	1,402.23	1,261.62	981.69
82	1,353.21	1,248.72	1,041.03	936.54	728.85	1,838.25	1,697.64	1,415.13	1,273.23	990.72	1,960.80	1,809.87	1,508.01	1,357.08	1,055.22
83	1,461.57	1,349.34	1,123.59	1,012.65	786.90	1,985.31	1,833.09	1,527.36	1,375.14	1,069.41	2,116.89	1,954.35	1,627.98	1,465.44	1,139.07
84	1,585.41	1,464.15	1,219.05	1,097.79	853.98	2,154.30	1,989.18	1,657.65	1,492.53	1,161.00	2,297.49	2,120.76	1,766.01	1,590.57	1,235.82
85	1,728.60	1,595.73	1,328.70	1,195.83	930.09	2,349.09	2,167.20	1,807.29	1,626.69	1,265.49	2,503.89	2,311.68	1,925.97	1,733.76	1,348.05
86	1,883.40	1,738.92	1,448.67	1,304.19	1,013.94	2,560.65	2,363.28	1,969.83	1,772.46	1,379.01	2,729.64	2,518.08	2,098.83	1,889.85	1,469.31
87	2,052.39	1,895.01	1,578.96	1,421.58	1,105.53	2,790.27	2,576.13	2,146.56	1,932.42	1,502.85	2,974.74	2,745.12	2,288.46	2,058.84	1,602.18
88	2,238.15	2,065.29	1,722.15	1,549.29	1,206.15	3,041.82	2,808.33	2,340.06	2,106.57	1,638.30	3,241.77	2,992.80	2,494.86	2,244.60	1,746.66
89	2,439.39	2,252.34	1,875.66	1,688.61	1,313.22	3,315.30	3,059.88	2,550.33	2,294.91	1,785.36	3,534.60	3,262.41	2,718.03	2,445.84	1,902.75
90	2,658.69	2,453.58	2,044.65	1,840.83	1,431.90	3,614.58	3,335.94	2,779.95	2,502.60	1,946.61	3,851.94	3,556.53	2,963.13	2,666.43	2,074.32
91	2,898.63	2,675.46	2,229.12	2,007.24	1,560.90	3,939.66	3,636.51	3,030.21	2,727.06	2,120.76	4,198.95	3,876.45	3,230.16	2,906.37	2,261.37
92	3,159.21	2,915.40	2,430.36	2,187.84	1,701.51	4,294.41	3,964.17	3,302.40	2,972.16	2,311.68	4,576.92	4,224.75	3,520.41	3,169.53	2,463.90
93	3,443.01	3,178.56	2,649.66	2,383.92	1,855.02	4,680.12	4,320.21	3,600.39	3,240.48	2,520.66	4,989.72	4,605.30	3,837.75	3,454.62	2,687.07
94	3,753.90	3,464.94	2,887.02	2,599.35	2,021.43	5,100.66	4,709.79	3,924.18	3,532.02	2,746.41	5,437.35	5,019.39	4,183.47	3,764.22	2,928.30

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	85.14	78.69	65.79	59.34	46.44	132.87	122.55	101.91	91.59	70.95	175.44	162.54	135.45	121.26	95.46
25-29	91.59	83.85	69.66	63.21	49.02	143.19	131.58	109.65	99.33	77.40	188.34	174.15	144.48	130.29	100.62
30-34	99.33	91.59	76.11	68.37	52.89	153.51	143.19	118.68	105.78	82.56	202.53	187.05	156.09	140.61	109.65
35-39	105.78	98.04	81.27	73.53	56.76	165.12	152.22	127.71	113.52	89.01	218.01	201.24	167.70	150.93	117.39
40-44	113.52	105.78	87.72	78.69	61.92	178.02	165.12	136.74	122.55	95.46	234.78	216.72	180.60	162.54	126.42
45	116.10	107.07	89.01	79.98	61.92	180.60	167.70	139.32	125.13	98.04	238.65	220.59	184.47	165.12	129.00
46	116.10	107.07	90.30	81.27	63.21	181.89	167.70	139.32	126.42	98.04	241.23	223.17	185.76	166.41	130.29
47	117.39	107.07	90.30	81.27	63.21	181.89	167.70	140.61	126.42	98.04	243.81	224.46	187.05	168.99	131.58
48	117.39	108.36	90.30	81.27	63.21	181.89	167.70	140.61	126.42	98.04	245.10	227.04	189.63	170.28	132.87
49	117.39	108.36	91.59	81.27	64.50	181.89	167.70	140.61	126.42	98.04	247.68	229.62	190.92	171.57	134.16
50	118.68	109.65	91.59	82.56	64.50	181.89	168.99	140.61	126.42	98.04	251.55	230.91	193.50	172.86	135.45
51	121.26	112.23	92.88	83.85	64.50	187.05	172.86	144.48	130.29	100.62	252.84	234.78	194.79	175.44	136.74
52	122.55	113.52	94.17	85.14	65.79	193.50	179.31	149.64	134.16	104.49	256.71	237.36	197.37	178.02	138.03
53	125.13	114.81	96.75	86.43	68.37	199.95	184.47	153.51	138.03	107.07	259.29	239.94	199.95	179.31	140.61
54	127.71	117.39	98.04	87.72	68.37	205.11	188.34	157.38	141.90	109.65	263.16	242.52	201.24	181.89	140.61
55	129.00	119.97	99.33	90.30	69.66	210.27	193.50	161.25	145.77	113.52	265.74	245.10	203.82	184.47	143.19
56	139.32	129.00	107.07	96.75	74.82	225.75	208.98	174.15	157.38	122.55	282.51	260.58	218.01	196.08	152.22
57	149.64	138.03	114.81	103.20	79.98	242.52	223.17	187.05	167.70	131.58	300.57	277.35	230.91	208.98	161.25
58	158.67	147.06	122.55	110.94	86.43	259.29	237.36	198.66	179.31	139.32	318.63	294.12	245.10	220.59	171.57
59	168.99	157.38	130.29	117.39	91.59	274.77	252.84	211.56	189.63	148.35	335.40	309.60	258.00	232.20	180.60
60	179.31	165.12	138.03	123.84	96.75	290.25	268.32	223.17	201.24	156.09	353.46	325.08	270.90	245.10	189.63
61	194.79	179.31	149.64	135.45	104.49	310.89	286.38	238.65	215.43	167.70	377.97	349.59	291.54	261.87	203.82
62	211.56	194.79	162.54	147.06	113.52	330.24	304.44	254.13	228.33	178.02	405.06	374.10	310.89	279.93	218.01
63	228.33	210.27	175.44	157.38	122.55	349.59	323.79	268.32	242.52	188.34	430.86	397.32	331.53	297.99	232.20
64	243.81	224.46	187.05	168.99	131.58	368.94	340.56	283.80	255.42	198.66	456.66	420.54	350.88	316.05	245.10
65	259.29	239.94	199.95	179.31	140.61	389.58	359.91	299.28	269.61	208.98	482.46	445.05	370.23	334.11	259.29
66	292.83	270.90	225.75	202.53	158.67	436.02	402.48	335.40	303.15	234.78	530.19	490.20	407.64	367.65	285.09
67	326.37	301.86	251.55	225.75	176.73	483.75	446.34	371.52	334.11	260.58	579.21	534.06	445.05	399.90	312.18
68	359.91	332.82	276.06	248.97	193.50	530.19	490.20	407.64	367.65	285.09	626.94	579.21	482.46	434.73	337.98
69	393.45	362.49	303.15	272.19	212.85	577.92	532.77	443.76	399.90	310.89	675.96	623.07	519.87	466.98	363.78
70	426.99	393.45	327.66	295.41	229.62	625.65	576.63	479.88	432.15	335.40	723.69	668.22	555.99	500.52	389.58
71	492.78	454.08	377.97	340.56	264.45	713.37	657.90	548.25	494.07	384.42	813.99	750.78	625.65	563.73	438.60
72	558.57	516.00	428.28	385.71	299.28	801.09	739.17	615.33	553.41	430.86	904.29	834.63	695.31	625.65	486.33
73	624.36	575.34	478.59	432.15	335.40	888.81	820.44	683.70	615.33	478.59	994.59	917.19	764.97	688.86	535.35
74	690.15	635.97	530.19	477.30	371.52	976.53	901.71	750.78	675.96	525.03	1,086.18	1,001.04	834.63	750.78	584.37
75	754.65	697.89	581.79	522.45	407.64	1,064.25	981.69	817.86	736.59	572.76	1,175.19	1,086.18	904.29	813.99	633.39
76	860.43	793.35	661.77	595.98	463.11	1,202.28	1,109.40	924.93	832.05	647.58	1,317.09	1,215.18	1,012.65	910.74	709.50
77	981.69	905.58	754.65	678.54	528.90	1,358.37	1,253.88	1,044.90	940.41	731.43	1,474.47	1,360.95	1,133.91	1,020.39	793.35
78	1,099.08	1,013.94	844.95	761.10	592.11	1,508.01	1,391.91	1,159.71	1,043.61	811.41	1,621.53	1,496.40	1,247.43	1,122.30	873.33
79	1,208.73	1,115.85	930.09	837.21	651.45	1,643.46	1,517.04	1,264.20	1,137.78	884.94	1,750.53	1,617.66	1,348.05	1,212.60	944.28
80	1,305.48	1,204.86	1,004.91	903.00	703.05	1,775.04	1,638.30	1,364.82	1,229.37	955.89	1,891.14	1,746.66	1,455.12	1,309.35	1,019.10
81	1,397.07	1,290.00	1,074.57	967.50	752.07	1,898.88	1,753.11	1,460.28	1,314.51	1,021.68	2,024.01	1,867.92	1,557.03	1,400.94	1,090.05
82	1,501.56	1,385.46	1,154.55	1,039.74	808.83	2,042.07	1,884.69	1,569.93	1,413.84	1,099.08	2,176.23	2,008.53	1,674.42	1,506.72	1,172.61
83	1,621.53	1,496.40	1,247.43	1,122.30	873.33	2,204.61	2,035.62	1,696.35	1,526.07	1,188.09	2,350.38	2,168.49	1,808.58	1,626.69	1,265.49
84	1,759.56	1,624.11	1,353.21	1,217.76	946.86	2,392.95	2,208.48	1,839.54	1,656.36	1,287.42	2,549.04	2,354.25	1,962.09	1,766.01	1,373.85
85	1,918.23	1,771.17	1,474.47	1,327.41	1,032.00	2,607.09	2,407.14	2,005.95	1,804.71	1,404.81	2,779.95	2,565.81	2,138.82	1,924.68	1,497.69
86	2,089.80	1,929.84	1,608.63	1,447.38	1,126.17	2,841.87	2,623.86	2,186.55	1,967.25	1,531.23	3,030.21	2,796.72	2,329.74	2,097.54	1,630.56
87	2,278.14	2,102.70	1,753.11	1,577.67	1,226.79	3,097.29	2,859.93	2,382.63	2,145.27	1,667.97	3,302.40	3,048.27	2,540.01	2,285.88	1,777.62
88	2,483.25	2,292.33	1,910.49	1,719.57	1,337.73	3,377.22	3,117.93	2,598.06	2,337.48	1,818.90	3,600.39	3,323.04	2,768.34	2,492.28	1,937.58
89	2,707.71	2,498.73	2,082.06	1,874.37	1,457.70	3,680.37	3,396.57	2,831.55	2,547.75	1,982.73	3,922.89	3,622.32	3,017.31	2,715.45	2,111.73
90	2,950.23	2,723.19	2,270.40	2,043.36	1,589.28	4,011.90	3,702.30	3,085.68	2,777.37	2,159.46	4,276.35	3,947.40	3,289.50	2,960.55	2,302.65
91	3,215.97	2,969.58	2,474.22	2,226.54	1,732.47	4,373.10	4,036.41	3,364.32	3,027.63	2,355.54	4,660.77	4,302.15	3,586.20	3,227.58	2,510.34
92	3,504.93	3,235.32	2,697.39	2,427.78	1,888.56	4,766.55	4,400.19	3,666.18	3,299.82	2,565.81	5,081.31	4,689.15	3,907.41	3,517.83	2,734.80
93	3,820.98	3,526.86	2,939.91	2,645.79	2,057.55	5,194.83	4,796.22	3,996.42	3,596.52	2,798.01	5,537.97	5,112.27	4,259.58	3,833.88	2,981.19
94	4,165.41	3,845.49	3,204.36	2,884.44	2,243.31	5,663.10	5,227.08	4,356.33	3,921.60	3,049.56	6,035.91	5,572.80	4,644.00	4,178.31	3,250.80

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	91.59	83.85	69.66	63.21	49.02	143.19	131.58	109.65	99.33	77.40	187.05	172.86	144.48	130.29	100.62
25-29	99.33	91.59	76.11	68.37	52.89	153.51	141.90	117.39	105.78	82.56	201.24	187.05	156.09	140.61	109.65
30-34	105.78	98.04	81.27	73.53	56.76	165.12	152.22	127.71	113.52	89.01	216.72	201.24	166.41	149.64	116.10
35-39	113.52	105.78	87.72	78.69	61.92	178.02	163.83	135.45	122.55	95.46	233.49	215.43	179.31	161.25	125.13
40-44	121.26	113.52	94.17	83.85	65.79	190.92	175.44	147.06	131.58	103.20	251.55	230.91	193.50	174.15	135.45
45	123.84	113.52	95.46	85.14	67.08	193.50	179.31	149.64	135.45	104.49	255.42	237.36	197.37	178.02	138.03
46	125.13	114.81	95.46	86.43	67.08	193.50	179.31	149.64	135.45	104.49	259.29	238.65	198.66	179.31	139.32
47	125.13	114.81	96.75	86.43	68.37	193.50	179.31	149.64	135.45	104.49	260.58	241.23	201.24	180.60	140.61
48	126.42	116.10	96.75	86.43	68.37	194.79	179.31	149.64	135.45	104.49	263.16	243.81	202.53	181.89	141.90
49	126.42	116.10	96.75	87.72	68.37	194.79	179.31	149.64	135.45	104.49	265.74	245.10	203.82	184.47	143.19
50	126.42	117.39	98.04	87.72	68.37	194.79	179.31	149.64	135.45	104.49	268.32	247.68	206.40	185.76	144.48
51	129.00	119.97	99.33	89.01	69.66	201.24	185.76	154.80	139.32	108.36	272.19	251.55	208.98	187.05	145.77
52	131.58	121.26	100.62	91.59	70.95	207.69	190.92	158.67	143.19	110.94	274.77	252.84	211.56	189.63	148.35
53	134.16	123.84	103.20	92.88	72.24	212.85	196.08	163.83	147.06	114.81	277.35	256.71	214.14	192.21	149.64
54	135.45	126.42	105.78	94.17	73.53	219.30	201.24	168.99	150.93	118.68	281.22	259.29	215.43	193.50	150.93
55	139.32	127.71	105.78	96.75	73.53	224.46	207.69	172.86	156.09	121.26	283.80	261.87	218.01	196.08	152.22
56	149.64	138.03	114.81	103.20	79.98	242.52	223.17	187.05	167.70	131.58	303.15	279.93	232.20	208.98	162.54
57	159.96	148.35	122.55	110.94	86.43	259.29	238.65	199.95	179.31	140.61	321.21	296.70	247.68	223.17	172.86
58	171.57	157.38	131.58	118.68	91.59	276.06	255.42	212.85	192.21	149.64	340.56	313.47	261.87	236.07	183.18
59	180.60	167.70	139.32	125.13	98.04	294.12	270.90	225.75	202.53	158.67	358.62	331.53	276.06	248.97	193.50
60	192.21	178.02	148.35	132.87	104.49	310.89	287.67	238.65	215.43	167.70	376.68	348.30	290.25	260.58	203.82
61	208.98	193.50	161.25	144.48	113.52	332.82	305.73	255.42	230.91	179.31	406.35	374.10	310.89	281.22	218.01
62	225.75	208.98	174.15	157.38	122.55	353.46	325.08	272.19	245.10	190.92	433.44	398.61	332.82	299.28	233.49
63	243.81	224.46	187.05	168.99	131.58	374.10	345.72	288.96	259.29	202.53	460.53	425.70	354.75	318.63	248.97
64	260.58	241.23	201.24	180.60	140.61	396.03	365.07	304.44	274.77	212.85	487.62	450.21	376.68	337.98	263.16
65	278.64	256.71	214.14	193.50	149.64	416.67	384.42	319.92	288.96	224.46	516.00	476.01	397.32	357.33	278.64
66	313.47	288.96	241.23	216.72	168.99	466.98	430.86	359.91	323.79	251.55	567.60	523.74	436.02	392.16	305.73
67	349.59	322.50	268.32	242.52	188.34	517.29	478.59	398.61	358.62	278.64	619.20	571.47	476.01	428.28	332.82
68	384.42	354.75	296.70	267.03	207.69	567.60	523.74	436.02	392.16	305.73	670.80	619.20	516.00	464.40	361.20
69	420.54	388.29	323.79	291.54	227.04	617.91	570.18	476.01	428.28	332.82	722.40	666.93	555.99	500.52	389.58
70	456.66	420.54	350.88	316.05	245.10	668.22	617.91	514.71	463.11	359.91	774.00	714.66	595.98	536.64	416.67
71	526.32	486.33	405.06	365.07	283.80	762.39	704.34	586.95	527.61	411.51	870.75	803.67	669.51	603.72	468.27
72	595.98	552.12	459.24	412.80	321.21	856.56	790.77	659.19	593.40	461.82	967.50	893.97	744.33	669.51	521.16
73	666.93	616.62	513.42	461.82	359.91	950.73	877.20	731.43	657.90	512.13	1,064.25	982.98	819.15	736.59	574.05
74	737.88	681.12	566.31	510.84	396.03	1,043.61	963.63	802.38	722.40	561.15	1,161.00	1,070.70	893.97	803.67	625.65
75	807.54	745.62	621.78	559.86	434.73	1,137.78	1,050.06	874.62	788.19	612.75	1,257.75	1,161.00	967.50	870.75	677.25
76	921.06	850.11	708.21	637.26	495.36	1,286.13	1,188.09	989.43	890.10	692.73	1,408.68	1,300.32	1,083.60	975.24	758.52
77	1,048.77	968.79	807.54	727.56	565.02	1,452.54	1,341.60	1,117.14	1,006.20	781.74	1,577.67	1,456.41	1,213.89	1,092.63	850.11
78	1,175.19	1,086.18	904.29	813.99	633.39	1,612.50	1,488.66	1,240.98	1,115.85	868.17	1,736.34	1,602.18	1,335.15	1,202.28	935.25
79	1,292.58	1,194.54	994.59	895.26	696.60	1,758.27	1,622.82	1,351.92	1,217.76	946.86	1,874.37	1,729.89	1,442.22	1,297.74	1,010.07
80	1,397.07	1,290.00	1,074.57	967.50	752.07	1,898.88	1,753.11	1,460.28	1,314.51	1,021.68	2,024.01	1,867.92	1,557.03	1,400.94	1,090.05
81	1,495.11	1,379.01	1,149.39	1,034.58	804.96	2,031.75	1,875.66	1,562.19	1,407.39	1,093.92	2,165.91	1,999.50	1,666.68	1,500.27	1,166.16
82	1,606.05	1,482.21	1,235.82	1,111.98	865.59	2,183.97	2,016.27	1,679.58	1,511.88	1,175.19	2,328.45	2,149.14	1,791.81	1,612.50	1,253.88
83	1,735.05	1,602.18	1,333.86	1,200.99	933.96	2,358.12	2,177.52	1,815.03	1,633.14	1,270.65	2,515.50	2,320.71	1,933.71	1,741.50	1,353.21
84	1,882.11	1,737.63	1,448.67	1,304.19	1,013.94	2,559.36	2,363.28	1,969.83	1,772.46	1,379.01	2,728.35	2,518.08	2,098.83	1,889.85	1,469.31
85	2,051.10	1,893.72	1,577.67	1,420.29	1,104.24	2,788.98	2,576.13	2,145.27	1,931.13	1,501.56	2,973.45	2,745.12	2,287.17	2,058.84	1,600.89
86	2,236.86	2,065.29	1,720.86	1,548.00	1,204.86	3,040.53	2,807.04	2,338.77	2,105.28	1,637.01	3,241.77	2,992.80	2,493.57	2,244.60	1,745.37
87	2,438.10	2,249.76	1,875.66	1,687.32	1,313.22	3,315.30	3,059.88	2,549.04	2,294.91	1,784.07	3,534.60	3,262.41	2,718.03	2,445.84	1,902.75
88	2,657.40	2,452.29	2,043.36	1,839.54	1,430.61	3,613.29	3,334.65	2,779.95	2,501.31	1,946.61	3,851.94	3,555.24	2,963.13	2,666.43	2,074.32
89	2,896.05	2,672.88	2,227.83	2,005.95	1,559.61	3,937.08	3,635.22	3,030.21	2,725.77	2,120.76	4,198.95	3,875.16	3,228.87	2,906.37	2,260.08
90	3,156.63	2,914.11	2,429.07	2,185.26	1,700.22	4,293.12	3,962.88	3,301.11	2,972.16	2,310.39	4,575.63	4,223.46	3,520.41	3,168.24	2,463.90
91	3,440.43	3,175.98	2,647.08	2,382.63	1,852.44	4,678.83	4,318.92	3,599.10	3,239.19	2,519.37	4,988.43	4,604.01	3,836.46	3,453.33	2,685.78
92	3,751.32	3,462.36	2,884.44	2,596.77	2,018.85	5,099.37	4,707.21	3,922.89	3,530.73	2,746.41	5,436.06	5,018.10	4,182.18	3,764.22	2,927.01
93	4,089.30	3,774.54	3,145.02	2,830.26	2,202.03	5,559.90	5,131.62	4,276.35	3,849.36	2,994.09	5,926.26	5,470.89	4,557.57	4,103.49	3,190.17
94	4,455.66	4,113.81	3,427.53	3,085.68	2,399.40	6,059.13	5,593.44	4,660.77	4,195.08	3,262.41	6,459.03	5,962.38	4,969.08	4,471.14	3,477.84

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	101.91	94.17	78.69	69.66	55.47	158.67	147.06	122.55	110.94	86.43	210.27	193.50	162.54	145.77	113.52
25-29	109.65	100.62	83.85	76.11	59.34	171.57	157.38	131.58	118.68	91.59	225.75	208.98	174.15	157.38	122.55
30-34	118.68	108.36	91.59	82.56	64.50	184.47	170.28	141.90	127.71	99.33	243.81	224.46	187.05	168.99	131.58
35-39	127.71	117.39	98.04	87.72	68.37	198.66	183.18	152.22	136.74	107.07	261.87	241.23	201.24	180.60	140.61
40-44	136.74	126.42	105.78	94.17	73.53	212.85	197.37	165.12	148.35	116.10	281.22	259.29	215.43	194.79	150.93
45	139.32	127.71	105.78	96.75	73.53	216.72	201.24	167.70	149.64	117.39	287.67	264.45	220.59	198.66	154.80
46	139.32	127.71	107.07	96.75	74.82	216.72	201.24	167.70	149.64	117.39	288.96	267.03	223.17	201.24	156.09
47	140.61	129.00	107.07	96.75	74.82	218.01	201.24	167.70	149.64	117.39	292.83	269.61	224.46	202.53	157.38
48	140.61	129.00	108.36	98.04	76.11	218.01	201.24	167.70	150.93	117.39	295.41	272.19	227.04	203.82	158.67
49	141.90	130.29	108.36	98.04	76.11	218.01	201.24	167.70	150.93	117.39	297.99	274.77	229.62	206.40	161.25
50	141.90	130.29	108.36	98.04	76.11	218.01	201.24	167.70	150.93	117.39	300.57	277.35	230.91	208.98	161.25
51	144.48	134.16	110.94	99.33	77.40	224.46	207.69	172.86	156.09	121.26	303.15	281.22	233.49	210.27	163.83
52	147.06	135.45	113.52	101.91	79.98	230.91	214.14	179.31	159.96	125.13	308.31	283.80	237.36	212.85	166.41
53	149.64	138.03	114.81	104.49	79.98	237.36	220.59	183.18	165.12	127.71	310.89	287.67	238.65	215.43	167.70
54	152.22	140.61	117.39	105.78	82.56	245.10	225.75	188.34	170.28	131.58	314.76	290.25	242.52	218.01	170.28
55	156.09	143.19	119.97	107.07	83.85	252.84	232.20	193.50	174.15	135.45	318.63	294.12	245.10	220.59	171.57
56	167.70	154.80	127.71	116.10	89.01	270.90	250.26	208.98	187.05	145.77	339.27	313.47	260.58	234.78	181.89
57	179.31	165.12	138.03	123.84	96.75	290.25	268.32	223.17	201.24	156.09	359.91	332.82	277.35	248.97	194.79
58	190.92	176.73	147.06	132.87	103.20	309.60	286.38	237.36	215.43	166.41	381.84	352.17	292.83	264.45	205.11
59	202.53	187.05	156.09	140.61	109.65	328.95	303.15	252.84	228.33	176.73	402.48	370.23	309.60	278.64	216.72
60	215.43	198.66	165.12	149.64	116.10	347.01	321.21	267.03	241.23	187.05	423.12	390.87	325.08	292.83	227.04
61	234.78	215.43	179.31	162.54	125.13	371.52	343.14	286.38	258.00	199.95	454.08	419.25	348.30	314.76	243.81
62	252.84	233.49	194.79	175.44	136.74	396.03	365.07	303.15	274.77	212.85	485.04	447.63	372.81	335.40	260.58
63	273.48	252.84	208.98	188.34	145.77	419.25	387.00	322.50	290.25	225.75	516.00	476.01	397.32	357.33	278.64
64	291.54	269.61	224.46	201.24	157.38	442.47	408.93	340.56	307.02	238.65	546.96	504.39	420.54	377.97	294.12
65	310.89	287.67	238.65	215.43	167.70	466.98	430.86	358.62	323.79	251.55	577.92	532.77	443.76	399.90	310.89
66	350.88	325.08	269.61	243.81	188.34	522.45	482.46	402.48	362.49	281.22	635.97	586.95	488.91	439.89	341.85
67	390.87	361.20	300.57	270.90	210.27	579.21	535.35	445.05	401.19	312.18	692.73	639.84	534.06	479.88	374.10
68	430.86	398.61	332.82	297.99	233.49	635.97	586.95	488.91	439.89	341.85	750.78	692.73	577.92	519.87	405.06
69	472.14	434.73	362.49	326.37	254.13	691.44	639.84	531.48	478.59	371.52	808.83	746.91	623.07	559.86	436.02
70	510.84	472.14	393.45	354.75	276.06	749.49	691.44	575.34	518.58	402.48	866.88	801.09	666.93	599.85	466.98
71	589.53	544.38	454.08	407.64	317.34	852.69	788.19	656.61	590.82	459.24	975.24	900.42	749.49	675.96	525.03
72	669.51	617.91	514.71	463.11	359.91	958.47	884.94	737.88	663.06	516.00	1,083.60	999.75	833.34	749.49	583.08
73	746.91	690.15	574.05	517.29	402.48	1,064.25	982.98	819.15	736.59	574.05	1,191.96	1,100.37	917.19	825.60	642.42
74	825.60	762.39	634.68	571.47	443.76	1,168.74	1,078.44	899.13	808.83	629.52	1,300.32	1,200.99	999.75	900.42	700.47
75	904.29	835.92	696.60	625.65	487.62	1,274.52	1,176.48	980.40	882.36	686.28	1,408.68	1,300.32	1,083.60	975.24	758.52
76	1,030.71	952.02	793.35	713.37	555.99	1,440.93	1,329.99	1,108.11	997.17	775.29	1,577.67	1,456.41	1,213.89	1,092.63	850.11
77	1,175.19	1,086.18	904.29	813.99	633.39	1,626.69	1,502.85	1,252.59	1,127.46	877.20	1,766.01	1,631.85	1,359.66	1,224.21	952.02
78	1,317.09	1,215.18	1,012.65	910.74	709.50	1,807.29	1,667.97	1,389.33	1,251.30	972.66	1,944.03	1,794.39	1,495.11	1,345.47	1,046.19
79	1,448.67	1,336.44	1,114.56	1,002.33	780.45	1,969.83	1,817.61	1,514.46	1,363.53	1,060.38	2,098.83	1,937.58	1,615.08	1,452.54	1,130.04
80	1,564.77	1,443.51	1,202.28	1,083.60	841.08	2,127.21	1,963.38	1,635.72	1,473.18	1,145.52	2,267.82	2,093.67	1,744.08	1,568.64	1,220.34
81	1,673.13	1,545.42	1,287.42	1,158.42	901.71	2,275.56	2,101.41	1,750.53	1,575.09	1,225.50	2,425.20	2,239.44	1,866.63	1,679.58	1,306.77
82	1,799.55	1,661.52	1,384.17	1,246.14	968.79	2,445.84	2,257.50	1,882.11	1,693.77	1,317.09	2,607.09	2,407.14	2,005.95	1,804.71	1,404.81
83	1,942.74	1,794.39	1,495.11	1,345.47	1,046.19	2,641.92	2,438.10	2,031.75	1,829.22	1,422.87	2,817.36	2,599.35	2,167.20	1,949.19	1,517.04
84	2,109.15	1,946.61	1,621.53	1,458.99	1,135.20	2,866.38	2,645.79	2,204.61	1,985.31	1,542.84	3,056.01	2,819.94	2,350.38	2,115.60	1,644.75
85	2,298.78	2,122.05	1,767.30	1,590.57	1,237.11	3,125.67	2,884.44	2,403.27	2,163.33	1,682.16	3,330.78	3,074.07	2,561.94	2,306.52	1,793.10
86	2,503.89	2,312.97	1,925.97	1,735.05	1,348.05	3,405.60	3,143.73	2,619.99	2,358.12	1,834.38	3,630.06	3,351.42	2,792.85	2,512.92	1,955.64
87	2,730.93	2,520.66	2,100.12	1,889.85	1,470.60	3,712.62	3,426.24	2,854.77	2,569.68	1,998.21	3,957.72	3,651.99	3,044.40	2,739.96	2,131.08
88	2,976.03	2,746.41	2,289.75	2,060.13	1,603.47	4,046.73	3,734.55	3,112.77	2,801.88	2,178.81	4,313.76	3,980.94	3,317.88	2,986.35	2,322.00
89	3,243.06	2,994.09	2,496.15	2,245.89	1,747.95	4,410.51	4,071.24	3,392.70	3,053.43	2,374.89	4,702.05	4,339.56	3,615.87	3,255.96	2,530.98
90	3,535.89	3,263.70	2,720.61	2,447.13	1,904.04	4,806.54	4,437.60	3,698.43	3,328.20	2,589.03	5,125.17	4,730.43	3,942.24	3,548.79	2,759.31
91	3,854.52	3,557.82	2,964.42	2,667.72	2,075.61	5,239.98	4,836.21	4,031.25	3,628.77	2,822.52	5,585.70	5,157.42	4,296.99	3,867.42	3,008.28
92	4,200.24	3,877.74	3,231.45	2,907.66	2,262.66	5,712.12	5,272.23	4,393.74	3,953.85	3,075.36	6,088.80	5,620.53	4,682.70	4,214.43	3,277.89
93	4,579.50	4,227.33	3,521.70	3,169.53	2,465.19	6,225.54	5,746.95	4,789.77	4,309.89	3,352.71	6,637.05	6,126.21	5,105.82	4,594.98	3,574.59
94	4,991.01	4,607.88	3,840.33	3,454.62	2,688.36	6,786.69	6,264.24	5,220.63	4,698.18	3,654.57	7,233.03	6,678.33	5,565.06	5,007.78	3,895.80

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	194.12	182.35	152.94	135.30	105.88	305.88	282.36	235.30	211.77	164.71	417.65	382.36	317.65	282.36	223.53
25-29	195.51	179.22	146.63	135.77	103.19	304.13	282.41	233.53	211.81	162.93	412.75	380.16	320.42	287.84	222.67
30-34	192.16	182.04	151.70	131.48	106.19	303.41	278.12	232.61	212.39	161.82	414.66	379.26	318.58	283.18	222.50
35-39	196.67	177.94	149.85	135.80	103.02	304.38	280.96	234.13	210.72	163.89	412.08	379.30	313.74	280.96	220.09
40-44	193.89	176.65	146.49	133.57	103.41	301.60	280.06	232.66	206.81	163.73	405.01	374.85	310.22	280.06	215.43
45	187.51	171.21	142.67	126.37	101.91	289.42	264.97	220.13	199.74	154.90	391.33	358.72	301.65	269.04	211.97
46	183.95	171.96	143.96	127.97	99.97	283.93	259.93	219.94	195.95	155.96	391.90	359.91	299.92	267.93	211.95
47	184.92	169.18	141.64	125.90	98.36	279.35	259.68	216.40	192.79	153.45	389.52	358.04	299.02	267.55	208.53
48	185.76	166.41	143.19	127.71	100.62	278.64	255.42	212.85	193.50	150.93	383.13	356.04	297.99	267.03	208.98
49	181.43	166.31	139.85	124.73	98.27	272.14	253.24	211.66	188.98	147.41	381.75	355.29	291.04	264.58	204.10
50	177.71	166.60	136.99	125.88	96.26	270.27	248.05	207.33	185.11	144.39	377.63	348.02	288.78	262.86	203.63
51	178.25	163.70	138.24	123.69	98.22	269.20	247.37	207.35	185.53	145.51	381.97	349.23	291.02	261.92	203.72
52	178.02	163.78	135.30	124.61	96.13	267.03	245.67	206.50	185.14	145.98	377.40	348.92	291.95	259.91	202.94
53	173.50	163.09	135.33	121.45	93.69	263.73	242.91	204.74	183.92	142.27	374.77	347.01	288.02	260.26	201.27
54	173.69	160.06	132.82	122.60	91.95	262.23	241.80	204.34	183.90	143.04	378.02	347.37	289.48	262.23	204.34
55	173.07	159.75	133.13	119.82	93.19	259.60	236.30	199.69	179.72	139.78	372.76	346.13	289.55	256.27	203.02
56	182.77	169.71	140.34	127.28	97.91	277.41	254.57	212.14	192.56	150.13	378.59	352.48	293.73	264.36	205.61
57	189.63	176.99	148.54	132.74	104.30	290.77	265.48	224.40	202.27	158.02	382.42	350.82	293.93	262.32	205.43
58	198.72	183.44	152.86	137.58	107.01	302.67	278.21	232.35	207.90	162.04	382.16	354.65	293.50	265.99	204.84
59	202.94	188.24	155.88	141.18	108.82	308.83	285.30	238.24	214.71	167.65	379.41	352.94	291.18	264.71	202.94
60	207.17	192.98	158.93	144.74	110.68	317.86	295.15	246.91	218.53	173.12	380.29	349.07	292.31	263.93	204.34
61	221.88	205.24	171.96	152.54	119.26	335.59	307.86	257.94	230.20	180.28	402.16	368.88	307.86	277.35	216.33
62	237.26	218.38	180.64	161.77	126.72	347.80	323.53	266.91	239.95	186.03	417.90	385.54	320.84	288.48	223.78
63	246.16	227.83	188.55	170.22	130.93	364.00	335.19	277.58	251.40	193.78	432.09	398.04	332.57	298.53	233.06
64	259.28	241.31	197.67	179.70	138.62	377.36	346.56	290.08	261.84	202.80	449.24	415.87	346.56	313.19	243.87
65	268.89	246.48	206.65	186.73	144.40	388.39	358.52	298.76	268.89	209.13	460.59	428.23	356.03	318.68	248.97
66	291.89	267.77	224.34	200.22	156.80	417.33	383.56	320.84	289.48	224.34	489.70	451.10	376.32	337.72	262.94
67	310.54	287.19	240.49	217.15	168.11	443.63	408.61	340.90	308.21	238.16	513.68	473.98	394.60	354.90	275.52
68	333.75	306.50	256.56	231.58	179.36	469.97	433.65	363.26	326.94	254.28	538.08	497.22	415.48	372.35	290.61
69	350.88	324.56	269.74	243.42	188.60	491.23	453.95	379.39	342.11	265.35	559.21	515.35	429.83	388.16	300.44
70	366.00	338.50	281.37	253.87	196.75	509.86	473.89	393.50	353.31	275.03	575.44	531.02	442.16	399.85	308.88
71	406.12	375.35	311.77	281.00	217.42	564.05	518.93	432.78	389.71	303.56	631.74	582.51	484.06	436.88	338.43
72	443.01	409.24	341.70	307.92	238.39	609.89	562.21	466.85	423.15	327.79	681.40	627.77	524.46	470.82	367.52
73	473.48	437.21	362.75	328.38	253.92	647.22	597.58	498.30	448.66	349.38	721.68	666.31	555.58	500.21	389.48
74	503.60	464.86	387.39	348.65	271.17	684.38	632.73	527.58	474.09	368.94	763.71	704.68	588.46	527.58	411.37
75	526.66	486.01	406.48	365.83	284.54	713.99	657.44	547.86	494.84	383.50	795.28	733.43	611.49	549.63	427.69
76	579.64	534.01	446.13	400.51	312.63	768.90	709.76	591.46	532.32	414.03	848.33	780.73	652.30	586.40	456.27
77	624.04	575.66	480.52	432.15	337.01	817.54	754.65	627.26	565.99	438.60	891.71	823.99	686.92	617.59	480.52
78	668.74	616.10	513.94	461.30	359.14	863.78	797.22	664.09	599.08	464.40	936.54	865.33	721.37	648.61	504.65
79	700.01	645.59	538.24	485.30	376.47	895.60	827.95	689.71	620.59	482.36	967.65	892.65	744.12	670.59	520.59
80	724.46	668.74	557.28	501.55	390.10	920.91	849.85	707.75	636.69	495.98	989.17	912.55	760.69	684.06	532.20
81	747.27	689.58	574.20	516.52	402.48	948.51	876.06	729.83	657.38	511.15	1,018.27	940.46	783.49	704.34	548.71
82	802.28	741.90	618.48	555.42	433.34	1,020.96	941.80	784.84	705.68	550.06	1,094.75	1,010.22	842.52	758.00	590.30
83	866.67	800.94	666.78	599.70	466.88	1,101.45	1,016.93	847.89	763.37	592.99	1,181.95	1,090.72	909.60	818.38	637.26
84	940.46	868.02	724.46	650.68	507.12	1,195.37	1,104.14	919.00	827.77	643.97	1,282.57	1,184.63	987.42	888.14	690.92
85	1,024.98	947.17	788.86	711.05	552.74	1,304.04	1,203.42	1,002.18	901.56	701.66	1,399.29	1,290.62	1,075.96	968.64	752.64
86	1,117.55	1,031.69	859.97	774.10	602.38	1,419.41	1,312.08	1,092.06	983.39	764.71	1,524.06	1,407.34	1,172.56	1,055.84	821.06
87	1,218.17	1,124.26	937.78	843.87	656.04	1,546.86	1,428.80	1,190.00	1,071.94	833.13	1,660.90	1,533.45	1,278.54	1,151.09	894.85
88	1,326.84	1,226.22	1,022.30	919.00	715.07	1,687.73	1,557.60	1,297.33	1,167.19	908.26	1,811.16	1,671.63	1,393.92	1,254.40	975.34
89	1,447.59	1,336.23	1,113.53	1,002.18	779.47	1,839.33	1,698.47	1,415.39	1,273.18	991.44	1,973.49	1,821.89	1,518.69	1,367.09	1,062.55
90	1,577.72	1,455.64	1,212.81	1,092.06	849.23	2,004.35	1,851.41	1,541.50	1,387.21	1,078.65	2,151.93	1,986.91	1,655.53	1,490.52	1,159.14
91	1,719.93	1,587.11	1,322.82	1,190.00	925.70	2,185.47	2,017.77	1,681.02	1,513.32	1,176.58	2,345.12	2,165.34	1,804.45	1,623.34	1,263.79
92	1,874.22	1,729.32	1,440.88	1,297.33	1,008.88	2,382.68	2,198.88	1,832.63	1,648.83	1,282.57	2,557.09	2,361.22	1,966.79	1,769.57	1,376.48
93	2,043.26	1,886.29	1,571.01	1,414.05	1,100.11	2,596.00	2,396.10	1,996.30	1,797.74	1,397.95	2,786.50	2,573.19	2,143.88	1,929.22	1,501.25
94	2,227.06	2,056.67	1,713.22	1,541.50	1,199.39	2,829.43	2,612.10	2,177.42	1,958.74	1,524.06	3,037.38	2,803.94	2,337.07	2,102.29	1,635.41

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	264.71	241.18	200.00	182.35	141.18	394.12	364.71	300.00	270.59	211.77	523.53	482.36	405.89	364.71	282.36
25-29	260.68	238.96	200.94	179.22	141.20	385.59	358.44	298.70	266.11	211.81	521.37	477.92	401.89	358.44	282.41
30-34	262.95	242.73	202.27	182.04	141.59	389.37	359.03	303.41	273.07	212.39	520.85	480.40	399.49	359.03	278.12
35-39	257.55	238.82	201.36	177.94	140.48	388.66	360.57	299.69	271.60	210.72	519.78	477.64	398.03	360.57	280.96
40-44	258.52	236.97	198.20	180.96	137.88	383.47	353.31	297.29	267.13	206.81	512.72	473.95	396.39	353.31	275.75
45	248.66	228.28	191.59	175.29	134.52	370.95	342.42	285.35	256.81	199.74	497.32	456.56	383.18	342.42	269.04
46	243.94	227.94	187.95	171.96	131.97	363.91	335.92	283.93	251.94	199.95	491.88	455.89	379.90	343.91	267.93
47	243.94	224.27	188.86	169.18	133.77	361.97	330.50	279.35	251.81	196.72	495.75	456.40	381.65	342.30	267.55
48	239.94	224.46	185.76	166.41	131.58	356.04	328.95	274.77	247.68	193.50	495.36	452.79	379.26	340.56	267.03
49	238.12	219.22	181.43	162.53	128.51	347.73	321.27	268.36	241.90	188.98	487.58	449.78	374.19	336.39	260.80
50	233.24	218.44	177.71	159.20	125.88	344.31	314.70	262.86	236.95	185.11	485.00	451.68	373.93	336.91	262.86
51	236.46	218.27	178.25	160.06	123.69	341.95	320.13	265.56	236.46	185.53	483.83	447.45	374.69	338.32	261.92
52	231.43	213.62	178.02	160.22	124.61	345.36	316.88	267.03	238.55	188.70	484.21	445.05	373.84	334.68	263.47
53	232.50	215.15	176.98	159.62	124.92	343.54	319.25	267.20	239.44	187.39	478.87	444.17	367.83	329.66	256.79
54	231.58	214.55	180.50	160.06	126.01	343.97	320.13	265.64	241.80	187.31	476.78	439.32	367.80	330.34	258.83
55	229.65	213.00	179.72	159.75	126.47	346.13	319.51	266.26	236.30	186.38	475.93	439.32	366.10	329.49	256.27
56	238.25	221.93	182.77	166.45	127.28	362.27	336.16	280.68	251.30	195.82	489.55	450.39	375.33	339.42	264.36
57	243.36	224.40	189.63	170.67	132.74	376.10	347.65	290.77	259.16	202.27	493.04	458.27	379.26	341.33	265.48
58	250.70	232.35	192.61	174.27	134.52	388.28	357.70	299.62	269.04	210.95	498.34	458.59	385.22	345.47	269.04
59	255.88	235.30	194.12	176.47	135.30	397.06	364.71	305.88	276.47	214.71	500.00	461.77	385.30	347.06	270.59
60	258.26	235.55	198.66	178.79	139.06	405.83	374.62	312.18	280.96	218.53	502.33	462.59	385.97	346.24	269.61
61	274.58	255.16	213.56	191.37	149.77	429.89	396.61	330.05	296.76	230.20	526.96	482.59	402.16	363.33	282.90
62	291.18	266.91	223.78	202.21	156.37	450.25	415.20	345.10	312.75	242.65	541.92	501.47	417.90	374.76	293.87
63	303.77	282.82	235.68	212.11	164.98	468.75	432.09	361.38	324.72	254.01	557.78	515.88	429.47	387.57	301.15
64	320.89	297.78	246.44	223.34	172.00	487.75	451.81	377.36	338.86	264.41	577.60	533.96	444.11	400.47	310.62
65	333.62	306.23	256.44	231.54	179.26	505.41	465.57	388.39	348.56	271.38	592.55	545.24	455.62	410.80	318.68
66	361.84	335.31	279.83	250.88	195.40	542.77	501.76	417.33	376.32	291.89	629.61	581.36	484.87	434.21	340.13
67	389.93	359.57	298.87	270.85	210.14	579.06	534.69	443.63	401.60	310.54	663.11	614.08	509.01	457.64	357.24
68	415.48	383.70	320.13	288.34	224.77	613.01	565.33	472.24	424.56	331.48	699.28	644.79	535.81	483.60	374.62
69	438.60	403.51	337.72	304.83	236.84	640.36	592.11	493.42	442.99	346.49	725.88	668.86	557.02	502.20	390.35
70	456.97	421.00	351.19	317.34	245.41	666.41	615.64	511.98	461.20	357.54	748.92	689.69	575.44	518.32	401.96
71	512.77	471.75	393.81	354.84	274.85	734.29	676.86	564.05	506.62	395.86	820.44	758.91	633.79	568.15	443.04
72	564.19	520.49	433.08	389.37	303.95	794.64	733.06	611.87	550.29	429.11	888.01	820.47	683.39	613.86	478.77
73	607.13	559.40	465.84	420.02	326.47	845.78	778.95	649.13	584.22	454.39	943.14	870.60	725.50	652.95	507.85
74	647.49	599.53	498.07	448.26	348.65	894.68	826.43	688.07	619.82	481.47	997.98	920.51	767.40	689.92	536.81
75	680.41	627.39	524.89	471.87	367.60	931.37	860.68	715.76	645.06	501.91	1,037.41	956.11	797.05	717.52	558.47
76	743.56	686.10	572.88	515.42	400.51	1,007.18	929.44	773.97	696.24	542.46	1,111.95	1,027.46	856.78	770.59	599.91
77	799.80	736.91	614.36	553.09	430.54	1,072.31	990.07	823.99	741.75	577.27	1,175.51	1,085.21	904.61	814.31	633.71
78	852.95	786.38	654.80	591.34	458.21	1,134.68	1,048.00	873.07	784.84	611.46	1,239.95	1,143.97	953.57	857.59	667.19
79	891.18	822.07	685.30	616.18	479.42	1,179.42	1,088.24	905.89	816.18	633.83	1,282.36	1,183.83	986.77	888.24	691.18
80	920.91	849.85	707.75	636.69	495.98	1,212.08	1,118.74	932.05	840.10	652.02	1,313.79	1,212.08	1,010.07	909.76	707.75
81	948.51	876.06	729.83	657.38	511.15	1,249.03	1,152.43	961.93	863.99	673.48	1,353.67	1,250.37	1,041.08	937.78	728.49
82	1,020.96	941.80	784.84	705.68	550.06	1,341.60	1,239.64	1,033.03	929.73	723.12	1,455.64	1,342.94	1,120.24	1,007.54	784.84
83	1,101.45	1,016.93	847.89	763.37	592.99	1,450.27	1,338.92	1,114.87	1,003.52	780.81	1,571.01	1,450.27	1,208.78	1,088.04	846.55
84	1,195.37	1,104.14	919.00	827.77	643.97	1,573.70	1,452.95	1,210.12	1,089.38	846.55	1,705.17	1,573.70	1,312.08	1,180.61	919.00
85	1,304.04	1,203.42	1,002.18	901.56	701.66	1,714.56	1,583.09	1,318.79	1,187.32	923.02	1,859.46	1,715.91	1,430.15	1,286.59	1,000.83
86	1,419.41	1,312.08	1,092.06	983.39	764.71	1,868.85	1,725.30	1,438.20	1,294.64	1,006.20	2,025.82	1,870.19	1,558.94	1,403.31	1,090.72
87	1,546.86	1,428.80	1,190.00	1,071.94	833.13	2,037.89	1,880.92	1,566.99	1,410.02	1,097.43	2,208.27	2,039.23	1,699.81	1,529.42	1,190.00
88	1,687.73	1,557.60	1,297.33	1,167.19	908.26	2,221.69	2,049.96	1,707.86	1,537.47	1,195.37	2,406.83	2,221.69	1,851.41	1,666.27	1,295.99
89	1,839.33	1,698.47	1,415.39	1,273.18	991.44	2,421.59	2,235.11	1,862.14	1,677.00	1,304.04	2,624.17	2,421.59	2,019.11	1,816.53	1,414.05
90	2,004.35	1,851.41	1,541.50	1,387.21	1,078.65	2,638.93	2,436.35	2,029.84	1,827.26	1,420.75	2,860.29	2,640.27	2,200.22	1,980.20	1,540.16
91	2,185.47	2,017.77	1,681.02	1,513.32	1,176.58	2,876.39	2,655.03	2,212.30	1,990.93	1,548.21	3,117.88	2,877.73	2,398.78	2,157.29	1,679.68
92	2,382.68	2,198.88	1,832.63	1,648.83	1,282.57	3,135.32	2,893.83	2,412.20	2,170.71	1,689.07	3,398.27	3,136.66	2,613.44	2,353.17	1,829.94
93	2,596.00	2,396.10	1,996.30	1,797.74	1,397.95	3,417.06	3,154.10	2,628.19	2,366.58	1,839.33	3,704.16	3,418.40	2,848.22	2,563.80	1,993.62
94	2,829.43	2,612.10	2,177.42	1,958.74	1,524.06	3,724.28	3,438.52	2,865.66	2,578.56	2,005.69	4,036.87	3,726.96	3,105.80	2,794.55	2,174.73

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	282.36	258.83	217.65	194.12	152.94	435.30	405.89	335.30	300.00	235.30	588.24	547.06	452.94	411.77	317.65
25-29	282.41	260.68	217.24	195.51	152.07	434.47	401.89	331.28	298.70	233.53	586.54	537.66	450.76	407.32	314.99
30-34	283.18	262.95	217.44	192.16	151.70	434.88	399.49	333.75	303.41	232.61	586.59	541.08	450.06	404.54	313.52
35-39	280.96	257.55	215.40	196.67	149.85	435.49	398.03	332.47	299.69	234.13	585.34	538.51	449.54	407.39	313.74
40-44	280.06	258.52	211.12	193.89	146.49	426.55	396.39	331.76	297.29	232.66	577.35	534.27	443.79	400.70	310.22
45	264.97	248.66	207.90	187.51	146.75	411.72	383.18	317.96	285.35	224.20	558.47	517.70	428.02	383.18	301.65
46	263.93	243.94	203.95	183.95	143.96	407.90	375.91	315.92	283.93	219.94	555.86	515.87	427.89	387.90	299.92
47	263.61	240.00	200.66	180.99	141.64	409.19	373.78	314.76	279.35	220.33	558.70	519.35	432.79	389.52	302.96
48	259.29	239.94	201.24	181.89	139.32	406.35	375.39	313.47	278.64	220.59	561.15	518.58	429.57	387.00	301.86
49	257.02	234.34	196.54	177.65	136.07	396.87	370.41	309.94	275.92	215.44	559.40	517.82	430.89	385.53	302.38
50	251.76	233.24	196.22	174.01	136.99	396.15	366.53	303.59	273.97	211.03	555.34	514.62	429.47	388.74	299.89
51	254.65	236.46	196.44	174.61	138.24	396.52	363.78	305.58	276.47	214.63	552.95	512.93	425.62	381.97	298.30
52	256.35	234.99	195.82	178.02	138.86	395.20	363.16	302.63	274.15	213.62	551.86	509.14	423.69	380.96	295.51
53	256.79	235.97	197.80	176.98	138.80	392.12	360.89	301.90	270.67	211.68	541.34	503.16	416.41	374.77	291.49
54	258.83	238.39	200.93	180.50	139.63	391.64	360.99	299.69	269.04	211.15	538.08	497.22	415.48	374.62	289.48
55	259.60	236.30	199.69	179.72	139.78	386.07	359.45	299.54	269.58	209.68	532.51	492.57	409.37	369.43	286.23
56	270.89	251.30	208.88	189.29	146.87	411.23	378.59	316.58	287.21	221.93	545.04	505.87	421.02	378.59	293.73
57	278.12	259.16	214.91	192.79	151.70	429.83	395.06	331.85	297.09	233.88	553.09	512.00	426.67	385.58	300.25
58	287.39	262.93	217.07	198.72	152.86	443.31	409.68	339.36	305.73	238.47	559.49	516.68	431.08	388.28	302.67
59	291.18	267.65	223.53	200.00	155.88	455.89	420.59	350.00	314.71	244.12	561.77	517.65	432.36	388.24	302.94
60	295.15	272.45	227.04	201.50	158.93	465.43	428.54	360.43	323.53	252.58	564.76	522.19	434.21	391.64	303.67
61	310.63	288.44	241.29	213.56	169.18	490.91	452.08	377.20	338.37	263.48	590.76	543.61	452.08	407.70	316.18
62	326.23	299.27	250.74	223.78	175.25	512.26	471.82	393.63	355.89	275.00	609.32	563.48	469.12	420.59	328.92
63	337.81	314.24	259.25	233.06	180.69	531.60	492.32	408.52	366.62	285.44	628.49	581.35	481.84	437.32	337.81
64	356.83	328.59	272.11	246.44	189.97	554.49	513.42	426.14	385.06	297.78	652.04	603.27	503.15	451.81	351.69
65	365.99	336.11	281.34	253.95	196.69	570.14	527.82	438.19	393.37	306.23	667.24	614.96	512.88	460.59	358.52
66	400.44	369.08	308.77	277.41	217.11	615.14	566.89	472.81	426.98	330.49	711.63	658.56	547.59	494.52	383.56
67	429.62	399.27	331.56	298.87	231.16	656.11	604.74	504.34	455.31	352.57	754.17	695.80	579.06	523.02	406.27
68	463.16	426.84	354.18	320.13	247.47	697.01	642.52	535.81	483.60	374.62	796.91	735.61	610.74	551.71	426.84
69	489.04	451.76	377.20	337.72	263.16	728.08	673.25	561.41	504.39	392.55	828.95	765.36	638.16	574.57	447.37
70	509.86	473.89	393.50	353.31	275.03	759.50	700.26	581.79	524.67	408.31	858.93	793.35	660.07	594.48	461.20
71	576.36	531.23	443.04	397.91	309.72	834.80	771.21	641.99	576.36	449.19	943.51	869.67	726.09	652.25	508.67
72	635.71	586.05	488.70	439.04	341.70	905.89	834.37	695.31	625.78	486.72	1,019.13	939.66	782.72	705.24	548.30
73	683.49	631.95	525.03	473.48	368.48	962.24	887.78	740.77	666.31	519.30	1,082.52	1,000.42	832.41	750.32	582.31
74	732.35	675.16	562.63	507.29	394.77	1,020.12	940.80	784.00	706.52	549.72	1,145.56	1,057.01	879.92	791.38	616.13
75	768.78	710.45	592.05	533.72	415.32	1,062.15	979.08	816.49	735.20	570.84	1,191.16	1,099.26	917.23	825.33	641.53
76	856.78	790.87	659.06	593.15	461.34	1,164.34	1,076.47	895.65	807.77	626.95	1,294.46	1,194.76	995.35	895.65	696.24
77	932.02	861.07	717.56	645.00	503.10	1,256.14	1,157.77	964.27	869.14	675.64	1,383.52	1,275.49	1,064.25	956.21	744.97
78	1,004.65	927.25	774.00	696.60	541.80	1,342.12	1,239.95	1,032.52	928.80	722.92	1,469.05	1,356.05	1,130.04	1,017.04	791.03
79	1,060.30	979.42	814.71	733.83	570.59	1,405.89	1,297.07	1,080.89	973.54	757.36	1,530.89	1,413.25	1,177.95	1,060.30	825.01
80	1,103.41	1,018.43	848.46	763.47	593.50	1,457.29	1,344.44	1,120.13	1,007.28	784.37	1,578.50	1,457.29	1,213.48	1,093.66	849.85
81	1,136.34	1,050.47	874.72	787.52	611.77	1,501.25	1,384.53	1,153.78	1,038.40	807.64	1,626.02	1,501.25	1,250.37	1,125.60	874.72
82	1,222.20	1,129.63	940.46	846.55	658.73	1,612.60	1,487.83	1,240.98	1,116.21	869.36	1,748.10	1,613.94	1,344.28	1,210.12	940.46
83	1,320.13	1,219.51	1,015.59	914.97	711.05	1,741.40	1,608.58	1,340.26	1,204.76	937.78	1,887.63	1,742.74	1,451.61	1,306.72	1,015.59
84	1,432.83	1,322.82	1,101.45	992.78	771.42	1,888.97	1,745.42	1,454.29	1,308.06	1,018.27	2,048.62	1,890.31	1,576.38	1,418.07	1,104.14
85	1,561.62	1,440.88	1,200.73	1,081.33	841.18	2,059.36	1,901.05	1,585.77	1,426.12	1,109.50	2,232.42	2,060.70	1,717.25	1,545.52	1,202.07
86	1,702.49	1,571.01	1,309.40	1,177.92	916.31	2,245.84	2,072.77	1,727.98	1,554.91	1,210.12	2,433.66	2,247.18	1,871.53	1,683.71	1,310.74
87	1,855.43	1,713.22	1,427.46	1,283.91	999.49	2,447.08	2,259.25	1,882.26	1,694.44	1,317.45	2,652.34	2,448.42	2,040.57	1,836.65	1,428.80
88	2,021.79	1,866.17	1,554.91	1,400.63	1,088.04	2,667.10	2,461.84	2,051.31	1,847.38	1,435.51	2,891.15	2,668.44	2,224.37	2,001.67	1,557.60
89	2,204.25	2,033.87	1,695.78	1,525.40	1,187.32	2,908.59	2,684.54	2,236.45	2,012.40	1,565.65	3,151.42	2,908.59	2,424.27	2,181.44	1,697.12
90	2,402.81	2,217.66	1,848.72	1,663.58	1,294.64	3,168.86	2,926.03	2,437.69	2,193.52	1,706.52	3,434.50	3,170.20	2,641.61	2,377.32	1,848.72
91	2,618.80	2,417.56	2,015.08	1,813.84	1,410.02	3,455.96	3,188.98	2,657.71	2,390.73	1,860.80	3,744.41	3,455.96	2,880.42	2,591.97	2,016.42
92	2,854.92	2,634.90	2,196.20	1,976.18	1,537.47	3,765.87	3,476.09	2,896.51	2,606.73	2,027.16	4,081.15	3,767.21	3,139.34	2,825.41	2,197.54
93	3,112.51	2,872.37	2,393.41	2,154.61	1,675.66	4,103.95	3,788.68	3,158.13	2,841.51	2,210.96	4,448.75	4,106.64	3,422.42	3,080.31	2,396.10
94	3,391.56	3,129.95	2,609.41	2,347.80	1,827.26	4,474.24	4,130.79	3,441.20	3,097.75	2,409.51	4,848.54	4,475.58	3,729.65	3,356.68	2,610.75

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	329.41	305.88	252.94	223.53	176.47	500.00	464.71	382.36	347.06	270.59	676.48	623.53	517.65	470.59	364.71
25-29	325.85	298.70	249.82	228.10	173.79	499.64	461.63	385.59	347.58	271.54	673.43	619.12	515.94	467.06	363.87
30-34	328.69	303.41	247.78	222.50	171.93	500.62	460.17	384.32	343.86	268.01	672.55	616.93	515.79	465.23	359.03
35-39	323.11	299.69	252.87	224.77	177.94	496.37	458.90	383.98	341.84	266.91	669.63	618.12	515.10	463.59	360.57
40-44	323.14	297.29	245.59	224.05	172.34	491.18	452.40	379.16	340.38	267.13	663.52	611.82	508.41	456.71	357.61
45	309.81	289.42	240.51	216.05	167.13	472.86	436.17	362.80	330.19	252.74	639.99	591.08	493.24	444.33	346.49
46	307.92	283.93	235.94	211.95	163.96	463.88	431.89	355.91	323.92	247.94	635.84	583.85	487.88	439.89	339.91
47	302.96	279.35	232.14	208.53	161.31	456.40	424.93	350.17	318.69	243.94	633.45	582.31	483.94	436.73	338.37
48	297.99	274.77	232.20	208.98	162.54	448.92	417.96	348.30	313.47	243.81	626.94	580.50	483.75	433.44	340.56
49	291.04	268.36	226.78	204.10	158.75	438.45	408.21	340.17	306.16	238.12	619.87	570.73	476.24	427.11	332.61
50	288.78	262.86	222.14	199.92	155.50	429.47	399.85	333.21	299.89	233.24	610.88	566.45	473.89	425.76	333.21
51	291.02	265.56	221.91	200.08	156.43	436.54	403.80	338.32	301.94	236.46	607.51	563.86	469.28	421.98	327.40
52	291.95	267.03	224.31	199.38	156.66	437.93	405.89	338.24	306.19	238.55	605.27	558.98	466.41	416.57	327.56
53	288.02	267.20	222.09	201.27	156.15	440.70	406.00	340.07	305.37	239.44	600.33	551.75	461.52	412.94	322.72
54	289.48	265.64	221.36	200.93	156.66	446.13	412.08	340.56	306.50	238.39	595.98	551.71	456.35	412.08	320.13
55	289.55	266.26	219.66	199.69	153.10	445.98	409.37	342.80	309.52	239.63	589.09	542.50	452.64	406.04	316.18
56	306.79	280.68	231.72	212.14	163.18	473.24	434.07	362.27	326.37	254.57	610.31	564.62	473.24	424.28	332.90
57	316.05	293.93	243.36	221.23	170.67	489.88	451.95	376.10	338.17	262.32	625.78	578.37	480.40	432.99	335.01
58	327.13	302.67	250.70	226.24	174.27	504.45	464.71	388.28	348.53	272.10	635.92	587.00	489.17	443.31	342.42
59	335.30	308.83	258.83	232.35	182.35	514.71	476.47	397.06	358.83	279.41	641.18	591.18	494.12	444.12	347.06
60	343.40	315.02	263.93	235.55	184.47	525.03	488.14	405.83	363.26	283.80	649.90	601.66	499.49	448.40	349.07
61	360.55	335.59	277.35	249.61	194.14	554.70	510.32	427.12	382.74	299.54	682.28	626.81	524.19	471.49	366.10
62	377.45	347.80	291.18	261.52	204.90	574.27	531.13	442.16	399.02	310.05	706.38	649.76	541.92	487.99	380.15
63	392.80	361.38	301.15	272.34	212.11	594.44	549.93	458.27	411.14	322.10	728.00	673.01	560.40	505.41	392.80
64	408.17	377.36	313.19	282.38	218.20	618.67	572.46	474.91	428.71	333.72	757.29	698.25	582.73	523.69	408.17
65	418.27	388.39	321.17	288.81	224.07	634.87	585.08	487.98	440.68	341.09	774.30	714.54	595.04	535.29	415.78
66	458.34	422.15	352.20	318.42	246.05	687.51	636.85	528.29	475.22	369.08	825.01	759.87	636.85	571.72	446.28
67	495.00	457.64	380.59	340.90	266.18	735.49	679.46	565.05	509.01	394.60	870.92	803.21	670.12	602.40	469.31
68	529.00	488.14	406.40	367.80	283.80	783.29	724.26	603.93	542.63	422.29	917.24	846.86	706.09	635.71	494.95
69	559.21	515.35	429.83	388.16	300.44	824.57	760.97	633.78	570.18	442.99	953.95	881.59	734.65	660.09	515.35
70	583.91	539.48	450.62	404.08	315.22	858.93	793.35	660.07	594.48	461.20	987.99	909.71	759.50	683.34	531.02
71	656.35	605.07	504.57	453.29	352.79	947.61	875.82	728.14	656.35	510.72	1,076.83	994.78	828.64	746.60	580.46
72	719.15	663.52	554.26	498.64	387.39	1,031.05	951.58	792.65	713.19	554.26	1,160.17	1,070.78	893.97	804.57	625.78
73	773.23	714.04	593.76	536.49	416.21	1,097.79	1,011.88	843.87	759.86	589.94	1,227.62	1,132.16	945.05	849.59	662.49
74	826.43	761.86	634.58	571.86	444.57	1,165.85	1,075.46	894.68	806.13	627.20	1,294.98	1,197.21	996.14	896.52	697.30
75	865.98	800.59	666.27	600.88	466.57	1,215.90	1,122.24	934.90	841.23	653.90	1,344.92	1,242.41	1,035.64	931.37	724.59
76	944.65	871.99	726.66	655.68	508.66	1,313.05	1,211.66	1,010.56	909.17	708.07	1,441.48	1,329.95	1,106.88	997.04	775.66
77	1,028.77	948.15	790.12	711.11	553.09	1,415.77	1,307.74	1,090.05	980.40	762.71	1,539.94	1,420.61	1,183.57	1,065.86	828.82
78	1,105.27	1,021.68	849.85	766.26	594.43	1,509.30	1,393.20	1,161.00	1,044.90	812.70	1,626.95	1,501.56	1,250.78	1,125.40	876.17
79	1,154.42	1,066.18	888.24	800.01	622.06	1,563.25	1,442.66	1,202.95	1,080.89	842.65	1,667.66	1,539.72	1,282.36	1,154.42	897.07
80	1,181.43	1,090.88	909.76	817.81	636.69	1,599.39	1,475.40	1,228.80	1,107.59	859.60	1,706.67	1,575.71	1,313.79	1,181.43	919.51
81	1,218.17	1,124.26	937.78	842.52	656.04	1,647.48	1,520.03	1,266.47	1,140.36	886.80	1,758.84	1,623.34	1,352.33	1,218.17	947.17
82	1,309.40	1,208.78	1,007.54	906.92	705.68	1,770.91	1,634.07	1,363.07	1,226.22	953.88	1,890.31	1,745.42	1,454.29	1,309.40	1,018.27
83	1,414.05	1,305.38	1,088.04	978.03	762.03	1,911.78	1,765.55	1,471.74	1,324.16	1,030.35	2,041.92	1,884.95	1,569.67	1,412.70	1,098.77
84	1,533.45	1,416.73	1,180.61	1,061.21	826.43	2,075.46	1,915.80	1,596.50	1,436.85	1,117.55	2,214.98	2,044.60	1,703.83	1,533.45	1,192.68
85	1,671.63	1,544.18	1,286.59	1,157.80	900.21	2,261.94	2,087.53	1,740.06	1,565.65	1,218.17	2,413.54	2,228.40	1,858.12	1,671.63	1,301.35
86	1,821.89	1,682.37	1,401.97	1,262.45	982.05	2,465.86	2,276.70	1,897.02	1,706.52	1,328.18	2,632.22	2,429.64	2,024.47	1,821.89	1,416.73
87	1,986.91	1,833.97	1,528.08	1,375.14	1,069.26	2,687.22	2,480.62	2,067.41	1,859.46	1,447.59	2,869.68	2,648.32	2,206.93	1,986.91	1,545.52
88	2,165.34	1,998.98	1,666.27	1,499.91	1,165.85	2,930.05	2,703.32	2,253.89	2,027.16	1,577.72	3,127.27	2,885.78	2,405.49	2,164.00	1,683.71
89	2,361.22	2,178.76	1,815.18	1,634.07	1,270.50	3,193.01	2,946.15	2,456.47	2,209.62	1,719.93	3,409.01	3,146.05	2,621.49	2,359.87	1,835.31
90	2,573.19	2,375.97	1,980.20	1,781.64	1,385.87	3,480.11	3,211.79	2,676.49	2,409.51	1,874.22	3,714.89	3,429.13	2,857.61	2,571.85	2,000.33
91	2,803.94	2,589.29	2,157.29	1,942.64	1,510.64	3,792.70	3,501.58	2,917.98	2,626.85	2,043.26	4,048.95	3,737.70	3,113.85	2,802.60	2,180.10
92	3,057.51	2,821.38	2,351.82	2,117.04	1,646.14	4,134.81	3,816.85	3,180.93	2,862.97	2,227.06	4,413.86	4,074.44	3,394.25	3,056.16	2,375.97
93	3,332.53	3,074.95	2,563.80	2,307.55	1,795.06	4,506.43	4,160.30	3,466.69	3,120.56	2,426.95	4,810.98	4,440.70	3,700.13	3,331.19	2,590.63
94	3,631.71	3,352.66	2,794.55	2,514.16	1,956.05	4,912.94	4,534.61	3,779.29	3,400.96	2,645.64	5,244.31	4,840.49	4,032.85	3,630.37	2,822.73

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	352.94	323.53	270.59	241.18	188.24	547.06	505.89	417.65	382.36	294.12	717.65	664.71	552.95	500.00	388.24
25-29	347.58	320.42	266.11	238.96	184.65	543.09	499.64	418.18	374.73	293.27	716.88	662.57	548.52	494.21	385.59
30-34	348.92	323.64	268.01	242.73	187.10	541.08	500.62	414.66	374.20	288.24	718.07	662.44	551.19	495.57	384.32
35-39	346.52	318.42	266.91	238.82	187.31	543.19	496.37	416.76	374.62	290.33	711.77	655.58	547.88	491.68	383.98
40-44	344.69	314.53	262.82	236.97	185.27	534.27	495.49	409.32	370.54	288.68	706.61	650.60	542.88	486.87	379.16
45	330.19	305.73	252.74	228.28	175.29	517.70	476.94	399.49	358.72	281.27	680.76	627.77	521.78	472.86	366.88
46	327.92	299.92	251.94	223.94	175.96	507.87	467.88	391.90	351.91	275.93	671.83	623.84	519.87	463.88	363.91
47	322.63	299.02	247.87	224.27	173.12	499.68	460.34	385.58	346.24	271.48	668.86	617.72	515.42	464.27	361.97
48	317.34	294.12	243.81	220.59	170.28	495.36	452.79	379.26	340.56	267.03	665.64	615.33	514.71	460.53	359.91
49	309.94	287.26	241.90	215.44	170.09	483.80	442.22	370.41	332.61	260.80	653.89	604.75	502.70	453.56	351.51
50	303.59	285.08	236.95	211.03	166.60	473.89	433.17	362.83	325.80	255.46	647.90	599.77	496.11	451.68	348.02
51	305.58	280.11	236.46	214.63	167.34	480.19	443.81	367.42	331.04	258.28	643.89	592.96	494.74	443.81	345.59
52	306.19	281.27	234.99	213.62	163.78	480.65	445.05	370.28	334.68	259.91	637.31	591.03	491.34	441.49	345.36
53	305.37	281.08	232.50	208.21	163.09	482.34	444.17	371.30	333.13	260.26	628.09	579.51	482.34	437.23	336.60
54	303.10	279.26	234.99	211.15	163.47	487.00	449.54	374.62	337.15	262.23	626.63	575.55	480.19	432.51	337.15
55	302.87	276.24	232.97	209.68	163.08	489.25	449.31	376.09	339.48	262.93	615.72	572.45	475.93	426.01	332.82
56	319.84	293.73	244.78	218.67	172.98	515.66	476.50	398.17	359.01	277.41	646.21	597.26	496.08	447.13	345.95
57	331.85	303.41	256.00	227.56	180.15	534.12	493.04	410.86	369.78	287.61	663.70	613.14	512.00	458.27	357.14
58	339.36	314.90	262.93	235.41	183.44	550.31	510.57	424.96	382.16	296.56	678.72	626.75	522.80	470.82	366.88
59	347.06	323.53	267.65	241.18	188.24	561.77	520.59	432.36	391.18	302.94	688.24	635.30	529.42	476.47	370.59
60	354.75	329.21	272.45	246.91	190.15	576.11	530.71	442.73	397.32	309.34	700.99	644.23	539.22	485.30	377.45
61	379.97	349.46	291.22	260.71	205.24	601.85	554.70	463.17	416.02	324.50	732.20	676.73	563.02	507.55	393.84
62	399.02	366.67	307.36	275.00	215.69	620.10	574.27	479.91	431.38	337.01	760.30	703.68	587.75	528.44	412.50
63	416.37	384.95	319.48	288.06	222.59	641.58	589.21	492.32	442.56	345.67	788.23	725.38	604.92	544.69	424.23
64	436.41	403.03	336.29	302.92	236.17	662.31	610.97	510.85	459.51	356.83	818.90	754.73	628.94	567.33	441.54
65	450.64	415.78	346.07	313.70	241.50	677.20	624.91	520.35	470.55	363.50	839.03	774.30	644.83	580.10	450.64
66	494.52	455.92	378.73	342.55	265.35	735.75	677.86	566.89	509.00	398.03	894.96	825.01	687.51	619.96	482.46
67	532.36	492.66	408.61	368.91	287.19	786.86	728.49	607.07	546.37	424.95	943.30	870.92	726.15	653.77	509.01
68	572.14	526.73	438.19	395.05	306.50	842.32	776.48	647.06	583.49	454.08	994.44	917.24	765.12	687.93	535.81
69	603.07	554.83	464.92	416.67	324.56	885.97	815.80	679.83	614.04	475.88	1,035.10	953.95	796.06	714.92	557.02
70	630.45	581.79	486.59	437.93	340.61	922.40	852.59	710.84	638.91	497.17	1,068.38	987.99	820.85	738.34	575.44
71	703.53	650.20	541.49	488.16	379.45	1,019.40	941.45	785.57	705.58	549.69	1,167.08	1,074.78	896.33	808.13	627.64
72	772.79	715.18	595.98	534.40	417.19	1,108.52	1,025.09	854.24	768.81	597.97	1,255.53	1,158.19	963.50	868.14	675.44
73	830.50	767.50	639.58	576.58	448.66	1,185.61	1,092.06	910.69	819.05	637.67	1,324.98	1,223.80	1,021.42	918.33	715.95
74	887.30	820.89	684.38	614.29	479.62	1,258.09	1,160.32	966.62	870.70	677.00	1,396.44	1,291.29	1,075.46	966.62	752.64
75	931.37	860.68	715.76	645.06	501.91	1,313.10	1,212.37	1,009.13	908.39	706.92	1,450.95	1,337.85	1,116.93	1,005.59	781.15
76	1,015.63	937.89	780.73	704.69	545.84	1,417.83	1,309.67	1,091.68	981.83	763.83	1,554.71	1,433.04	1,194.76	1,076.47	836.50
77	1,104.56	1,019.10	849.79	764.32	595.01	1,530.26	1,412.55	1,175.51	1,057.80	822.37	1,659.26	1,531.87	1,277.10	1,149.71	893.32
78	1,188.86	1,097.53	914.87	821.99	640.87	1,630.04	1,504.66	1,253.88	1,126.94	877.72	1,752.34	1,619.21	1,348.31	1,213.63	944.28
79	1,241.19	1,145.60	954.42	860.30	667.65	1,688.25	1,557.37	1,297.07	1,169.13	907.36	1,798.54	1,660.31	1,383.83	1,245.60	969.13
80	1,270.60	1,173.07	976.63	880.50	684.06	1,726.17	1,593.82	1,329.11	1,195.37	930.66	1,840.42	1,699.70	1,415.49	1,274.78	990.57
81	1,309.40	1,208.78	1,007.54	906.92	705.68	1,778.96	1,642.12	1,368.43	1,231.59	957.90	1,897.02	1,750.79	1,458.32	1,312.08	1,020.96
82	1,407.34	1,298.67	1,082.67	974.00	758.00	1,911.78	1,765.55	1,471.74	1,324.16	1,030.35	2,039.23	1,882.26	1,568.33	1,411.36	1,097.43
83	1,520.03	1,403.31	1,168.53	1,053.16	818.38	2,064.72	1,906.41	1,588.45	1,430.15	1,112.19	2,201.57	2,032.52	1,693.10	1,524.06	1,184.63
84	1,648.83	1,522.72	1,267.81	1,141.70	888.14	2,240.47	2,068.75	1,723.96	1,552.23	1,207.44	2,389.39	2,205.59	1,836.65	1,654.19	1,285.25
85	1,797.74	1,659.56	1,381.85	1,243.66	967.29	2,443.05	2,253.89	1,879.58	1,691.76	1,316.11	2,604.05	2,404.15	2,003.01	1,803.11	1,401.97
86	1,958.74	1,808.48	1,506.62	1,356.36	1,054.50	2,663.08	2,457.81	2,048.62	1,843.36	1,434.17	2,838.83	2,618.80	2,182.78	1,965.44	1,528.08
87	2,134.49	1,970.81	1,642.12	1,478.44	1,149.75	2,901.88	2,679.18	2,232.42	2,009.72	1,562.96	3,093.73	2,854.92	2,380.00	2,141.19	1,666.27
88	2,327.68	2,147.90	1,791.04	1,611.26	1,254.40	3,163.49	2,920.66	2,433.66	2,190.83	1,703.83	3,371.44	3,112.51	2,594.65	2,334.38	1,816.53
89	2,536.97	2,342.43	1,950.69	1,756.15	1,365.75	3,447.91	3,182.28	2,652.34	2,386.71	1,856.77	3,675.98	3,392.91	2,826.75	2,543.67	1,978.86
90	2,765.04	2,551.72	2,126.44	1,914.46	1,489.18	3,759.16	3,469.38	2,891.15	2,602.70	2,024.47	4,006.02	3,698.79	3,081.66	2,773.09	2,157.29
91	3,014.58	2,782.48	2,318.28	2,087.53	1,623.34	4,097.25	3,781.97	3,151.42	2,836.14	2,205.59	4,366.91	4,031.51	3,359.37	3,022.62	2,351.82
92	3,285.58	3,032.02	2,527.57	2,275.35	1,769.57	4,466.19	4,122.74	3,434.50	3,091.05	2,404.15	4,760.00	4,393.74	3,661.23	3,296.31	2,562.46
93	3,580.73	3,305.70	2,755.65	2,479.28	1,929.22	4,867.32	4,493.02	3,744.41	3,370.10	2,621.49	5,189.31	4,789.51	3,991.26	3,592.80	2,794.55
94	3,904.06	3,603.54	3,002.50	2,703.32	2,102.29	5,304.69	4,898.18	4,081.15	3,673.30	2,856.27	5,654.84	5,220.17	4,350.81	3,914.79	3,045.43

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	388.24	358.83	300.00	270.59	211.77	605.89	558.83	464.71	417.65	323.53	800.01	741.18	617.65	552.95	435.30
25-29	385.59	353.01	293.27	266.11	206.37	602.83	553.95	461.63	418.18	325.85	792.91	733.17	608.26	548.52	423.61
30-34	389.37	359.03	298.35	268.01	207.33	601.76	561.30	465.23	414.66	323.64	793.92	733.24	611.87	551.19	429.83
35-39	383.98	355.89	295.01	266.91	206.04	599.39	552.56	463.59	412.08	323.11	791.38	730.50	608.75	547.88	426.13
40-44	379.16	353.31	292.98	262.82	206.81	594.59	551.50	456.71	409.32	318.84	784.17	723.84	603.20	542.88	422.24
45	366.88	338.34	281.27	252.74	195.67	570.70	529.93	440.25	395.41	309.81	754.13	697.06	582.93	521.78	407.64
46	359.91	331.92	279.93	251.94	195.95	563.86	519.87	431.89	391.90	303.92	747.81	691.83	575.86	515.87	403.90
47	358.04	326.56	275.41	247.87	192.79	554.76	511.48	428.86	385.58	299.02	743.62	684.60	570.50	515.42	401.32
48	352.17	325.08	270.90	243.81	189.63	545.67	503.10	421.83	379.26	294.12	735.30	681.12	568.89	510.84	398.61
49	343.95	317.49	268.36	238.12	188.98	532.94	491.36	411.99	370.41	287.26	725.70	672.79	559.40	502.70	393.09
50	340.61	314.70	262.86	236.95	185.11	522.02	485.00	403.55	362.83	281.37	721.95	662.71	555.34	496.11	388.74
51	341.95	316.49	261.92	236.46	181.89	527.48	487.47	407.43	367.42	283.75	713.01	662.08	549.31	494.74	385.61
52	338.24	313.32	259.91	234.99	181.58	534.06	494.90	413.01	370.28	288.39	708.52	655.11	544.74	491.34	380.96
53	336.60	308.84	260.26	232.50	183.92	537.87	496.22	412.94	371.30	288.02	697.49	645.44	537.87	482.34	378.24
54	337.15	309.91	258.83	231.58	180.50	541.49	497.22	415.48	374.62	289.48	694.74	640.25	531.27	480.19	371.21
55	332.82	309.52	256.27	232.97	179.72	542.50	499.23	416.02	376.09	292.88	685.61	632.36	525.86	475.93	369.43
56	352.48	326.37	270.89	244.78	189.29	571.15	528.72	440.60	398.17	310.05	714.75	659.27	551.57	496.08	385.12
57	366.62	338.17	281.28	252.84	195.95	594.17	546.77	458.27	410.86	322.37	736.40	679.51	565.73	512.00	395.06
58	376.05	348.53	290.44	262.93	204.84	614.52	562.54	470.82	424.96	330.19	755.15	697.06	580.89	522.80	406.62
59	385.30	358.83	297.06	267.65	208.83	626.48	576.48	482.36	432.36	338.24	764.71	705.89	588.24	529.42	411.77
60	394.48	363.26	303.67	272.45	212.85	638.55	590.30	490.97	442.73	343.40	777.61	715.18	595.98	539.22	417.19
61	418.80	385.52	321.73	291.22	224.65	668.41	615.72	513.10	463.17	360.55	812.64	751.62	626.81	563.02	438.21
62	442.16	407.11	339.71	307.36	237.26	690.20	636.28	531.13	477.21	372.06	846.58	781.87	649.76	585.05	455.64
63	463.51	426.85	356.14	319.48	248.78	709.67	657.29	544.69	492.32	382.33	874.65	806.56	673.01	604.92	471.37
64	485.18	446.68	372.23	336.29	261.84	734.19	677.71	564.76	508.29	395.33	908.75	836.87	698.25	628.94	487.75
65	500.43	463.08	385.90	346.07	271.38	751.89	694.63	577.61	520.35	403.33	931.15	858.95	714.54	644.83	500.43
66	547.59	506.58	422.15	378.73	296.71	815.36	752.64	627.20	566.89	439.04	991.46	916.67	762.29	687.51	533.12
67	590.73	546.37	455.31	408.61	319.88	875.59	807.88	672.45	604.74	471.65	1,048.37	966.65	805.54	723.82	565.05
68	633.44	585.76	485.87	438.19	340.56	933.13	862.75	717.45	647.06	501.76	1,103.41	1,019.41	849.13	765.12	594.84
69	668.86	616.23	515.35	462.72	361.84	982.46	905.71	754.39	679.83	528.51	1,149.13	1,059.22	883.78	793.87	618.43
70	700.26	645.26	537.36	484.47	376.58	1,026.07	945.67	787.00	708.73	550.06	1,186.85	1,095.88	911.82	820.85	638.91
71	783.52	721.99	600.97	541.49	420.48	1,134.26	1,046.06	871.72	785.57	611.23	1,294.24	1,193.74	994.78	896.33	697.37
72	860.20	794.64	659.55	593.99	460.89	1,233.68	1,138.32	947.61	852.25	663.52	1,392.61	1,285.33	1,070.78	963.50	748.95
73	924.05	851.50	708.31	639.58	496.39	1,315.44	1,214.25	1,011.88	910.69	708.31	1,471.99	1,357.44	1,132.16	1,019.51	792.32
74	986.91	909.44	758.17	682.54	531.27	1,396.44	1,289.45	1,073.62	966.62	750.79	1,553.24	1,431.49	1,193.52	1,073.62	835.65
75	1,033.87	956.11	797.05	715.76	558.47	1,458.02	1,344.92	1,120.47	1,009.13	784.68	1,610.01	1,488.07	1,238.88	1,115.17	867.74
76	1,127.16	1,039.29	866.92	780.73	606.67	1,574.99	1,453.31	1,211.66	1,089.99	848.33	1,725.39	1,591.89	1,326.57	1,193.07	929.44
77	1,227.11	1,131.97	943.31	848.17	661.12	1,697.96	1,567.35	1,306.12	1,175.51	914.29	1,843.09	1,701.19	1,417.39	1,275.49	991.69
78	1,318.90	1,216.73	1,013.94	913.32	710.53	1,809.61	1,670.29	1,391.65	1,252.33	973.69	1,945.84	1,795.68	1,496.92	1,346.76	1,048.00
79	1,377.95	1,272.07	1,060.30	954.42	742.65	1,873.54	1,729.43	1,441.19	1,297.07	1,008.83	1,995.60	1,844.13	1,536.78	1,382.36	1,076.48
80	1,409.92	1,301.25	1,085.30	975.24	759.29	1,917.04	1,769.36	1,474.01	1,327.72	1,032.36	2,042.43	1,886.39	1,571.53	1,414.10	1,100.63
81	1,452.95	1,341.60	1,117.55	1,006.20	782.15	1,974.84	1,823.23	1,518.69	1,367.09	1,062.55	2,104.97	1,942.64	1,619.31	1,456.98	1,133.65
82	1,561.62	1,440.88	1,200.73	1,081.33	841.18	2,123.75	1,960.08	1,632.73	1,470.39	1,143.04	2,263.28	2,088.87	1,741.40	1,566.99	1,219.51
83	1,686.39	1,556.26	1,297.33	1,167.19	908.26	2,292.79	2,117.04	1,764.20	1,587.11	1,235.61	2,444.40	2,255.23	1,880.92	1,691.76	1,316.11
84	1,829.94	1,689.07	1,407.34	1,266.47	984.73	2,488.67	2,296.82	1,913.12	1,722.61	1,338.92	2,651.00	2,448.42	2,040.57	1,836.65	1,428.80
85	1,994.96	1,842.02	1,533.45	1,380.51	1,073.28	2,711.37	2,503.43	2,086.19	1,876.90	1,461.00	2,891.15	2,668.44	2,224.37	2,001.67	1,557.60
86	2,173.39	2,007.03	1,672.98	1,505.28	1,171.22	2,955.54	2,728.81	2,274.01	2,045.94	1,592.48	3,151.42	2,908.59	2,422.93	2,181.44	1,695.78
87	2,369.27	2,186.81	1,823.23	1,640.78	1,275.86	3,221.18	2,974.33	2,477.94	2,231.08	1,734.69	3,434.50	3,170.20	2,641.61	2,377.32	1,848.72
88	2,582.58	2,384.02	1,986.91	1,788.35	1,391.24	3,512.31	3,242.65	2,701.98	2,430.98	1,891.66	3,744.41	3,455.96	2,879.07	2,591.97	2,015.08
89	2,816.02	2,598.68	2,165.34	1,949.34	1,516.01	3,827.58	3,532.43	2,944.81	2,649.66	2,062.04	4,079.81	3,767.21	3,138.00	2,824.07	2,196.20
90	3,068.24	2,832.12	2,361.22	2,125.09	1,652.85	4,172.38	3,850.39	3,209.11	2,888.46	2,245.84	4,447.40	4,105.30	3,421.08	3,078.97	2,394.76
91	3,344.61	3,088.36	2,573.19	2,315.60	1,801.77	4,548.02	4,197.87	3,498.89	3,148.74	2,449.76	4,847.20	4,474.24	3,729.65	3,356.68	2,610.75
92	3,645.13	3,364.73	2,805.29	2,524.89	1,964.10	4,957.21	4,576.20	3,812.83	3,431.81	2,668.44	5,284.56	4,876.72	4,063.71	3,658.54	2,844.19
93	3,973.82	3,667.93	3,057.51	2,751.62	2,139.85	5,402.62	4,988.07	4,156.28	3,740.38	2,909.93	5,759.49	5,316.76	4,429.96	3,987.24	3,100.44
94	4,332.03	3,999.31	3,332.53	2,999.82	2,333.04	5,889.62	5,436.16	4,530.58	4,078.46	3,171.54	6,277.35	5,795.71	4,829.76	4,345.44	3,380.83

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	417.65	382.36	317.65	288.24	223.53	652.95	600.00	500.00	452.94	352.94	852.95	788.24	658.83	594.12	458.83
25-29	418.18	385.59	320.42	287.84	222.67	646.28	597.40	494.21	445.33	347.58	847.22	787.48	657.14	591.97	461.63
30-34	414.66	384.32	318.58	288.24	222.50	647.27	596.70	500.62	445.00	348.92	849.54	788.86	652.33	586.59	455.11
35-39	412.08	383.98	318.42	285.64	224.77	646.21	594.70	491.68	444.86	346.52	847.57	782.01	650.90	585.34	454.22
40-44	405.01	379.16	314.53	280.06	219.74	637.67	585.97	491.18	439.48	344.69	840.18	771.24	646.29	581.66	452.40
45	391.33	358.72	301.65	269.04	211.97	611.46	566.62	472.86	428.02	330.19	807.13	750.06	623.69	562.54	436.17
46	387.90	355.91	295.93	267.93	207.95	599.85	555.86	463.88	419.89	323.92	803.80	739.81	615.85	555.86	431.89
47	381.65	350.17	295.09	263.61	208.53	590.17	546.90	456.40	413.12	318.69	794.77	735.75	613.78	550.83	428.86
48	379.26	348.30	290.25	259.29	205.11	584.37	537.93	448.92	406.35	313.47	789.48	731.43	607.59	545.67	425.70
49	370.41	340.17	283.48	257.02	200.32	570.73	525.38	438.45	396.87	306.16	778.62	718.14	597.19	540.50	419.55
50	362.83	336.91	281.37	251.76	196.22	559.05	514.62	429.47	388.74	299.89	770.08	710.84	592.37	533.13	414.66
51	363.78	338.32	280.11	251.01	196.44	567.50	523.84	436.54	392.88	305.58	767.58	709.37	589.32	527.48	411.07
52	363.16	334.68	277.71	252.79	195.82	573.22	526.94	437.93	395.20	306.19	758.37	697.84	583.91	523.38	409.45
53	360.89	333.13	277.61	249.85	194.33	572.57	527.46	440.70	395.59	308.84	746.07	690.55	576.04	517.04	402.53
54	357.59	333.75	279.26	248.61	194.12	578.95	531.27	446.13	398.46	313.32	742.42	684.53	568.74	510.84	398.46
55	359.45	329.49	272.91	249.61	189.71	579.11	535.84	445.98	402.71	312.85	732.20	675.62	562.47	505.89	392.73
56	378.59	349.22	290.47	261.10	202.35	613.58	564.62	473.24	424.28	332.90	766.97	708.22	587.47	528.72	411.23
57	391.90	363.46	300.25	271.80	211.75	635.26	584.69	489.88	439.31	344.49	786.96	726.91	606.82	546.77	423.51
58	406.62	372.99	311.84	281.27	217.07	654.26	605.35	504.45	455.54	354.65	807.13	742.92	620.63	559.49	434.14
59	411.77	382.36	317.65	285.30	223.53	670.59	617.65	514.71	461.77	361.77	817.65	755.89	629.42	567.65	441.18
60	422.86	391.64	326.37	292.31	229.88	683.96	632.87	525.03	473.95	368.94	828.70	766.26	638.55	573.28	448.40
61	449.31	416.02	346.69	310.63	244.07	715.56	657.32	549.15	496.46	385.52	873.65	804.31	668.41	604.62	468.72
62	471.82	436.77	363.97	328.92	256.13	738.73	679.42	568.88	512.26	399.02	905.89	833.09	695.59	625.50	487.99
63	494.93	455.65	379.71	343.05	267.11	759.42	701.81	586.59	526.36	411.14	934.88	864.17	720.14	646.82	505.41
64	518.55	480.05	400.47	359.39	279.81	788.10	726.49	605.84	546.79	423.57	970.36	895.92	749.59	672.58	523.69
65	537.78	495.45	413.29	373.45	288.81	804.17	741.93	617.45	557.69	433.21	995.88	918.70	766.83	689.65	537.78
66	586.19	540.36	451.10	405.27	316.01	873.25	805.71	673.03	605.49	470.40	1,061.41	979.39	815.36	733.34	571.72
67	632.76	583.72	485.66	438.96	340.90	936.29	866.25	721.48	649.10	504.34	1,120.75	1,034.36	861.58	775.19	602.40
68	676.58	624.36	522.19	469.97	365.53	998.98	921.78	767.40	690.20	538.08	1,180.61	1,089.79	908.16	817.34	635.71
69	714.92	660.09	550.44	495.62	385.97	1,050.45	969.31	809.22	728.08	565.79	1,228.08	1,133.78	945.18	850.88	662.29
70	748.92	689.69	575.44	518.32	401.96	1,095.88	1,013.37	844.12	759.50	590.25	1,269.36	1,172.04	977.41	880.09	683.34
71	836.85	773.26	644.05	580.46	451.24	1,212.20	1,119.90	933.25	838.90	654.30	1,384.49	1,277.84	1,064.52	959.91	744.55
72	917.81	850.26	707.23	635.71	494.66	1,319.10	1,217.79	1,015.15	913.84	711.20	1,489.95	1,376.71	1,146.27	1,031.05	802.59
73	987.06	912.60	759.86	683.49	532.67	1,407.08	1,298.26	1,082.52	973.69	757.95	1,575.09	1,454.81	1,212.34	1,090.15	849.59
74	1,055.17	974.00	809.82	730.50	566.32	1,492.36	1,377.99	1,147.40	1,033.03	802.44	1,660.23	1,531.10	1,278.38	1,149.25	894.68
75	1,106.33	1,021.50	851.84	767.01	595.58	1,558.76	1,438.58	1,198.23	1,079.82	839.47	1,723.12	1,590.57	1,325.47	1,192.93	927.83
76	1,206.59	1,113.64	927.76	834.81	648.92	1,684.83	1,556.40	1,296.15	1,166.03	907.48	1,845.37	1,703.42	1,419.52	1,277.56	993.66
77	1,310.96	1,210.99	1,009.42	909.45	706.27	1,815.67	1,677.00	1,396.42	1,257.75	977.17	1,972.09	1,820.51	1,517.36	1,365.79	1,062.64
78	1,410.23	1,303.42	1,085.15	976.79	760.07	1,935.00	1,786.39	1,489.18	1,339.02	1,041.80	2,083.61	1,922.62	1,602.18	1,442.74	1,122.30
79	1,473.54	1,361.78	1,133.83	1,020.60	794.12	2,004.43	1,850.01	1,541.19	1,388.25	1,079.42	2,136.78	1,972.07	1,644.13	1,479.42	1,151.48
80	1,508.84	1,393.20	1,160.54	1,044.90	812.24	2,050.79	1,893.36	1,577.10	1,419.67	1,103.41	2,185.93	2,017.35	1,681.59	1,513.02	1,177.25
81	1,554.91	1,434.17	1,195.37	1,075.96	837.16	2,113.02	1,950.69	1,624.68	1,463.69	1,137.68	2,252.55	2,079.48	1,733.35	1,560.28	1,212.81
82	1,670.29	1,541.50	1,285.25	1,156.46	900.21	2,271.33	2,096.92	1,746.76	1,572.36	1,222.20	2,421.59	2,235.11	1,863.48	1,677.00	1,304.04
83	1,804.45	1,666.27	1,387.21	1,249.03	971.32	2,452.44	2,264.62	1,887.63	1,698.47	1,321.48	2,616.12	2,413.54	2,011.06	1,811.16	1,407.34
84	1,957.39	1,807.14	1,506.62	1,356.36	1,054.50	2,661.73	2,457.81	2,048.62	1,843.36	1,434.17	2,837.48	2,618.80	2,182.78	1,965.44	1,528.08
85	2,133.14	1,969.47	1,640.78	1,477.10	1,148.41	2,900.54	2,679.18	2,231.08	2,008.38	1,561.62	3,092.39	2,854.92	2,378.66	2,141.19	1,664.93
86	2,326.33	2,147.90	1,789.69	1,609.92	1,253.05	3,162.15	2,919.32	2,432.32	2,189.49	1,702.49	3,371.44	3,112.51	2,593.31	2,334.38	1,815.18
87	2,535.62	2,339.75	1,950.69	1,754.81	1,365.75	3,447.91	3,182.28	2,651.00	2,386.71	1,855.43	3,675.98	3,392.91	2,826.75	2,543.67	1,978.86
88	2,763.70	2,550.38	2,125.09	1,913.12	1,487.83	3,757.82	3,468.04	2,891.15	2,601.36	2,024.47	4,006.02	3,697.45	3,081.66	2,773.09	2,157.29
89	3,011.89	2,779.80	2,316.94	2,086.19	1,621.99	4,094.56	3,780.63	3,151.42	2,834.80	2,205.59	4,366.91	4,030.17	3,358.02	3,022.62	2,350.48
90	3,282.90	3,030.67	2,526.23	2,272.67	1,768.23	4,464.84	4,121.40	3,433.15	3,091.05	2,402.81	4,758.66	4,392.40	3,661.23	3,294.97	2,562.46
91	3,578.05	3,303.02	2,752.96	2,477.94	1,926.54	4,865.98	4,491.68	3,743.06	3,368.76	2,620.14	5,187.97	4,788.17	3,989.92	3,591.46	2,793.21
92	3,901.37	3,600.85	2,999.82	2,700.64	2,099.60	5,303.34	4,895.50	4,079.81	3,671.96	2,856.27	5,653.50	5,218.82	4,349.47	3,914.79	3,044.09
93	4,252.87	3,925.52	3,270.82	2,943.47	2,290.11	5,782.30	5,336.88	4,447.40	4,003.33	3,113.85	6,163.31	5,689.73	4,739.87	4,267.63	3,317.78
94	4,633.89	4,278.36	3,564.63	3,209.11	2,495.38	6,301.50	5,817.18	4,847.20	4,362.88	3,392.91	6,717.39	6,200.88	5,167.84	4,649.99	3,616.95

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	464.71	429.42	358.83	317.65	252.94	723.54	670.59	558.83	505.89	394.12	958.83	882.36	741.18	664.71	517.65
25-29	461.63	423.61	353.01	320.42	249.82	722.31	662.57	553.95	499.64	385.59	950.41	879.81	733.17	662.57	515.94
30-34	465.23	424.77	359.03	323.64	252.84	723.12	667.50	556.25	500.62	389.37	955.74	879.88	733.24	662.44	515.79
35-39	463.59	426.13	355.89	318.42	248.18	721.14	664.94	552.56	496.37	388.66	950.59	875.66	730.50	655.58	510.41
40-44	456.71	422.24	353.31	314.53	245.59	710.92	659.22	551.50	495.49	387.77	939.27	866.03	719.54	650.60	504.11
45	440.25	403.56	334.26	305.73	232.35	684.84	635.92	529.93	472.86	370.95	909.04	835.66	697.06	627.77	489.17
46	431.89	395.90	331.92	299.92	231.94	671.83	623.84	519.87	463.88	363.91	895.78	827.79	691.83	623.84	483.88
47	428.86	393.45	326.56	295.09	228.20	664.93	613.78	511.48	456.40	358.04	893.13	822.31	684.60	617.72	480.01
48	421.83	387.00	325.08	294.12	228.33	654.03	603.72	503.10	452.79	352.17	886.23	816.57	681.12	611.46	476.01
49	415.77	381.75	317.49	287.26	223.00	638.77	589.63	491.36	442.22	343.95	873.11	805.08	672.79	604.75	472.46
50	407.25	373.93	310.99	281.37	218.44	625.69	577.56	481.30	433.17	336.91	862.64	795.99	662.71	599.77	462.79
51	407.43	378.33	312.85	280.11	218.27	632.98	585.69	487.47	440.17	341.95	854.88	793.04	658.44	592.96	462.00
52	405.89	373.84	313.32	281.27	220.74	637.31	591.03	494.90	441.49	345.36	850.94	783.29	655.11	587.47	459.29
53	402.53	371.30	308.84	281.08	215.15	638.50	593.39	492.75	444.17	343.54	836.29	773.83	641.97	579.51	451.11
54	401.86	371.21	309.91	279.26	217.96	647.06	595.98	497.22	449.54	347.37	830.97	766.26	640.25	575.55	449.54
55	402.71	369.43	309.52	276.24	216.33	652.33	599.08	499.23	449.31	349.46	822.07	758.83	632.36	569.12	442.65
56	424.28	391.64	323.11	293.73	225.20	685.38	633.16	528.72	473.24	368.80	858.35	793.08	659.27	593.99	460.18
57	439.31	404.54	338.17	303.41	237.04	711.11	657.38	546.77	493.04	382.42	881.78	815.41	679.51	609.98	477.24
58	452.48	418.85	348.53	314.90	244.58	733.75	678.72	562.54	510.57	394.39	904.96	834.64	694.01	626.75	486.11
59	461.77	426.47	355.89	320.59	250.00	750.01	691.18	576.48	520.59	402.94	917.65	844.12	705.89	635.30	494.12
60	473.95	437.05	363.26	329.21	255.42	763.42	706.66	587.47	530.71	411.51	930.86	859.91	715.18	644.23	499.49
61	504.78	463.17	385.52	349.46	269.03	798.77	737.75	615.72	554.70	429.89	976.27	901.39	748.84	676.73	524.19
62	528.44	487.99	407.11	366.67	285.79	827.70	763.00	633.58	574.27	444.86	1,013.73	935.55	779.17	700.99	544.61
63	555.16	513.27	424.23	382.33	295.91	851.08	785.61	654.67	589.21	458.27	1,047.48	966.30	806.56	725.38	565.64
64	580.16	536.52	446.68	400.47	313.19	880.52	813.77	677.71	610.97	474.91	1,088.45	1,003.74	836.87	752.16	585.30
65	600.02	555.20	460.59	415.78	323.66	901.27	831.56	692.14	624.91	485.49	1,115.39	1,028.25	856.46	771.81	600.02
66	656.15	607.90	504.17	455.92	352.20	976.98	902.20	752.64	677.86	525.88	1,189.26	1,097.60	914.26	822.59	639.26
67	707.47	653.77	544.03	490.33	380.59	1,048.37	968.98	805.54	726.15	565.05	1,253.84	1,158.11	966.65	868.58	677.12
68	758.31	701.55	585.76	524.46	410.94	1,119.31	1,033.03	860.48	774.21	601.66	1,321.37	1,219.20	1,017.14	914.97	712.91
69	802.64	739.04	616.23	554.83	432.02	1,175.45	1,087.73	903.52	813.60	631.58	1,375.01	1,269.75	1,059.22	951.76	741.23
70	837.78	774.31	645.26	581.79	452.74	1,229.16	1,133.96	943.56	850.47	660.07	1,421.68	1,313.79	1,093.77	983.75	765.85
71	937.35	865.56	721.99	648.15	504.57	1,355.78	1,253.22	1,044.01	939.40	730.19	1,550.63	1,431.67	1,191.69	1,074.78	834.80
72	1,031.05	951.58	792.65	713.19	554.26	1,476.04	1,362.81	1,136.34	1,021.11	794.64	1,668.74	1,539.61	1,283.34	1,154.21	897.94
73	1,105.43	1,021.42	849.59	765.59	595.67	1,575.09	1,454.81	1,212.34	1,090.15	849.59	1,764.10	1,628.55	1,357.44	1,221.89	950.78
74	1,180.61	1,090.22	907.59	817.20	634.58	1,671.30	1,542.17	1,285.76	1,156.63	900.21	1,859.46	1,717.42	1,429.64	1,287.60	1,001.67
75	1,238.88	1,145.21	954.34	857.14	668.04	1,746.09	1,611.78	1,343.15	1,208.83	940.20	1,929.89	1,781.44	1,484.53	1,336.08	1,039.17
76	1,350.23	1,247.15	1,039.29	934.51	728.35	1,887.62	1,742.29	1,451.62	1,306.29	1,015.63	2,066.75	1,907.90	1,590.20	1,431.35	1,113.64
77	1,468.99	1,357.72	1,130.36	1,017.49	791.74	2,033.36	1,878.56	1,565.74	1,409.32	1,096.50	2,207.51	2,039.81	1,699.57	1,530.26	1,190.02
78	1,580.51	1,458.22	1,215.18	1,092.89	851.40	2,168.75	2,001.56	1,667.20	1,501.56	1,167.19	2,332.84	2,153.27	1,794.13	1,614.56	1,255.43
79	1,651.48	1,523.54	1,270.60	1,142.66	889.71	2,245.61	2,072.08	1,726.48	1,554.42	1,208.83	2,392.67	2,208.84	1,841.19	1,655.90	1,288.25
80	1,689.95	1,558.99	1,298.46	1,170.29	908.37	2,297.39	2,120.45	1,766.58	1,591.03	1,237.16	2,449.25	2,261.16	1,883.61	1,694.13	1,317.97
81	1,740.06	1,607.24	1,338.92	1,204.76	937.78	2,366.58	2,185.47	1,820.55	1,638.09	1,274.52	2,522.21	2,329.02	1,941.30	1,746.76	1,359.04
82	1,871.53	1,727.98	1,439.54	1,295.99	1,007.54	2,543.67	2,347.80	1,957.39	1,761.52	1,369.77	2,711.37	2,503.43	2,086.19	1,876.90	1,461.00
83	2,020.45	1,866.17	1,554.91	1,399.29	1,088.04	2,747.60	2,535.62	2,113.02	1,902.39	1,479.78	2,930.05	2,703.32	2,253.89	2,027.16	1,577.72
84	2,193.52	2,024.47	1,686.39	1,517.35	1,180.61	2,981.04	2,751.62	2,292.79	2,064.72	1,604.55	3,178.25	2,932.74	2,444.40	2,200.22	1,710.54
85	2,390.73	2,206.93	1,837.99	1,654.19	1,286.59	3,250.70	2,999.82	2,499.40	2,249.86	1,749.45	3,464.01	3,197.03	2,664.42	2,398.78	1,864.82
86	2,604.05	2,405.49	2,003.01	1,804.45	1,401.97	3,541.82	3,269.48	2,724.79	2,452.44	1,907.76	3,775.26	3,485.48	2,904.56	2,613.44	2,033.87
87	2,840.17	2,621.49	2,184.12	1,965.44	1,529.42	3,861.12	3,563.29	2,968.96	2,672.47	2,078.14	4,116.03	3,798.07	3,166.18	2,849.56	2,216.32
88	3,095.07	2,856.27	2,381.34	2,142.54	1,667.61	4,208.60	3,883.93	3,237.28	2,913.96	2,265.96	4,486.31	4,140.18	3,450.60	3,105.80	2,414.88
89	3,372.78	3,113.85	2,596.00	2,335.73	1,817.87	4,586.93	4,234.09	3,528.41	3,175.57	2,469.89	4,890.13	4,513.14	3,760.50	3,386.20	2,632.22
90	3,677.33	3,394.25	2,829.43	2,545.02	1,980.20	4,998.80	4,615.10	3,846.37	3,461.33	2,692.59	5,330.18	4,919.65	4,099.93	3,690.74	2,869.68
91	4,008.70	3,700.13	3,083.00	2,774.43	2,158.63	5,449.58	5,029.66	4,192.50	3,773.92	2,935.42	5,809.13	5,363.72	4,468.87	4,022.12	3,128.61
92	4,368.25	4,032.85	3,360.71	3,023.97	2,353.17	5,940.60	5,483.12	4,569.49	4,112.00	3,198.37	6,332.35	5,845.35	4,870.01	4,383.01	3,409.01
93	4,762.68	4,396.42	3,662.57	3,296.31	2,563.80	6,474.56	5,976.83	4,981.36	4,482.29	3,486.82	6,902.53	6,371.26	5,310.05	4,778.78	3,717.57
94	5,190.65	4,792.20	3,993.94	3,592.80	2,795.89	7,058.16	6,514.81	5,429.46	4,886.11	3,800.75	7,522.35	6,945.46	5,787.66	5,208.09	4,051.63

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	53.21	49.99	41.92	37.09	29.02	83.85	77.40	64.50	58.05	45.15	114.49	104.81	87.07	77.40	61.27
25-29	64.09	58.75	48.07	44.50	33.82	99.69	92.57	76.55	69.43	53.41	135.30	124.61	105.03	94.35	72.99
30-34	85.78	81.27	67.72	58.69	47.41	135.45	124.16	103.84	94.81	72.24	185.11	169.31	142.22	126.42	99.33
35-39	112.15	101.47	85.45	77.44	58.75	173.57	160.22	133.51	120.16	93.46	234.99	216.29	178.91	160.22	125.50
40-44	133.51	121.65	100.88	91.98	71.21	207.69	192.85	160.22	142.42	112.75	278.90	258.13	213.62	192.85	148.35
45	142.42	130.03	108.36	95.98	77.40	219.82	201.24	167.18	151.70	117.65	297.22	272.45	229.10	204.34	160.99
46	143.60	134.24	112.38	99.90	78.04	221.65	202.92	171.70	152.97	121.75	305.94	280.96	234.13	209.16	165.46
47	147.33	134.79	112.85	100.31	78.37	222.56	206.89	172.41	153.60	122.25	310.34	285.26	238.24	213.16	166.14
48	151.70	135.90	116.94	104.30	82.17	227.56	208.59	173.83	158.02	123.26	312.89	290.77	243.36	218.07	170.67
49	153.56	140.76	118.37	105.57	83.18	230.34	214.35	179.16	159.96	124.77	323.12	300.72	246.34	223.94	172.76
50	154.80	145.12	119.32	109.65	83.85	235.42	216.07	180.60	161.25	125.77	328.95	303.15	251.55	228.97	177.37
51	158.66	145.71	123.04	110.09	87.42	239.60	220.18	184.56	165.13	129.52	339.98	310.84	259.03	233.13	181.32
52	163.18	150.13	124.02	114.23	88.12	244.78	225.20	189.29	169.71	133.81	345.95	319.84	267.62	238.25	186.03
53	164.47	154.61	128.29	115.13	88.82	250.00	230.26	194.08	174.34	134.87	355.27	328.95	273.03	246.71	190.79
54	168.42	155.21	128.79	118.89	89.16	254.28	234.47	198.14	178.33	138.70	366.57	336.84	280.70	254.28	198.14
55	173.07	159.75	133.13	119.82	93.19	259.60	236.30	199.69	179.72	139.78	372.76	346.13	289.55	256.27	203.02

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	72.56	66.11	54.82	49.99	38.70	108.04	99.97	82.24	74.17	58.05	143.51	132.22	111.26	99.97	77.40
25-29	85.45	78.33	65.87	58.75	46.29	126.39	117.49	97.91	87.23	69.43	170.90	156.66	131.73	117.49	92.57
30-34	117.39	108.36	90.30	81.27	63.21	173.83	160.28	135.45	121.90	94.81	232.52	214.46	178.34	160.28	124.16
35-39	146.87	136.19	114.82	101.47	80.11	221.63	205.61	170.90	154.88	120.16	296.40	272.37	226.98	205.61	160.22
40-44	178.02	163.18	136.48	124.61	94.94	264.06	243.29	204.72	183.95	142.42	353.07	326.37	272.96	243.29	189.89
45	188.86	173.38	145.51	133.13	102.17	281.74	260.06	216.72	195.05	151.70	377.71	346.75	291.02	260.06	204.34
46	190.43	177.94	146.72	134.24	103.02	284.08	262.23	221.65	196.67	156.09	383.98	355.89	296.57	268.47	209.16
47	194.35	178.68	150.47	134.79	106.58	288.39	263.31	222.56	200.62	156.73	394.97	363.63	304.07	272.72	213.16
48	195.95	183.31	151.70	135.90	107.46	290.77	268.64	224.40	202.27	158.02	404.54	369.78	309.73	278.12	218.07
49	201.55	185.55	153.56	137.57	108.77	294.33	271.93	227.14	204.75	159.96	412.70	380.70	316.72	284.73	220.74
50	203.17	190.27	154.80	138.67	109.65	299.92	274.12	228.97	206.40	161.25	422.47	393.45	325.72	293.47	228.97
51	210.46	194.27	158.66	142.47	110.09	304.36	284.94	236.37	210.46	165.13	430.64	398.26	333.50	301.12	233.13
52	212.14	195.82	163.18	146.87	114.23	316.58	290.47	244.78	218.67	172.98	443.86	407.96	342.69	306.79	241.51
53	220.40	203.95	167.76	151.32	118.42	325.66	302.63	253.29	226.98	177.63	453.95	421.06	348.69	312.50	243.42
54	224.56	208.05	175.03	155.21	122.19	333.54	310.43	257.59	234.47	181.63	462.34	426.01	356.66	320.33	250.98
55	229.65	213.00	179.72	159.75	126.47	346.13	319.51	266.26	236.30	186.38	475.93	439.32	366.10	329.49	256.27

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	77.40	70.95	59.66	53.21	41.92	119.32	111.26	91.91	82.24	64.50	161.25	149.96	124.16	112.87	87.07
25-29	92.57	85.45	71.21	64.09	49.85	142.42	131.73	108.59	97.91	76.55	192.26	176.24	147.76	133.51	103.25
30-34	126.42	117.39	97.07	85.78	67.72	194.14	178.34	148.99	135.45	103.84	261.87	241.55	200.92	180.60	139.96
35-39	160.22	146.87	122.83	112.15	85.45	248.34	226.98	189.59	170.90	133.51	333.79	307.08	256.35	232.32	178.91
40-44	192.85	178.02	145.38	133.51	100.88	293.73	272.96	228.46	204.72	160.22	397.58	367.91	305.60	275.93	213.62
45	201.24	188.86	157.90	142.42	111.46	312.70	291.02	241.49	216.72	170.28	424.15	393.19	325.08	291.02	229.10
46	206.04	190.43	159.21	143.60	112.38	318.42	293.45	246.62	221.65	171.70	433.93	402.71	334.03	302.81	234.13
47	210.02	191.22	159.87	144.20	112.85	326.01	297.80	250.78	222.56	175.54	445.13	413.78	344.82	310.34	241.37
48	211.75	195.95	164.35	148.54	113.78	331.85	306.57	256.00	227.56	180.15	458.27	423.51	350.82	316.05	246.52
49	217.55	198.35	166.36	150.36	115.17	335.92	313.52	262.33	233.54	182.35	473.48	438.29	364.71	326.32	255.94
50	219.30	203.17	170.92	151.57	119.32	345.07	319.27	264.45	238.65	183.82	483.75	448.27	374.10	338.62	261.22
51	226.65	210.46	174.85	155.42	123.04	352.93	323.79	271.98	246.08	191.04	492.16	456.54	378.83	339.98	265.51
52	234.99	215.40	179.50	163.18	127.28	362.27	332.90	277.41	251.30	195.82	505.87	466.71	388.38	349.22	270.89
53	243.42	223.69	187.50	167.76	131.58	371.71	342.11	286.19	256.58	200.66	513.16	476.98	394.74	355.27	276.32
54	250.98	231.17	194.84	175.03	135.40	379.78	350.05	290.61	260.89	204.75	521.78	482.15	402.89	363.26	280.70
55	259.60	236.30	199.69	179.72	139.78	386.07	359.45	299.54	269.58	209.68	532.51	492.57	409.37	369.43	286.23

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	90.30	83.85	69.34	61.27	48.37	137.06	127.39	104.81	95.14	74.17	185.44	170.92	141.90	129.00	99.97
25-29	106.81	97.91	81.89	74.77	56.97	163.78	151.32	126.39	113.93	89.01	220.74	202.94	169.12	153.10	119.27
30-34	146.74	135.45	110.62	99.33	76.75	223.49	205.43	171.57	153.51	119.65	300.25	275.41	230.26	207.69	160.28
35-39	184.25	170.90	144.20	128.17	101.47	283.05	261.69	218.96	194.93	152.21	381.85	352.48	293.73	264.36	205.61
40-44	222.52	204.72	169.12	154.28	118.68	338.24	311.53	261.10	234.39	183.95	456.92	421.31	350.11	314.50	246.26
45	235.30	219.82	182.66	164.09	126.94	359.14	331.27	275.54	250.78	191.95	486.07	448.92	374.62	337.46	263.16
46	240.38	221.65	184.19	165.46	127.99	362.13	337.15	277.84	252.87	193.55	496.37	455.78	380.86	343.40	265.35
47	241.37	222.56	184.95	166.14	128.52	363.63	338.55	278.99	253.91	194.35	504.69	463.94	385.57	347.95	269.58
48	243.36	224.40	189.63	170.67	132.74	366.62	341.33	284.44	256.00	199.11	512.00	474.07	395.06	353.98	278.12
49	246.34	227.14	191.95	172.76	134.37	371.11	345.51	287.93	259.14	201.55	524.67	483.08	403.10	361.51	281.53
50	251.55	228.97	193.50	174.15	135.45	374.10	348.30	290.25	261.22	203.17	532.12	493.42	412.80	370.87	290.25
51	259.03	236.37	197.51	178.08	139.23	388.55	359.41	301.12	268.75	210.46	540.73	501.87	417.69	375.60	291.41
52	267.62	244.78	205.61	182.77	143.60	401.44	372.06	310.05	280.68	218.67	554.83	512.40	427.54	381.85	300.26
53	273.03	253.29	210.53	190.79	148.03	417.77	384.87	322.37	289.48	226.98	569.08	523.03	437.50	391.45	305.92
54	280.70	257.59	214.66	194.84	151.91	432.61	399.59	330.24	297.22	231.17	577.92	534.99	442.52	399.59	310.43
55	289.55	266.26	219.66	199.69	153.10	445.98	409.37	342.80	309.52	239.63	589.09	542.50	452.64	406.04	316.18

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	96.75	88.69	74.17	66.11	51.60	149.96	138.67	114.49	104.81	80.62	196.72	182.21	151.57	137.06	106.42
25-29	113.93	105.03	87.23	78.33	60.53	178.02	163.78	137.08	122.83	96.13	234.99	217.18	179.80	162.00	126.39
30-34	155.77	144.48	119.65	108.36	83.53	241.55	223.49	185.11	167.05	128.68	320.56	295.73	246.07	221.23	171.57
35-39	197.60	181.58	152.21	136.19	106.81	309.75	283.05	237.66	213.62	165.56	405.89	373.84	312.43	280.38	218.96
40-44	237.36	216.59	180.99	163.18	127.58	367.91	341.20	281.86	255.16	198.79	486.59	448.02	373.84	335.27	261.10
45	250.78	232.20	191.95	173.38	133.13	393.19	362.23	303.41	272.45	213.62	517.03	476.78	396.29	359.14	278.64
46	255.99	234.13	196.67	174.82	137.36	396.47	365.25	305.94	274.72	215.40	524.46	487.00	405.83	362.13	284.08
47	257.05	238.24	197.49	178.68	137.93	398.11	366.76	307.20	275.85	216.29	532.90	492.15	410.65	369.89	288.39
48	259.16	240.20	199.11	180.15	139.06	404.54	369.78	309.73	278.12	218.07	543.61	502.52	420.35	376.10	293.93
49	262.33	243.14	204.75	182.35	143.96	409.50	374.31	313.52	281.53	220.74	553.46	511.87	425.49	383.90	297.53
50	264.45	248.32	206.40	183.82	145.12	412.80	377.32	316.05	283.80	222.52	564.37	522.45	432.15	393.45	303.15
51	271.98	249.32	210.46	191.04	148.94	427.40	395.02	327.03	294.65	229.89	573.11	527.78	440.35	395.02	307.60
52	280.68	257.83	215.40	195.82	150.13	440.60	407.96	339.42	306.79	238.25	584.20	541.77	450.39	404.70	316.58
53	289.48	266.45	220.40	197.37	154.61	457.24	421.06	351.98	315.79	246.71	595.40	549.35	457.24	414.48	319.08
54	293.91	270.80	227.87	204.75	158.52	472.24	435.92	363.26	326.94	254.28	607.64	558.11	465.64	419.40	326.94
55	302.87	276.24	232.97	209.68	163.08	489.25	449.31	376.09	339.48	262.93	615.72	572.45	475.93	426.01	332.82

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	106.42	98.36	82.24	74.17	58.05	166.09	153.19	127.39	114.49	88.69	219.30	203.17	169.31	151.57	119.32
25-29	126.39	115.71	96.13	87.23	67.65	197.60	181.58	151.32	137.08	106.81	259.91	240.33	199.38	179.80	138.86
30-34	173.83	160.28	133.19	119.65	92.56	268.64	250.58	207.69	185.11	144.48	354.43	327.34	273.16	246.07	191.89
35-39	218.96	202.94	168.23	152.21	117.49	341.80	315.10	264.36	234.99	184.25	451.28	416.57	347.14	312.43	243.00
40-44	261.10	243.29	201.76	180.99	142.42	409.45	379.78	314.50	281.86	219.56	539.99	498.46	415.38	373.84	290.77
45	278.64	256.97	213.62	191.95	148.61	433.44	402.48	334.37	300.31	235.30	572.76	529.42	442.73	396.29	309.60
46	280.96	259.11	218.53	196.67	152.97	440.17	405.83	337.15	305.94	237.26	583.78	540.07	449.54	402.71	315.30
47	285.26	260.18	219.43	197.49	153.60	441.99	407.51	341.68	307.20	238.24	592.46	545.44	454.53	410.65	319.74
48	287.61	265.48	221.23	199.11	154.86	445.63	410.86	344.49	309.73	240.20	600.49	556.25	464.59	417.19	325.53
49	291.13	268.73	227.14	201.55	159.96	451.09	415.90	348.71	313.52	243.14	614.25	569.46	473.48	425.49	332.72
50	296.70	274.12	228.97	206.40	161.25	454.72	422.47	351.52	316.05	245.10	628.87	577.27	483.75	432.15	338.62
51	304.36	281.70	233.13	210.46	161.89	469.50	433.88	362.64	327.03	252.56	634.63	589.30	488.92	440.35	343.22
52	310.05	287.21	238.25	215.40	166.45	489.55	453.65	378.59	339.42	264.36	649.48	600.52	499.35	450.39	349.22
53	319.08	292.77	246.71	220.40	174.34	509.87	470.40	391.45	351.98	273.03	661.19	611.85	509.87	457.24	358.56
54	326.94	300.52	250.98	224.56	175.03	525.08	482.15	402.89	363.26	280.70	673.69	620.85	515.17	465.64	359.96
55	332.82	309.52	256.27	232.97	179.72	542.50	499.23	416.02	376.09	292.88	685.61	632.36	525.86	475.93	369.43

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	114.49	104.81	87.07	79.01	61.27	178.99	164.47	137.06	124.16	96.75	233.81	216.07	180.60	162.86	125.77
25-29	137.08	126.39	105.03	94.35	72.99	211.84	195.82	162.00	145.98	113.93	277.71	258.13	215.40	194.04	151.32
30-34	185.11	171.57	142.22	128.68	99.33	288.96	266.38	223.49	198.66	155.77	379.26	352.17	291.22	261.87	203.17
35-39	234.99	218.96	181.58	162.89	128.17	368.50	339.13	280.38	253.68	197.60	483.32	445.94	371.17	333.79	259.02
40-44	278.90	261.10	216.59	192.85	151.32	439.12	403.51	338.24	302.63	237.36	578.56	531.09	445.05	400.54	311.53
45	297.22	272.45	229.10	204.34	160.99	464.40	430.34	359.14	325.08	250.78	613.01	569.66	473.69	427.25	331.27
46	302.81	277.84	231.01	209.16	162.33	468.27	433.93	362.13	327.79	252.87	627.48	577.53	480.76	433.93	337.15
47	304.07	278.99	235.10	210.02	166.14	470.20	435.72	363.63	329.14	253.91	633.21	586.19	489.01	438.86	341.68
48	309.73	284.44	237.04	211.75	167.51	477.24	439.31	366.62	331.85	256.00	644.74	597.33	496.20	445.63	347.65
49	313.52	287.93	239.94	217.55	169.56	483.08	444.69	371.11	335.92	259.14	659.04	607.85	505.47	457.49	355.11
50	316.05	293.47	245.10	219.30	170.92	486.97	448.27	374.10	338.62	261.22	670.80	619.20	516.00	464.40	361.20
51	323.79	301.12	249.32	223.42	174.85	505.11	466.26	388.55	349.69	271.98	683.20	631.39	524.54	469.50	365.88
52	332.90	306.79	254.57	231.72	179.50	525.46	483.03	401.44	362.27	280.68	695.17	639.69	535.25	479.76	375.33
53	342.11	315.79	263.16	236.84	184.21	542.77	500.00	417.77	375.00	292.77	707.24	654.61	546.06	490.14	381.58
54	346.75	323.64	270.80	241.08	188.24	561.41	515.17	432.61	386.38	303.82	719.92	663.78	551.50	495.36	386.38
55	359.45	329.49	272.91	249.61	189.71	579.11	535.84	445.98	402.71	312.85	732.20	675.62	562.47	505.89	392.73

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	127.39	117.71	98.36	87.07	69.34	198.34	183.82	153.19	138.67	108.04	262.84	241.87	203.17	182.21	141.90
25-29	151.32	138.86	115.71	105.03	81.89	236.77	217.18	181.58	163.78	126.39	311.53	288.39	240.33	217.18	169.12
30-34	207.69	189.63	160.28	144.48	112.87	322.82	297.99	248.32	223.49	173.83	426.67	392.80	327.34	295.73	230.26
35-39	264.36	243.00	202.94	181.58	141.53	411.23	379.18	315.10	283.05	221.63	542.07	499.35	416.57	373.84	291.06
40-44	314.50	290.77	243.29	216.59	169.12	489.55	453.95	379.78	341.20	267.03	646.81	596.37	495.49	448.02	347.14
45	334.37	306.50	253.87	232.20	176.47	520.13	482.98	402.48	359.14	281.74	690.41	634.68	529.42	476.78	371.52
46	337.15	309.06	259.11	234.13	181.06	524.46	487.00	405.83	362.13	284.08	699.28	646.21	540.07	487.00	377.74
47	341.68	313.47	260.18	235.10	181.81	529.76	489.01	407.51	363.63	285.26	711.58	655.15	545.44	492.15	382.43
48	344.49	316.05	265.48	240.20	186.47	534.12	493.04	410.86	369.78	287.61	723.75	666.87	556.25	499.36	388.74
49	351.91	323.12	268.73	243.14	188.75	540.66	499.08	415.90	374.31	291.13	739.02	681.43	569.46	511.87	399.90
50	354.75	325.72	270.90	245.10	190.27	545.02	503.10	419.25	377.32	293.47	751.42	693.37	577.27	522.45	403.12
51	362.64	336.74	278.46	249.32	194.27	563.39	521.30	433.88	391.79	304.36	760.91	705.86	586.06	527.78	411.21
52	372.06	342.69	287.21	257.83	202.35	584.20	541.77	453.65	404.70	316.58	780.02	718.01	600.52	538.51	421.02
53	381.58	351.98	292.77	266.45	203.95	605.27	562.50	467.11	421.06	325.66	792.77	733.56	608.56	549.35	427.63
54	389.68	359.96	300.52	270.80	211.35	627.46	577.92	482.15	435.92	336.84	805.79	743.04	620.85	558.11	435.92
55	402.71	369.43	309.52	276.24	216.33	652.33	599.08	499.23	449.31	349.46	822.07	758.83	632.36	569.12	442.65

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	67.37	62.18	51.82	46.64	36.27	105.37	98.46	81.18	72.55	57.00	143.37	131.28	110.55	98.46	77.73
25-29	72.55	67.37	55.27	50.09	38.00	114.00	105.37	88.09	79.46	62.18	153.73	141.64	119.18	107.09	82.91
30-34	77.73	72.55	60.46	53.55	43.18	122.64	112.28	93.27	84.64	65.64	165.82	152.00	127.82	114.00	89.82
35-39	84.64	77.73	65.64	58.73	46.64	131.28	120.91	101.91	91.55	70.82	177.91	164.09	136.46	122.64	95.00
40-44	91.55	82.91	69.09	62.18	48.36	141.64	131.28	108.82	98.46	76.00	191.73	176.19	146.82	133.00	103.64
45	93.27	84.64	70.82	63.91	50.09	143.37	133.00	110.55	100.18	77.73	195.19	179.64	150.28	134.73	105.37
46	93.27	86.37	72.55	65.64	50.09	145.09	133.00	112.28	100.18	79.46	198.64	183.09	152.00	136.46	107.09
47	95.00	88.09	72.55	65.64	50.09	145.09	134.73	112.28	100.18	79.46	200.37	184.82	153.73	138.18	107.09
48	96.73	88.09	74.27	67.37	51.82	146.82	134.73	112.28	101.91	79.46	202.10	186.55	155.46	139.91	108.82
49	96.73	89.82	74.27	67.37	51.82	146.82	136.46	114.00	101.91	79.46	205.55	190.00	157.19	141.64	110.55
50	98.46	91.55	76.00	69.09	53.55	148.55	136.46	114.00	101.91	79.46	207.28	191.73	158.91	143.37	110.55
51	100.18	91.55	77.73	69.09	55.27	150.28	138.18	115.73	103.64	81.18	212.46	195.19	162.37	146.82	114.00
52	101.91	93.27	77.73	70.82	55.27	152.00	139.91	117.46	105.37	82.91	215.91	198.64	165.82	148.55	115.73
53	101.91	95.00	79.46	70.82	55.27	153.73	141.64	119.18	107.09	82.91	219.37	203.82	169.28	152.00	119.18
54	103.64	95.00	79.46	72.55	55.27	155.46	143.37	120.91	108.82	84.64	224.55	207.28	172.73	155.46	120.91
55	105.37	96.73	81.18	72.55	57.00	158.91	145.09	120.91	108.82	84.64	228.00	210.73	176.19	157.19	122.64
56	114.00	105.37	88.09	79.46	62.18	172.73	158.91	133.00	119.18	93.27	236.64	219.37	183.09	164.09	127.82
57	122.64	114.00	95.00	84.64	67.37	186.55	171.00	143.37	129.55	100.18	245.28	226.28	188.28	169.28	131.28
58	131.28	120.91	101.91	91.55	70.82	200.37	184.82	153.73	138.18	107.09	253.91	234.91	195.19	176.19	136.46
59	139.91	129.55	107.09	96.73	74.27	214.19	196.91	164.09	148.55	115.73	262.55	243.55	202.10	183.09	141.64
60	148.55	138.18	114.00	103.64	79.46	228.00	210.73	176.19	157.19	122.64	272.91	250.46	209.00	188.28	146.82
61	162.37	150.28	126.09	112.28	88.09	245.28	226.28	188.28	169.28	131.28	293.64	271.19	226.28	203.82	158.91
62	177.91	164.09	136.46	122.64	95.00	262.55	243.55	202.10	181.37	141.64	314.37	290.19	241.82	217.64	169.28
63	191.73	176.19	146.82	133.00	103.64	281.55	259.10	215.91	195.19	152.00	335.10	309.19	257.37	231.46	179.64
64	205.55	190.00	157.19	141.64	110.55	298.82	274.64	229.73	207.28	160.64	355.83	328.19	274.64	247.01	191.73
65	219.37	202.10	169.28	152.00	119.18	316.10	291.92	243.55	219.37	171.00	376.55	348.92	290.19	260.82	203.82
66	245.28	226.28	188.28	169.28	131.28	350.64	323.01	269.46	243.55	188.28	412.83	380.01	317.83	285.01	222.82
67	271.19	250.46	209.00	188.28	146.82	385.19	355.83	297.10	267.73	207.28	447.37	412.83	343.73	309.19	240.10
68	298.82	274.64	229.73	207.28	160.64	421.46	388.64	324.73	291.92	228.00	481.92	445.65	371.37	333.37	260.82
69	324.73	300.55	250.46	224.55	176.19	456.01	421.46	350.64	316.10	245.28	518.19	478.46	399.01	359.28	279.82
70	350.64	324.73	269.46	243.55	188.28	490.56	454.28	378.28	340.28	264.28	552.74	509.56	424.92	383.46	297.10
71	402.46	371.37	309.19	278.10	215.91	557.92	514.74	428.37	385.19	300.55	625.29	576.92	480.19	431.83	336.83
72	452.56	418.01	348.92	314.37	243.55	623.56	575.19	478.46	431.83	335.10	696.11	642.56	535.47	481.92	374.83
73	504.37	464.65	386.92	348.92	271.19	689.20	635.65	530.28	476.74	371.37	768.65	709.92	590.74	532.01	412.83
74	554.47	513.01	426.65	383.46	298.82	754.83	696.11	580.38	521.65	405.92	841.20	775.56	647.74	582.10	454.28
75	606.29	559.65	466.37	419.74	326.46	820.47	756.56	630.47	568.28	442.19	913.75	842.93	703.02	632.20	492.28
76	696.11	642.56	535.47	481.92	374.83	924.11	853.29	711.65	640.83	497.47	1,019.11	939.66	784.20	704.74	549.28
77	785.93	725.47	604.56	544.10	423.19	1,029.48	950.02	791.11	713.38	554.47	1,124.48	1,038.11	865.38	779.02	606.29
78	877.47	808.38	673.65	606.29	471.56	1,134.84	1,046.75	872.29	785.93	611.47	1,229.84	1,136.57	946.57	851.56	663.29
79	967.29	893.02	744.47	670.20	521.65	1,238.48	1,143.48	953.48	856.75	666.74	1,336.94	1,233.30	1,027.75	925.84	720.29
80	1,057.11	975.93	813.56	732.38	570.01	1,343.85	1,240.21	1,032.93	929.29	723.74	1,442.30	1,331.76	1,108.93	998.39	775.56
81	1,131.39	1,045.02	870.56	782.47	609.74	1,437.12	1,326.57	1,105.48	994.93	773.83	1,542.49	1,425.03	1,186.66	1,067.48	830.84
82	1,216.03	1,122.75	936.20	841.20	654.65	1,545.94	1,426.76	1,188.39	1,069.20	832.56	1,658.22	1,530.40	1,276.48	1,148.66	893.02
83	1,312.76	1,212.57	1,010.48	908.57	708.20	1,668.58	1,540.76	1,283.39	1,155.57	898.20	1,791.22	1,653.04	1,378.39	1,240.21	965.57
84	1,425.03	1,314.48	1,096.84	986.29	768.65	1,810.22	1,672.04	1,392.21	1,254.03	974.20	1,943.22	1,794.68	1,495.85	1,345.57	1,046.75
85	1,552.85	1,433.67	1,195.30	1,076.11	836.02	1,974.32	1,822.31	1,518.31	1,366.30	1,062.30	2,119.41	1,955.31	1,630.58	1,466.49	1,141.75
86	1,692.76	1,563.22	1,302.39	1,172.84	912.02	2,150.50	1,986.41	1,654.76	1,488.94	1,159.03	2,309.41	2,131.50	1,775.67	1,599.49	1,243.66
87	1,844.77	1,703.13	1,419.85	1,278.21	993.20	2,343.96	2,164.32	1,803.31	1,623.67	1,262.66	2,516.69	2,323.23	1,936.31	1,742.86	1,355.94
88	2,010.59	1,856.86	1,547.67	1,392.21	1,083.02	2,556.42	2,359.51	1,965.68	1,768.77	1,376.67	2,742.97	2,532.24	2,110.77	1,900.04	1,476.85
89	2,191.96	2,024.41	1,685.85	1,518.31	1,179.75	2,786.15	2,571.96	2,143.59	1,929.41	1,501.03	2,989.97	2,760.24	2,300.78	2,071.04	1,609.85
90	2,390.60	2,205.77	1,837.86	1,654.76	1,286.85	3,036.61	2,803.42	2,335.32	2,102.14	1,634.04	3,259.43	3,008.97	2,508.05	2,257.59	1,754.95
91	2,604.78	2,404.42	2,003.68	1,803.31	1,402.58	3,309.53	3,055.61	2,546.05	2,292.14	1,782.58	3,553.08	3,280.16	2,732.60	2,459.69	1,912.13
92	2,839.70	2,620.33	2,183.32	1,965.68	1,528.67	3,608.35	3,330.25	2,775.79	2,497.69	1,943.22	3,872.63	3,575.53	2,979.61	2,680.79	2,086.59
93	3,095.34	2,856.97	2,380.23	2,141.86	1,666.85	3,933.08	3,629.08	3,024.52	2,722.24	2,117.68	4,221.55	3,896.81	3,247.34	2,922.61	2,273.14
94	3,373.44	3,114.34	2,594.42	2,335.32	1,815.40	4,285.46	3,957.27	3,297.43	2,967.52	2,307.69	4,601.55	4,247.46	3,539.26	3,185.16	2,476.96

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	91.55	82.91	69.09	62.18	48.36	136.46	126.09	103.64	93.27	72.55	181.37	167.55	139.91	126.09	98.46
25-29	96.73	89.82	74.27	67.37	51.82	145.09	134.73	112.28	100.18	79.46	195.19	179.64	150.28	134.73	105.37
30-34	105.37	96.73	81.18	72.55	57.00	157.19	145.09	120.91	108.82	84.64	209.00	193.46	160.64	145.09	112.28
35-39	112.28	103.64	86.37	77.73	60.46	169.28	155.46	129.55	117.46	91.55	224.55	207.28	172.73	155.46	120.91
40-44	120.91	112.28	93.27	84.64	65.64	181.37	167.55	139.91	126.09	98.46	241.82	222.82	186.55	167.55	131.28
45	124.37	114.00	95.00	86.37	67.37	184.82	171.00	141.64	127.82	98.46	247.01	228.00	190.00	171.00	133.00
46	124.37	115.73	95.00	86.37	67.37	184.82	171.00	143.37	127.82	100.18	250.46	231.46	193.46	174.46	134.73
47	126.09	115.73	96.73	86.37	67.37	186.55	171.00	143.37	129.55	100.18	255.64	234.91	196.91	176.19	138.18
48	126.09	117.46	96.73	88.09	67.37	186.55	172.73	143.37	129.55	100.18	259.10	238.37	198.64	179.64	139.91
49	127.82	117.46	98.46	88.09	69.09	186.55	172.73	143.37	129.55	100.18	262.55	241.82	202.10	181.37	141.64
50	127.82	119.18	98.46	88.09	69.09	188.28	172.73	145.09	129.55	101.91	266.01	247.01	205.55	184.82	143.37
51	131.28	120.91	100.18	89.82	70.82	191.73	177.91	148.55	133.00	103.64	271.19	250.46	209.00	188.28	146.82
52	133.00	122.64	101.91	91.55	70.82	196.91	181.37	152.00	136.46	107.09	276.37	253.91	212.46	191.73	148.55
53	136.46	126.09	103.64	93.27	72.55	202.10	186.55	155.46	139.91	108.82	279.82	259.10	215.91	193.46	152.00
54	138.18	127.82	107.09	95.00	74.27	205.55	190.00	158.91	143.37	110.55	285.01	262.55	219.37	196.91	153.73
55	139.91	129.55	108.82	96.73	76.00	210.73	195.19	162.37	145.09	114.00	290.19	267.73	222.82	200.37	155.46
56	148.55	138.18	114.00	103.64	79.46	226.28	209.00	174.46	157.19	122.64	304.01	279.82	233.19	210.73	164.09
57	157.19	145.09	120.91	108.82	84.64	241.82	222.82	186.55	167.55	131.28	317.83	293.64	243.55	219.37	171.00
58	167.55	153.73	127.82	115.73	89.82	257.37	238.37	198.64	177.91	139.91	331.64	305.73	255.64	229.73	179.64
59	176.19	162.37	134.73	120.91	95.00	274.64	252.19	210.73	190.00	146.82	345.46	319.55	266.01	240.10	186.55
60	184.82	169.28	141.64	127.82	98.46	290.19	267.73	222.82	200.37	155.46	359.28	331.64	276.37	248.73	193.46
61	202.10	186.55	155.46	139.91	108.82	314.37	290.19	241.82	217.64	169.28	385.19	354.10	295.37	266.01	207.28
62	219.37	202.10	169.28	152.00	119.18	338.55	312.64	260.82	234.91	183.09	409.37	378.28	314.37	283.28	219.37
63	236.64	219.37	183.09	164.09	127.82	362.74	335.10	279.82	252.19	195.19	433.55	400.74	333.37	300.55	233.19
64	253.91	234.91	195.19	176.19	136.46	386.92	357.55	298.82	267.73	209.00	457.74	423.19	352.37	317.83	247.01
65	272.91	250.46	209.00	188.28	146.82	412.83	380.01	317.83	285.01	222.82	483.65	445.65	371.37	335.10	260.82
66	305.73	281.55	234.91	210.73	164.09	457.74	423.19	352.37	317.83	247.01	530.28	488.83	407.65	366.19	285.01
67	338.55	312.64	260.82	234.91	183.09	504.37	464.65	386.92	348.92	271.19	576.92	533.74	443.92	399.01	310.92
68	371.37	343.73	286.73	257.37	200.37	549.28	506.10	423.19	380.01	297.10	625.29	576.92	480.19	431.83	336.83
69	405.92	374.83	312.64	281.55	219.37	594.19	549.28	457.74	411.10	321.28	671.92	620.10	516.47	464.65	361.01
70	438.74	404.19	336.83	304.01	236.64	640.83	590.74	492.28	443.92	345.46	720.29	663.29	552.74	497.47	386.92
71	507.83	468.10	390.37	350.64	272.91	727.20	670.20	559.65	502.65	392.10	813.56	751.38	627.01	563.10	438.74
72	576.92	532.01	443.92	399.01	310.92	813.56	749.65	625.29	563.10	437.01	908.57	839.47	699.56	628.74	490.56
73	646.01	595.92	495.74	447.37	347.19	899.93	829.11	690.92	621.83	483.65	1,003.57	925.84	772.11	694.38	540.65
74	713.38	659.83	549.28	494.01	385.19	984.57	910.29	758.29	682.29	530.28	1,098.57	1,013.93	844.65	760.02	590.74
75	782.47	722.02	602.83	542.38	421.46	1,070.93	989.75	823.93	741.02	576.92	1,193.57	1,100.30	917.20	825.65	642.56
76	894.75	825.65	689.20	620.10	481.92	1,210.84	1,117.57	931.02	837.75	651.20	1,336.94	1,235.03	1,029.48	925.84	720.29
77	1,007.02	929.29	773.83	697.83	542.38	1,350.76	1,247.12	1,038.11	934.47	727.20	1,482.03	1,368.03	1,140.02	1,026.02	798.02
78	1,119.30	1,032.93	860.20	775.56	602.83	1,488.94	1,374.94	1,145.21	1,031.20	801.47	1,627.13	1,501.03	1,252.30	1,126.21	877.47
79	1,231.57	1,136.57	946.57	851.56	663.29	1,628.85	1,502.76	1,252.30	1,127.93	877.47	1,772.22	1,635.76	1,362.85	1,226.39	953.48
80	1,343.85	1,240.21	1,032.93	929.29	723.74	1,768.77	1,632.31	1,359.39	1,224.66	951.75	1,915.59	1,768.77	1,473.40	1,326.57	1,031.20
81	1,437.12	1,326.57	1,105.48	994.93	773.83	1,891.40	1,746.31	1,456.12	1,309.30	1,019.11	2,050.32	1,893.13	1,577.03	1,419.85	1,103.75
82	1,545.94	1,426.76	1,188.39	1,069.20	832.56	2,033.04	1,877.59	1,564.94	1,407.76	1,095.11	2,204.05	2,034.77	1,696.22	1,525.21	1,186.66
83	1,668.58	1,540.76	1,283.39	1,155.57	898.20	2,197.14	2,027.86	1,689.31	1,520.03	1,183.21	2,380.23	2,197.14	1,830.95	1,647.85	1,281.66
84	1,810.22	1,672.04	1,392.21	1,254.03	974.20	2,383.69	2,200.59	1,832.68	1,649.58	1,283.39	2,582.33	2,383.69	1,986.41	1,787.77	1,390.48
85	1,974.32	1,822.31	1,518.31	1,366.30	1,062.30	2,597.87	2,397.51	1,998.50	1,798.13	1,399.12	2,815.52	2,599.60	2,166.05	1,948.41	1,516.58
86	2,150.50	1,986.41	1,654.76	1,488.94	1,159.03	2,831.06	2,613.42	2,178.14	1,960.50	1,525.21	3,069.43	2,832.79	2,361.23	2,124.59	1,653.04
87	2,343.96	2,164.32	1,803.31	1,623.67	1,262.66	3,086.70	2,848.33	2,373.32	2,136.68	1,661.67	3,345.80	3,088.43	2,573.69	2,316.32	1,801.58
88	2,556.42	2,359.51	1,965.68	1,768.77	1,376.67	3,364.80	3,105.70	2,587.51	2,328.41	1,811.95	3,646.35	3,364.80	2,805.15	2,523.60	1,963.95
89	2,786.15	2,571.96	2,143.59	1,929.41	1,501.03	3,667.08	3,385.53	2,820.70	2,539.15	1,974.32	3,974.54	3,668.81	3,057.34	2,751.60	2,140.14
90	3,036.61	2,803.42	2,335.32	2,102.14	1,634.04	3,997.00	3,689.53	3,074.61	2,767.15	2,152.23	4,332.09	3,998.72	3,331.98	2,998.61	2,331.87
91	3,309.53	3,055.61	2,546.05	2,292.14	1,782.58	4,356.28	4,021.18	3,350.98	3,015.88	2,345.69	4,722.47	4,358.00	3,632.53	3,268.07	2,542.60
92	3,608.35	3,330.25	2,775.79	2,497.69	1,943.22	4,748.38	4,383.91	3,653.26	3,287.07	2,558.15	5,147.38	4,750.10	3,958.99	3,563.44	2,770.61
93	3,933.08	3,629.08	3,024.52	2,722.24	2,117.68	5,176.75	4,777.74	3,981.45	3,584.17	2,787.88	5,610.30	5,178.48	4,314.82	3,882.99	3,021.07
94	4,285.46	3,957.27	3,297.43	2,967.52	2,307.69	5,641.39	5,207.84	4,340.73	3,905.45	3,038.34	6,114.68	5,644.85	4,703.47	4,233.64	3,292.25

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	98.46	89.82	76.00	67.37	53.55	150.28	139.91	115.73	103.64	81.18	203.82	188.28	157.19	141.64	110.55
25-29	105.37	96.73	81.18	72.55	57.00	162.37	150.28	124.37	112.28	86.37	219.37	202.10	169.28	152.00	119.18
30-34	114.00	105.37	88.09	77.73	62.18	174.46	160.64	134.73	120.91	95.00	234.91	217.64	181.37	162.37	127.82
35-39	122.64	112.28	93.27	84.64	65.64	188.28	172.73	145.09	129.55	101.91	253.91	233.19	195.19	176.19	136.46
40-44	131.28	120.91	100.18	91.55	70.82	202.10	186.55	155.46	139.91	108.82	272.91	252.19	209.00	188.28	146.82
45	133.00	124.37	103.64	93.27	72.55	205.55	190.00	158.91	141.64	110.55	278.10	257.37	214.19	191.73	150.28
46	134.73	124.37	103.64	93.27	72.55	207.28	191.73	160.64	143.37	112.28	283.28	262.55	217.64	196.91	152.00
47	136.46	124.37	103.64	93.27	72.55	210.73	193.46	162.37	145.09	114.00	288.46	267.73	222.82	200.37	155.46
48	136.46	126.09	105.37	95.00	74.27	212.46	196.91	164.09	146.82	115.73	295.37	272.91	226.28	203.82	158.91
49	138.18	126.09	105.37	95.00	74.27	214.19	198.64	165.82	148.55	115.73	300.55	278.10	231.46	207.28	162.37
50	138.18	127.82	107.09	95.00	74.27	217.64	200.37	167.55	150.28	117.46	305.73	283.28	234.91	212.46	164.09
51	141.64	131.28	108.82	98.46	76.00	221.10	203.82	171.00	153.73	119.18	309.19	286.73	238.37	214.19	167.55
52	146.82	134.73	112.28	101.91	79.46	224.55	207.28	172.73	155.46	120.91	314.37	290.19	241.82	217.64	169.28
53	150.28	138.18	115.73	103.64	81.18	229.73	210.73	176.19	158.91	122.64	317.83	293.64	243.55	219.37	171.00
54	153.73	141.64	119.18	107.09	82.91	233.19	215.91	179.64	160.64	126.09	321.28	297.10	247.01	222.82	172.73
55	158.91	145.09	120.91	108.82	84.64	236.64	219.37	183.09	164.09	127.82	324.73	300.55	250.46	224.55	176.19
56	169.28	155.46	129.55	117.46	91.55	255.64	236.64	196.91	177.91	138.18	340.28	314.37	262.55	234.91	183.09
57	179.64	165.82	138.18	124.37	96.73	276.37	253.91	212.46	191.73	148.55	355.83	328.19	274.64	247.01	191.73
58	190.00	174.46	145.09	131.28	101.91	295.37	272.91	226.28	203.82	158.91	371.37	343.73	286.73	257.37	200.37
59	200.37	184.82	153.73	138.18	107.09	314.37	290.19	241.82	217.64	169.28	388.64	357.55	298.82	267.73	209.00
60	210.73	195.19	162.37	145.09	114.00	333.37	307.46	257.37	231.46	179.64	404.19	373.10	310.92	279.82	217.64
61	228.00	210.73	176.19	157.19	122.64	359.28	331.64	276.37	248.73	193.46	431.83	399.01	331.64	298.82	231.46
62	245.28	226.28	188.28	169.28	131.28	386.92	355.83	297.10	267.73	207.28	459.46	424.92	354.10	317.83	248.73
63	262.55	243.55	202.10	181.37	141.64	412.83	381.74	317.83	285.01	222.82	487.10	450.83	374.83	338.55	262.55
64	281.55	259.10	215.91	195.19	152.00	438.74	405.92	336.83	304.01	236.64	516.47	476.74	397.28	357.55	278.10
65	298.82	274.64	229.73	207.28	160.64	464.65	430.10	357.55	321.28	250.46	544.10	502.65	418.01	376.55	291.92
66	336.83	310.92	259.10	233.19	181.37	518.19	478.46	399.01	359.28	279.82	599.38	554.47	461.19	416.28	323.01
67	374.83	347.19	288.46	259.10	202.10	570.01	526.83	438.74	395.55	307.46	656.38	606.29	504.37	454.28	352.37
68	414.55	381.74	317.83	286.73	222.82	623.56	575.19	480.19	431.83	336.83	713.38	658.11	547.56	494.01	383.46
69	452.56	418.01	348.92	312.64	243.55	675.38	623.56	519.92	468.10	364.46	768.65	709.92	590.74	532.01	412.83
70	490.56	454.28	378.28	340.28	264.28	728.92	671.92	559.65	504.37	392.10	825.65	761.74	633.92	571.74	443.92
71	570.01	526.83	438.74	393.83	307.46	827.38	763.47	635.65	571.74	445.65	934.47	861.93	718.56	646.01	502.65
72	649.47	599.38	499.19	449.10	348.92	925.84	853.29	711.65	640.83	497.47	1,043.30	962.11	801.47	722.02	561.38
73	727.20	671.92	559.65	504.37	392.10	1,024.29	944.84	787.65	708.20	551.01	1,152.12	1,064.02	886.11	798.02	620.10
74	806.65	744.47	620.10	557.92	433.55	1,122.75	1,036.39	863.66	777.29	604.56	1,260.94	1,164.21	969.02	872.29	678.83
75	884.38	817.02	680.56	613.20	476.74	1,221.21	1,126.21	939.66	844.65	658.11	1,369.76	1,264.39	1,053.66	948.29	737.56
76	1,029.48	951.75	792.84	713.38	554.47	1,400.85	1,293.76	1,077.84	970.75	754.83	1,556.31	1,437.12	1,197.03	1,077.84	837.75
77	1,174.57	1,084.75	903.38	813.56	632.20	1,582.22	1,459.58	1,216.03	1,095.11	851.56	1,742.86	1,608.13	1,340.39	1,205.66	937.93
78	1,319.66	1,217.75	1,015.66	913.75	711.65	1,761.86	1,627.13	1,355.94	1,219.48	950.02	1,929.41	1,780.86	1,483.76	1,335.21	1,038.11
79	1,464.76	1,352.48	1,126.21	1,013.93	787.65	1,943.22	1,792.95	1,494.12	1,345.57	1,046.75	2,115.95	1,951.86	1,627.13	1,464.76	1,138.30
80	1,609.85	1,485.49	1,238.48	1,114.11	867.11	2,124.59	1,960.50	1,634.04	1,469.94	1,143.48	2,302.50	2,124.59	1,770.49	1,594.31	1,240.21
81	1,722.13	1,590.85	1,324.85	1,191.84	927.57	2,273.14	2,096.95	1,748.04	1,573.58	1,222.94	2,463.14	2,273.14	1,894.86	1,704.85	1,326.57
82	1,851.68	1,710.04	1,425.03	1,281.66	998.39	2,442.42	2,254.14	1,879.31	1,691.04	1,316.21	2,647.97	2,444.14	2,036.50	1,832.68	1,425.03
83	2,000.22	1,846.49	1,539.03	1,385.30	1,077.84	2,637.60	2,435.51	2,029.59	1,825.77	1,421.58	2,858.70	2,639.33	2,198.87	1,979.50	1,539.03
84	2,169.50	2,003.68	1,668.58	1,502.76	1,167.66	2,862.15	2,642.78	2,202.32	1,981.22	1,542.49	3,102.25	2,863.88	2,387.14	2,147.05	1,670.31
85	2,364.69	2,183.32	1,818.86	1,637.49	1,273.03	3,119.52	2,879.43	2,400.96	2,160.86	1,680.67	3,382.07	3,121.25	2,601.33	2,340.51	1,820.58
86	2,578.87	2,380.23	1,982.95	1,784.31	1,388.76	3,401.07	3,140.25	2,616.87	2,354.32	1,832.68	3,686.08	3,402.80	2,834.52	2,551.24	1,984.68
87	2,810.33	2,594.42	2,162.59	1,944.95	1,513.12	3,706.81	3,421.80	2,851.79	2,566.78	1,996.77	4,017.72	3,708.53	3,090.16	2,780.97	2,162.59
88	3,062.52	2,827.61	2,356.05	2,121.14	1,649.58	4,040.18	3,729.26	3,107.43	2,798.24	2,174.68	4,378.73	4,041.91	3,368.25	3,031.43	2,357.78
89	3,338.89	3,081.52	2,568.51	2,311.14	1,798.13	4,404.64	4,066.09	3,387.25	3,048.70	2,371.60	4,772.56	4,406.37	3,672.26	3,304.34	2,570.24
90	3,639.44	3,359.62	2,799.97	2,520.15	1,960.50	4,800.19	4,432.28	3,692.99	3,323.34	2,585.78	5,202.66	4,801.92	4,002.18	3,601.44	2,801.70
91	3,967.63	3,661.90	3,052.16	2,746.42	2,136.68	5,233.75	4,829.56	4,024.63	3,622.17	2,817.24	5,670.76	5,235.48	4,363.19	3,926.18	3,053.88
92	4,323.46	3,991.81	3,326.80	2,993.43	2,328.41	5,703.58	5,264.84	4,387.37	3,948.63	3,071.16	6,182.04	5,705.30	4,755.28	4,280.27	3,328.53
93	4,713.83	4,351.09	3,625.62	3,262.89	2,537.42	6,216.59	5,738.12	4,782.92	4,304.46	3,347.53	6,738.24	6,220.04	5,183.66	4,665.46	3,629.08
94	5,137.02	4,741.47	3,952.09	3,556.53	2,767.15	6,776.24	6,256.32	5,213.02	4,691.37	3,649.81	7,344.52	6,779.69	5,650.03	5,085.20	3,955.54

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	114.00	105.37	86.37	77.73	60.46	172.73	160.64	133.00	119.18	93.27	233.19	215.91	179.64	162.37	126.09
25-29	120.91	112.28	93.27	84.64	65.64	186.55	172.73	143.37	129.55	100.18	252.19	231.46	193.46	174.46	134.73
30-34	131.28	120.91	100.18	89.82	70.82	200.37	184.82	153.73	138.18	107.09	271.19	248.73	207.28	186.55	145.09
35-39	139.91	129.55	108.82	96.73	76.00	215.91	198.64	165.82	148.55	115.73	290.19	267.73	222.82	202.10	155.46
40-44	152.00	139.91	115.73	105.37	81.18	231.46	214.19	177.91	160.64	124.37	312.64	288.46	240.10	215.91	167.55
45	153.73	143.37	119.18	107.09	82.91	236.64	217.64	181.37	164.09	127.82	319.55	293.64	245.28	221.10	171.00
46	155.46	143.37	119.18	107.09	82.91	236.64	219.37	181.37	164.09	127.82	323.01	297.10	248.73	222.82	174.46
47	155.46	143.37	119.18	107.09	82.91	236.64	219.37	181.37	164.09	127.82	326.46	300.55	250.46	226.28	176.19
48	157.19	145.09	120.91	108.82	84.64	236.64	219.37	183.09	164.09	127.82	329.92	304.01	253.91	228.00	177.91
49	157.19	145.09	120.91	108.82	84.64	236.64	219.37	183.09	164.09	127.82	333.37	307.46	255.64	229.73	179.64
50	158.91	145.09	120.91	108.82	84.64	236.64	219.37	183.09	164.09	127.82	335.10	310.92	259.10	233.19	181.37
51	162.37	148.55	124.37	112.28	86.37	243.55	224.55	188.28	169.28	131.28	340.28	314.37	262.55	236.64	183.09
52	165.82	152.00	127.82	114.00	89.82	250.46	231.46	193.46	174.46	134.73	345.46	319.55	266.01	238.37	186.55
53	169.28	155.46	129.55	117.46	91.55	257.37	238.37	198.64	177.91	139.91	350.64	323.01	269.46	241.82	188.28
54	172.73	158.91	133.00	119.18	93.27	266.01	245.28	203.82	183.09	143.37	355.83	328.19	272.91	245.28	191.73
55	176.19	162.37	134.73	120.91	95.00	272.91	250.46	209.00	188.28	146.82	359.28	331.64	276.37	248.73	193.46
56	190.00	174.46	145.09	131.28	101.91	293.64	271.19	226.28	203.82	158.91	380.01	352.37	293.64	264.28	205.55
57	203.82	188.28	157.19	141.64	110.55	314.37	290.19	241.82	217.64	169.28	402.46	371.37	309.19	278.10	215.91
58	217.64	200.37	167.55	150.28	117.46	335.10	309.19	257.37	231.46	179.64	423.19	390.37	324.73	293.64	228.00
59	231.46	214.19	177.91	160.64	124.37	355.83	328.19	274.64	247.01	191.73	443.92	409.37	342.01	307.46	240.10
60	245.28	226.28	188.28	169.28	131.28	376.55	348.92	290.19	260.82	203.82	464.65	430.10	357.55	321.28	250.46
61	264.28	245.28	203.82	183.09	143.37	405.92	374.83	312.64	279.82	219.37	499.19	459.46	383.46	345.46	267.73
62	285.01	262.55	219.37	196.91	153.73	433.55	400.74	333.37	300.55	233.19	532.01	490.56	409.37	367.92	286.73
63	304.01	279.82	233.19	210.73	164.09	461.19	426.65	355.83	319.55	248.73	564.83	521.65	435.28	392.10	304.01
64	323.01	298.82	248.73	222.82	174.46	490.56	452.56	376.55	338.55	264.28	599.38	552.74	461.19	414.55	323.01
65	342.01	316.10	262.55	236.64	183.09	518.19	478.46	399.01	359.28	279.82	632.20	583.83	485.37	437.01	340.28
66	386.92	355.83	297.10	267.73	207.28	578.65	535.47	445.65	400.74	312.64	694.38	640.83	535.47	481.92	374.83
67	430.10	397.28	331.64	297.10	231.46	640.83	590.74	492.28	443.92	345.46	758.29	699.56	583.83	525.10	409.37
68	473.28	437.01	364.46	328.19	255.64	701.29	647.74	540.65	485.37	378.28	820.47	758.29	632.20	568.28	442.19
69	518.19	478.46	399.01	359.28	279.82	763.47	704.74	587.29	528.56	411.10	884.38	817.02	680.56	611.47	476.74
70	561.38	518.19	431.83	388.64	302.28	825.65	761.74	633.92	571.74	443.92	948.29	874.02	728.92	656.38	509.56
71	649.47	599.38	499.19	449.10	348.92	939.66	867.11	722.02	651.20	506.10	1,067.48	984.57	820.47	739.29	575.19
72	735.83	678.83	566.56	509.56	397.28	1,053.66	972.48	810.11	728.92	566.56	1,186.66	1,095.11	913.75	822.20	639.10
73	822.20	760.02	632.20	570.01	442.19	1,169.39	1,077.84	898.20	808.38	628.74	1,307.57	1,205.66	1,005.29	905.11	703.02
74	910.29	839.47	699.56	630.47	490.56	1,283.39	1,184.93	986.29	887.84	690.92	1,426.76	1,317.94	1,096.84	988.02	768.65
75	996.66	920.66	766.93	690.92	537.19	1,397.39	1,290.30	1,074.39	967.29	751.38	1,545.94	1,428.49	1,190.12	1,070.93	832.56
76	1,136.57	1,048.48	874.02	787.65	611.47	1,578.76	1,457.85	1,214.30	1,093.39	849.84	1,732.49	1,599.49	1,331.76	1,198.75	932.75
77	1,295.48	1,195.30	996.66	896.47	697.83	1,784.31	1,647.85	1,373.21	1,235.03	962.11	1,939.77	1,791.22	1,492.40	1,343.85	1,045.02
78	1,450.94	1,340.39	1,115.84	1,005.29	780.74	1,981.22	1,829.22	1,523.49	1,371.48	1,065.75	2,134.96	1,970.86	1,640.94	1,476.85	1,148.66
79	1,596.03	1,473.40	1,228.12	1,105.48	860.20	2,159.14	1,993.32	1,661.67	1,494.12	1,162.48	2,304.23	2,128.05	1,772.22	1,596.03	1,240.21
80	1,723.86	1,590.85	1,326.57	1,193.57	929.29	2,331.87	2,152.23	1,792.95	1,615.03	1,255.75	2,489.05	2,297.32	1,915.59	1,723.86	1,340.39
81	1,844.77	1,703.13	1,419.85	1,276.48	993.20	2,495.96	2,302.50	1,919.04	1,727.31	1,343.85	2,663.51	2,457.96	2,048.59	1,844.77	1,433.67
82	1,982.95	1,830.95	1,525.21	1,373.21	1,067.48	2,682.51	2,475.24	2,064.14	1,856.86	1,445.76	2,863.88	2,642.78	2,202.32	1,982.95	1,542.49
83	2,141.86	1,977.77	1,647.85	1,482.03	1,153.84	2,896.70	2,673.88	2,228.23	2,005.41	1,559.76	3,091.88	2,855.24	2,378.51	2,140.14	1,665.13
84	2,323.23	2,145.32	1,787.77	1,608.13	1,252.30	3,143.70	2,901.88	2,418.23	2,176.41	1,692.76	3,354.44	3,097.07	2,580.60	2,323.23	1,806.77
85	2,532.24	2,338.78	1,948.41	1,753.22	1,364.57	3,425.26	3,162.70	2,635.88	2,371.60	1,844.77	3,656.72	3,375.16	2,813.79	2,532.24	1,969.13
86	2,760.24	2,547.78	2,122.86	1,912.13	1,485.49	3,734.44	3,447.71	2,872.52	2,585.78	2,010.59	3,986.63	3,679.17	3,065.98	2,760.24	2,147.05
87	3,008.97	2,777.51	2,314.60	2,083.14	1,620.22	4,071.27	3,756.90	3,131.61	2,817.24	2,191.96	4,345.91	4,010.81	3,342.34	3,008.97	2,340.51
88	3,280.16	3,027.97	2,523.60	2,271.41	1,767.04	4,437.46	4,095.45	3,413.16	3,071.16	2,388.87	4,736.28	4,371.82	3,642.90	3,278.43	2,549.51
89	3,575.53	3,300.89	2,749.88	2,475.24	1,924.22	4,836.47	4,463.37	3,720.63	3,347.53	2,604.78	5,162.93	4,765.65	3,971.09	3,573.80	2,779.24
90	3,896.81	3,597.99	2,998.61	2,698.06	2,098.68	5,271.75	4,865.83	4,054.00	3,649.81	2,837.97	5,627.58	5,194.02	4,328.64	3,895.08	3,029.70
91	4,247.46	3,920.99	3,268.07	2,941.61	2,286.96	5,745.03	5,304.57	4,420.19	3,977.99	3,093.61	6,133.68	5,662.12	4,717.28	4,245.73	3,302.62
92	4,630.92	4,273.36	3,561.71	3,205.89	2,492.51	6,263.23	5,781.31	4,817.47	4,335.55	3,371.71	6,686.42	6,171.68	5,142.20	4,629.19	3,599.71
93	5,047.20	4,658.56	3,882.99	3,494.35	2,718.79	6,826.33	6,301.23	5,251.02	4,725.92	3,675.72	7,287.52	6,726.15	5,605.12	5,045.47	3,924.45
94	5,501.48	5,078.29	4,231.91	3,808.72	2,962.34	7,441.25	6,867.78	5,724.31	5,150.84	4,007.36	7,943.90	7,332.43	6,109.50	5,499.76	4,276.82

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	120.91	112.28	93.27	82.91	65.64	188.28	174.46	145.09	131.28	101.91	248.73	229.73	191.73	172.73	134.73
25-29	129.55	119.18	100.18	89.82	70.82	203.82	186.55	155.46	139.91	108.82	267.73	247.01	205.55	184.82	143.37
30-34	139.91	129.55	107.09	96.73	74.27	217.64	202.10	167.55	150.28	117.46	288.46	266.01	221.10	198.64	155.46
35-39	150.28	138.18	115.73	103.64	81.18	234.91	215.91	181.37	162.37	127.82	309.19	285.01	238.37	214.19	167.55
40-44	162.37	148.55	124.37	112.28	86.37	252.19	233.19	193.46	174.46	134.73	333.37	307.46	255.64	229.73	179.64
45	164.09	152.00	126.09	114.00	88.09	257.37	238.37	198.64	177.91	139.91	340.28	312.64	260.82	234.91	183.09
46	165.82	152.00	127.82	114.00	89.82	257.37	238.37	198.64	177.91	139.91	342.01	316.10	264.28	236.64	184.82
47	165.82	153.73	127.82	115.73	89.82	257.37	238.37	198.64	177.91	139.91	345.46	319.55	266.01	240.10	186.55
48	167.55	153.73	127.82	115.73	89.82	259.10	238.37	198.64	179.64	139.91	348.92	323.01	269.46	241.82	188.28
49	167.55	153.73	129.55	115.73	91.55	259.10	238.37	198.64	179.64	139.91	352.37	324.73	271.19	243.55	190.00
50	167.55	155.46	129.55	115.73	91.55	259.10	238.37	198.64	179.64	139.91	355.83	328.19	272.91	247.01	191.73
51	171.00	157.19	131.28	119.18	91.55	267.73	247.01	205.55	184.82	143.37	359.28	331.64	276.37	248.73	193.46
52	174.46	160.64	134.73	120.91	95.00	274.64	253.91	210.73	190.00	146.82	364.46	336.83	279.82	252.19	195.19
53	177.91	164.09	136.46	122.64	95.00	283.28	260.82	217.64	195.19	152.00	367.92	340.28	283.28	255.64	198.64
54	181.37	167.55	139.91	126.09	98.46	290.19	267.73	222.82	200.37	155.46	373.10	343.73	286.73	257.37	200.37
55	184.82	169.28	141.64	127.82	98.46	298.82	274.64	229.73	207.28	160.64	376.55	348.92	290.19	260.82	203.82
56	198.64	183.09	152.00	136.46	107.09	321.28	297.10	247.01	222.82	172.73	402.46	371.37	309.19	278.10	215.91
57	212.46	195.19	164.09	146.82	115.73	343.73	317.83	264.28	238.37	184.82	426.65	393.83	328.19	295.37	229.73
58	226.28	209.00	174.46	157.19	122.64	366.19	338.55	281.55	253.91	196.91	450.83	416.28	347.19	312.64	243.55
59	240.10	222.82	184.82	165.82	129.55	388.64	359.28	298.82	269.46	209.00	475.01	438.74	366.19	329.92	255.64
60	253.91	234.91	195.19	176.19	136.46	412.83	380.01	317.83	285.01	222.82	500.92	461.19	385.19	347.19	269.46
61	278.10	255.64	214.19	191.73	150.28	440.46	405.92	338.55	305.73	236.64	537.19	495.74	412.83	371.37	288.46
62	300.55	276.37	231.46	207.28	162.37	468.10	431.83	361.01	324.73	252.19	573.47	530.28	442.19	397.28	309.19
63	323.01	298.82	248.73	222.82	174.46	497.47	457.74	381.74	343.73	267.73	611.47	563.10	469.83	423.19	328.19
64	345.46	319.55	266.01	240.10	186.55	525.10	483.65	404.19	362.74	283.28	647.74	597.65	497.47	449.10	348.92
65	367.92	340.28	283.28	255.64	198.64	552.74	509.56	424.92	383.46	297.10	684.01	632.20	526.83	473.28	369.64
66	416.28	383.46	319.55	288.46	224.55	620.10	571.74	476.74	428.37	333.37	753.11	694.38	578.65	521.65	405.92
67	462.92	428.37	355.83	321.28	248.73	685.74	633.92	528.56	475.01	369.64	820.47	758.29	632.20	568.28	442.19
68	511.28	471.56	392.10	354.10	274.64	753.11	694.38	578.65	521.65	405.92	889.56	820.47	684.01	616.65	478.46
69	557.92	514.74	430.10	386.92	300.55	820.47	756.56	630.47	568.28	442.19	958.66	884.38	737.56	663.29	516.47
70	604.56	559.65	466.37	419.74	326.46	886.11	818.74	682.29	613.20	478.46	1,026.02	948.29	789.38	709.92	552.74
71	697.83	644.29	537.19	483.65	376.55	1,010.48	932.75	777.29	699.56	544.10	1,155.57	1,065.75	887.84	799.74	621.83
72	791.11	730.65	609.74	547.56	426.65	1,134.84	1,048.48	874.02	785.93	611.47	1,283.39	1,184.93	986.29	887.84	690.92
73	884.38	817.02	680.56	613.20	476.74	1,260.94	1,162.48	969.02	872.29	678.83	1,411.21	1,302.39	1,086.48	977.66	760.02
74	977.66	903.38	753.11	677.11	526.83	1,385.30	1,278.21	1,065.75	958.66	746.20	1,539.03	1,421.58	1,184.93	1,065.75	829.11
75	1,070.93	989.75	823.93	741.02	576.92	1,509.67	1,393.94	1,160.75	1,045.02	811.84	1,668.58	1,539.03	1,283.39	1,155.57	898.20
76	1,221.21	1,127.93	939.66	846.38	658.11	1,704.85	1,575.31	1,312.76	1,181.48	918.93	1,868.95	1,723.86	1,437.12	1,293.76	1,005.29
77	1,392.21	1,285.12	1,070.93	963.84	749.65	1,927.68	1,779.13	1,482.03	1,333.48	1,038.11	2,091.77	1,931.13	1,609.85	1,449.21	1,126.21
78	1,559.76	1,440.58	1,200.48	1,079.57	841.20	2,140.14	1,974.32	1,646.13	1,480.30	1,152.12	2,300.78	2,124.59	1,770.49	1,592.58	1,240.21
79	1,715.22	1,583.94	1,319.66	1,188.39	924.11	2,331.87	2,152.23	1,792.95	1,615.03	1,255.75	2,485.60	2,293.87	1,912.13	1,720.40	1,338.67
80	1,853.40	1,710.04	1,425.03	1,283.39	998.39	2,518.42	2,324.96	1,938.04	1,742.86	1,355.94	2,684.24	2,478.69	2,064.14	1,858.59	1,445.76
81	1,982.95	1,830.95	1,525.21	1,373.21	1,067.48	2,694.60	2,487.33	2,072.77	1,865.49	1,450.94	2,872.52	2,651.42	2,209.23	1,988.13	1,545.94
82	2,131.50	1,967.41	1,639.22	1,475.12	1,146.93	2,896.70	2,673.88	2,228.23	2,005.41	1,559.76	3,088.43	2,850.06	2,375.05	2,138.41	1,663.40
83	2,302.50	2,124.59	1,770.49	1,594.31	1,240.21	3,128.16	2,888.06	2,406.14	2,166.05	1,684.13	3,335.44	3,078.07	2,565.06	2,309.41	1,796.40
84	2,497.69	2,305.96	1,920.77	1,729.04	1,343.85	3,394.16	3,133.34	2,611.69	2,350.87	1,827.49	3,618.71	3,340.62	2,782.70	2,504.60	1,948.41
85	2,722.24	2,513.24	2,093.50	1,884.50	1,464.76	3,699.90	3,414.89	2,846.61	2,561.60	1,993.32	3,943.45	3,641.17	3,033.16	2,730.88	2,122.86
86	2,967.52	2,739.51	2,281.78	2,053.77	1,597.76	4,033.27	3,722.35	3,102.25	2,791.33	2,171.23	4,299.27	3,967.63	3,306.07	2,976.16	2,314.60
87	3,233.52	2,984.79	2,487.33	2,238.59	1,741.13	4,396.00	4,057.45	3,382.07	3,043.52	2,368.14	4,686.19	4,325.18	3,604.90	3,243.89	2,523.60
88	3,525.44	3,254.25	2,711.88	2,440.69	1,898.31	4,791.56	4,423.64	3,686.08	3,318.16	2,580.60	5,107.66	4,713.83	3,929.63	3,535.80	2,751.60
89	3,843.26	3,547.89	2,955.43	2,660.06	2,069.32	5,223.39	4,820.92	4,017.72	3,615.26	2,812.06	5,567.12	5,138.75	4,282.00	3,853.63	2,996.88
90	4,188.73	3,865.72	3,221.43	2,900.15	2,255.87	5,693.21	5,254.48	4,378.73	3,941.72	3,065.98	6,068.04	5,601.67	4,667.19	4,200.82	3,266.34
91	4,565.28	4,214.64	3,511.62	3,160.98	2,457.96	6,206.22	5,727.76	4,774.28	4,295.82	3,342.34	6,613.87	6,106.04	5,088.66	4,579.10	3,561.71
92	4,976.38	4,592.92	3,827.72	3,445.98	2,679.06	6,764.15	6,244.23	5,202.66	4,682.74	3,641.17	7,209.79	6,655.33	5,546.39	4,991.93	3,882.99
93	5,423.75	5,007.47	4,173.18	3,755.17	2,920.88	7,372.16	6,805.60	5,670.76	5,104.20	3,969.36	7,859.26	7,254.70	6,045.59	5,441.03	4,231.91
94	5,912.58	5,458.30	4,548.01	4,093.72	3,183.43	8,035.45	7,418.80	6,182.04	5,563.67	4,326.91	8,565.73	7,907.63	6,589.69	5,929.86	4,613.65

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	134.73	124.37	103.64	93.27	72.55	209.00	193.46	160.64	145.09	112.28	276.37	255.64	212.46	191.73	148.55
25-29	145.09	133.00	110.55	100.18	77.73	224.55	207.28	172.73	155.46	120.91	297.10	274.64	228.00	205.55	158.91
30-34	155.46	143.37	119.18	107.09	82.91	241.82	224.55	186.55	167.55	131.28	319.55	295.37	245.28	221.10	171.00
35-39	167.55	153.73	127.82	115.73	89.82	260.82	240.10	200.37	179.64	139.91	343.73	317.83	264.28	238.37	184.82
40-44	179.64	165.82	138.18	124.37	96.73	279.82	259.10	215.91	193.46	152.00	369.64	342.01	285.01	255.64	200.37
45	183.09	169.28	139.91	126.09	98.46	285.01	264.28	219.37	196.91	153.73	376.55	347.19	290.19	260.82	203.82
46	183.09	169.28	141.64	127.82	98.46	286.73	264.28	219.37	198.64	153.73	380.01	350.64	291.92	262.55	203.82
47	184.82	169.28	141.64	127.82	98.46	286.73	264.28	221.10	198.64	155.46	383.46	354.10	295.37	266.01	207.28
48	184.82	171.00	141.64	127.82	98.46	286.73	264.28	221.10	198.64	155.46	386.92	357.55	298.82	267.73	209.00
49	184.82	171.00	143.37	127.82	100.18	286.73	264.28	221.10	198.64	155.46	390.37	361.01	300.55	271.19	210.73
50	186.55	172.73	143.37	129.55	100.18	286.73	266.01	221.10	198.64	155.46	395.55	364.46	304.01	272.91	212.46
51	190.00	176.19	146.82	131.28	103.64	295.37	272.91	228.00	205.55	158.91	399.01	369.64	307.46	276.37	215.91
52	193.46	177.91	148.55	134.73	103.64	304.01	281.55	234.91	210.73	164.09	404.19	373.10	310.92	279.82	217.64
53	196.91	181.37	152.00	136.46	107.09	314.37	290.19	241.82	217.64	169.28	409.37	378.28	314.37	283.28	219.37
54	200.37	184.82	153.73	138.18	107.09	323.01	297.10	248.73	222.82	174.46	414.55	381.74	317.83	286.73	222.82
55	203.82	188.28	157.19	141.64	110.55	331.64	305.73	253.91	229.73	177.91	418.01	386.92	321.28	290.19	224.55
56	219.37	203.82	169.28	152.00	119.18	355.83	328.19	274.64	247.01	191.73	445.65	411.10	343.73	309.19	240.10
57	234.91	217.64	181.37	162.37	127.82	381.74	352.37	293.64	264.28	205.55	473.28	437.01	364.46	328.19	255.64
58	250.46	231.46	193.46	174.46	134.73	407.65	374.83	312.64	281.55	219.37	500.92	462.92	385.19	347.19	269.46
59	266.01	247.01	205.55	184.82	143.37	431.83	399.01	333.37	298.82	233.19	528.56	487.10	405.92	366.19	285.01
60	283.28	260.82	217.64	195.19	152.00	457.74	423.19	352.37	316.10	247.01	556.19	513.01	426.65	385.19	298.82
61	307.46	283.28	236.64	212.46	165.82	488.83	450.83	376.55	338.55	264.28	595.92	551.01	459.46	412.83	321.28
62	333.37	307.46	255.64	231.46	179.64	519.92	480.19	400.74	359.28	279.82	637.38	589.01	490.56	440.46	343.73
63	359.28	331.64	276.37	248.73	193.46	551.01	509.56	423.19	381.74	297.10	678.83	625.29	521.65	469.83	364.46
64	383.46	354.10	295.37	266.01	207.28	582.10	537.19	447.37	402.46	312.64	718.56	663.29	552.74	497.47	386.92
65	409.37	378.28	314.37	283.28	219.37	613.20	566.56	471.56	424.92	329.92	760.02	701.29	583.83	526.83	409.37
66	461.19	426.65	355.83	319.55	248.73	687.47	633.92	528.56	476.74	369.64	836.02	772.11	642.56	578.65	449.10
67	514.74	475.01	395.55	355.83	276.37	761.74	703.02	585.56	526.83	409.37	912.02	841.20	701.29	630.47	490.56
68	566.56	523.37	435.28	392.10	304.01	836.02	772.11	642.56	578.65	449.10	988.02	912.02	760.02	684.01	532.01
69	620.10	571.74	476.74	428.37	333.37	910.29	839.47	699.56	630.47	490.56	1,064.02	981.11	818.74	735.83	573.47
70	671.92	620.10	516.47	464.65	361.01	984.57	908.57	756.56	680.56	530.28	1,140.02	1,051.93	875.75	789.38	613.20
71	775.56	715.11	595.92	537.19	418.01	1,122.75	1,036.39	863.66	777.29	604.56	1,281.66	1,183.21	986.29	887.84	690.92
72	879.20	811.84	675.38	608.01	473.28	1,260.94	1,164.21	969.02	872.29	678.83	1,425.03	1,314.48	1,095.11	986.29	766.93
73	982.84	906.84	754.83	680.56	528.56	1,399.12	1,292.03	1,076.11	969.02	753.11	1,566.67	1,445.76	1,205.66	1,084.75	844.65
74	1,086.48	1,001.84	836.02	751.38	585.56	1,537.31	1,419.85	1,183.21	1,064.02	829.11	1,710.04	1,577.03	1,314.48	1,183.21	920.66
75	1,188.39	1,098.57	915.47	823.93	640.83	1,675.49	1,545.94	1,288.57	1,160.75	901.66	1,851.68	1,710.04	1,425.03	1,281.66	998.39
76	1,355.94	1,250.57	1,043.30	937.93	730.65	1,893.13	1,748.04	1,456.12	1,311.03	1,019.11	2,074.50	1,913.86	1,596.03	1,435.39	1,117.57
77	1,545.94	1,426.76	1,188.39	1,069.20	832.56	2,140.14	1,974.32	1,646.13	1,482.03	1,152.12	2,323.23	2,143.59	1,786.04	1,608.13	1,250.57
78	1,730.76	1,597.76	1,331.76	1,198.75	932.75	2,375.05	2,191.96	1,827.49	1,644.40	1,279.94	2,554.69	2,357.78	1,965.68	1,768.77	1,376.67
79	1,903.50	1,758.40	1,464.76	1,317.94	1,026.02	2,589.24	2,388.87	1,991.59	1,792.95	1,393.94	2,758.51	2,547.78	2,122.86	1,910.40	1,485.49
80	2,057.23	1,898.31	1,582.22	1,423.30	1,107.21	2,796.51	2,580.60	2,150.50	1,936.31	1,506.21	2,979.61	2,751.60	2,292.14	2,062.41	1,604.67
81	2,200.59	2,031.32	1,692.76	1,523.49	1,184.93	2,991.70	2,761.97	2,300.78	2,071.04	1,609.85	3,188.61	2,943.34	2,452.78	2,207.50	1,716.95
82	2,364.69	2,183.32	1,818.86	1,637.49	1,273.03	3,216.25	2,969.25	2,473.51	2,226.50	1,730.76	3,428.71	3,164.43	2,637.60	2,373.32	1,846.49
83	2,554.69	2,357.78	1,965.68	1,768.77	1,376.67	3,473.62	3,205.89	2,672.15	2,404.42	1,870.68	3,701.63	3,416.62	2,848.33	2,563.33	1,993.32
84	2,772.33	2,558.15	2,131.50	1,919.04	1,492.40	3,768.99	3,478.80	2,898.43	2,608.24	2,029.59	4,016.00	3,708.53	3,090.16	2,780.97	2,162.59
85	3,021.07	2,789.61	2,323.23	2,091.77	1,627.13	4,107.54	3,791.45	3,159.25	2,843.15	2,210.96	4,378.73	4,041.91	3,368.25	3,031.43	2,357.78
86	3,292.25	3,040.07	2,533.96	2,280.05	1,773.95	4,477.19	4,133.45	3,444.26	3,098.79	2,411.32	4,772.56	4,404.64	3,670.53	3,304.34	2,570.24
87	3,589.35	3,312.98	2,761.97	2,485.60	1,932.86	4,879.65	4,504.82	3,753.44	3,378.62	2,627.24	5,202.66	4,801.92	4,002.18	3,601.44	2,801.70
88	3,912.36	3,611.81	3,008.97	2,708.42	2,105.59	5,320.11	4,910.74	4,092.00	3,682.62	2,863.88	5,670.76	5,233.75	4,361.46	3,926.18	3,053.88
89	4,264.73	3,936.54	3,280.16	2,951.97	2,295.59	5,798.58	5,351.21	4,459.91	4,014.27	3,121.25	6,180.32	5,705.30	4,753.56	4,278.55	3,326.80
90	4,648.19	4,290.64	3,575.53	3,217.98	2,502.87	6,320.23	5,833.13	4,860.65	4,375.28	3,402.80	6,736.51	6,218.32	5,181.93	4,663.74	3,627.35
91	5,066.20	4,677.56	3,896.81	3,508.17	2,727.42	6,888.51	6,358.23	5,299.39	4,769.10	3,710.26	7,342.79	6,777.96	5,648.30	5,083.47	3,953.81
92	5,522.21	5,097.29	4,249.18	3,824.26	2,974.43	7,508.62	6,931.70	5,776.12	5,197.48	4,043.63	8,004.35	7,387.70	6,156.13	5,541.21	4,309.64
93	6,019.68	5,556.76	4,630.92	4,168.00	3,242.16	8,183.99	7,555.25	6,296.04	5,665.58	4,408.10	8,724.64	8,052.72	6,710.60	6,040.40	4,698.28
94	6,562.05	6,057.68	5,047.20	4,542.83	3,532.35	8,921.56	8,234.09	6,862.60	6,176.86	4,803.65	9,508.84	8,778.19	7,315.16	6,582.78	5,121.47

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	143.37	133.00	110.55	100.18	77.73	224.55	207.28	172.73	155.46	120.91	295.37	272.91	228.00	205.55	158.91
25-29	155.46	143.37	119.18	107.09	82.91	241.82	222.82	184.82	167.55	129.55	317.83	293.64	245.28	221.10	171.00
30-34	165.82	153.73	127.82	115.73	89.82	259.10	240.10	200.37	179.64	139.91	342.01	316.10	262.55	236.64	183.09
35-39	177.91	165.82	138.18	124.37	96.73	279.82	257.37	214.19	193.46	150.28	367.92	340.28	283.28	253.91	198.64
40-44	191.73	177.91	148.55	133.00	103.64	300.55	276.37	231.46	207.28	162.37	395.55	364.46	304.01	274.64	212.46
45	195.19	179.64	150.28	134.73	105.37	305.73	281.55	234.91	212.46	164.09	402.46	373.10	310.92	279.82	217.64
46	196.91	181.37	150.28	136.46	105.37	305.73	283.28	234.91	212.46	164.09	407.65	376.55	312.64	281.55	219.37
47	196.91	181.37	152.00	136.46	107.09	305.73	283.28	234.91	212.46	164.09	411.10	380.01	316.10	285.01	221.10
48	198.64	183.09	152.00	136.46	107.09	307.46	283.28	236.64	212.46	165.82	414.55	383.46	319.55	286.73	224.55
49	198.64	183.09	152.00	138.18	107.09	307.46	283.28	236.64	212.46	165.82	418.01	386.92	321.28	290.19	224.55
50	198.64	184.82	153.73	138.18	107.09	307.46	283.28	236.64	212.46	165.82	423.19	390.37	324.73	291.92	228.00
51	203.82	188.28	157.19	139.91	110.55	316.10	291.92	243.55	219.37	171.00	428.37	395.55	328.19	295.37	229.73
52	207.28	191.73	158.91	143.37	110.55	326.46	300.55	250.46	226.28	176.19	431.83	399.01	333.37	298.82	233.19
53	210.73	195.19	162.37	146.82	114.00	335.10	309.19	257.37	231.46	179.64	437.01	404.19	336.83	302.28	236.64
54	214.19	198.64	165.82	148.55	115.73	345.46	317.83	266.01	238.37	186.55	442.19	409.37	340.28	305.73	238.37
55	219.37	202.10	167.55	152.00	117.46	354.10	326.46	272.91	245.28	191.73	447.37	412.83	343.73	309.19	240.10
56	234.91	217.64	181.37	162.37	127.82	381.74	352.37	293.64	264.28	205.55	476.74	440.46	366.19	329.92	255.64
57	252.19	233.19	193.46	174.46	134.73	407.65	376.55	314.37	283.28	219.37	506.10	468.10	390.37	350.64	272.91
58	269.46	248.73	207.28	186.55	145.09	435.28	402.46	335.10	302.28	234.91	535.47	494.01	412.83	371.37	288.46
59	285.01	264.28	219.37	196.91	153.73	462.92	426.65	355.83	319.55	248.73	564.83	521.65	435.28	392.10	304.01
60	302.28	279.82	233.19	209.00	164.09	488.83	452.56	376.55	338.55	264.28	594.19	549.28	457.74	411.10	321.28
61	329.92	304.01	253.91	228.00	177.91	523.37	481.92	402.46	362.74	281.55	639.10	589.01	490.56	442.19	343.73
62	355.83	329.92	274.64	247.01	191.73	556.19	513.01	428.37	385.19	300.55	682.29	628.74	525.10	471.56	367.92
63	383.46	354.10	295.37	266.01	207.28	589.01	544.10	454.28	407.65	317.83	725.47	670.20	557.92	502.65	390.37
64	411.10	380.01	316.10	285.01	221.10	623.56	575.19	480.19	431.83	336.83	768.65	709.92	592.47	532.01	414.55
65	438.74	404.19	336.83	304.01	236.64	656.38	606.29	504.37	454.28	352.37	813.56	749.65	625.29	563.10	437.01
66	494.01	456.01	380.01	342.01	266.01	735.83	678.83	566.56	509.56	397.28	894.75	825.65	687.47	618.38	481.92
67	551.01	507.83	423.19	381.74	297.10	815.29	753.11	627.01	564.83	438.74	975.93	899.93	749.65	675.38	525.10
68	606.29	559.65	466.37	419.74	326.46	894.75	825.65	687.47	618.38	481.92	1,057.11	975.93	813.56	732.38	570.01
69	663.29	611.47	509.56	459.46	357.55	974.20	898.20	749.65	673.65	525.10	1,138.30	1,050.20	875.75	787.65	613.20
70	718.56	663.29	552.74	497.47	386.92	1,051.93	972.48	810.11	728.92	566.56	1,219.48	1,126.21	937.93	844.65	656.38
71	829.11	765.20	637.38	575.19	445.65	1,200.48	1,108.93	924.11	830.84	647.74	1,371.48	1,266.12	1,055.39	950.02	739.29
72	939.66	868.84	723.74	651.20	506.10	1,349.03	1,245.39	1,038.11	934.47	727.20	1,523.49	1,407.76	1,172.84	1,055.39	820.47
73	1,050.20	970.75	808.38	727.20	566.56	1,497.58	1,381.85	1,152.12	1,036.39	806.65	1,677.22	1,547.67	1,290.30	1,160.75	903.38
74	1,162.48	1,072.66	893.02	804.93	625.29	1,644.40	1,518.31	1,264.39	1,138.30	884.38	1,829.22	1,687.58	1,407.76	1,266.12	986.29
75	1,273.03	1,174.57	979.38	880.93	685.74	1,792.95	1,654.76	1,378.39	1,241.94	965.57	1,981.22	1,829.22	1,523.49	1,371.48	1,065.75
76	1,450.94	1,338.67	1,115.84	1,003.57	780.74	2,026.13	1,870.68	1,558.03	1,402.58	1,089.93	2,219.59	2,048.59	1,706.58	1,535.58	1,195.30
77	1,653.04	1,526.94	1,271.30	1,145.21	889.56	2,288.69	2,112.50	1,760.13	1,585.67	1,231.57	2,485.60	2,293.87	1,912.13	1,720.40	1,338.67
78	1,851.68	1,710.04	1,425.03	1,281.66	998.39	2,540.87	2,345.69	1,955.31	1,758.40	1,368.03	2,734.33	2,523.60	2,103.86	1,893.13	1,473.40
79	2,036.50	1,881.04	1,566.67	1,409.48	1,096.84	2,770.61	2,556.42	2,129.77	1,917.31	1,490.67	2,951.97	2,725.70	2,271.41	2,043.41	1,590.85
80	2,200.59	2,031.32	1,692.76	1,523.49	1,184.93	2,991.70	2,761.97	2,300.78	2,071.04	1,609.85	3,188.61	2,943.34	2,452.78	2,207.50	1,716.95
81	2,354.32	2,172.96	1,810.22	1,630.58	1,267.85	3,200.71	2,953.70	2,461.42	2,216.14	1,723.86	3,411.44	3,150.61	2,625.51	2,362.96	1,837.86
82	2,530.51	2,335.32	1,946.68	1,751.49	1,362.85	3,440.80	3,176.52	2,646.24	2,381.96	1,851.68	3,668.81	3,385.53	2,822.42	2,539.15	1,976.04
83	2,732.60	2,523.60	2,102.14	1,891.40	1,471.67	3,715.44	3,430.44	2,858.70	2,571.96	2,001.95	3,962.45	3,656.72	3,046.97	2,742.97	2,133.23
84	2,965.79	2,737.79	2,281.78	2,053.77	1,597.76	4,031.54	3,722.35	3,102.25	2,791.33	2,171.23	4,297.55	3,967.63	3,306.07	2,976.16	2,314.60
85	3,231.80	2,983.06	2,485.60	2,236.87	1,739.40	4,394.28	4,057.45	3,380.35	3,041.79	2,366.41	4,684.46	4,325.18	3,603.17	3,243.89	2,521.87
86	3,523.71	3,252.52	2,710.15	2,438.96	1,896.59	4,789.83	4,421.91	3,684.35	3,316.44	2,578.87	5,107.66	4,713.83	3,927.90	3,535.80	2,749.88
87	3,839.81	3,544.44	2,953.70	2,658.33	2,067.59	5,221.66	4,819.19	4,016.00	3,615.26	2,812.06	5,567.12	5,138.75	4,282.00	3,853.63	2,996.88
88	4,185.27	3,863.99	3,219.71	2,898.43	2,254.14	5,691.49	5,252.75	4,378.73	3,939.99	3,065.98	6,068.04	5,599.94	4,667.19	4,200.82	3,266.34
89	4,561.83	4,211.18	3,509.89	3,159.25	2,456.23	6,202.77	5,726.03	4,772.56	4,294.09	3,340.62	6,613.87	6,104.31	5,086.93	4,579.10	3,561.71
90	4,972.93	4,591.19	3,825.99	3,442.53	2,679.06	6,762.42	6,242.50	5,200.93	4,681.01	3,641.17	7,208.06	6,653.60	5,544.67	4,990.20	3,881.27
91	5,420.30	5,004.02	4,169.73	3,753.44	2,919.15	7,370.43	6,803.87	5,669.03	5,102.47	3,967.63	7,857.53	7,252.97	6,043.86	5,439.30	4,230.18
92	5,909.13	5,454.84	4,544.55	4,090.27	3,181.71	8,033.72	7,415.34	6,180.32	5,561.94	4,326.91	8,564.00	7,905.90	6,587.96	5,929.86	4,611.92
93	6,441.14	5,945.40	4,953.93	4,458.19	3,468.44	8,757.46	8,083.81	6,736.51	6,062.86	4,715.56	9,336.11	8,617.55	7,180.43	6,463.59	5,026.47
94	7,019.79	6,480.87	5,399.57	4,860.65	3,779.35	9,545.12	8,811.01	7,342.79	6,608.69	5,140.47	10,175.58	9,393.11	7,828.17	7,043.97	5,479.03

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	160.64	148.55	124.37	110.55	86.37	250.46	231.46	193.46	174.46	134.73	331.64	305.73	255.64	229.73	179.64
25-29	172.73	158.91	133.00	119.18	93.27	269.46	248.73	207.28	186.55	145.09	355.83	329.92	274.64	247.01	191.73
30-34	186.55	171.00	143.37	129.55	100.18	290.19	267.73	222.82	200.37	155.46	383.46	354.10	295.37	266.01	207.28
35-39	200.37	184.82	153.73	138.18	107.09	312.64	288.46	240.10	215.91	167.55	412.83	380.01	317.83	285.01	222.82
40-44	215.91	198.64	165.82	148.55	115.73	335.10	310.92	259.10	233.19	181.37	443.92	409.37	340.28	307.46	238.37
45	219.37	202.10	167.55	152.00	117.46	342.01	316.10	264.28	236.64	184.82	452.56	416.28	347.19	312.64	243.55
46	219.37	202.10	169.28	152.00	119.18	342.01	316.10	264.28	236.64	184.82	456.01	421.46	350.64	316.10	245.28
47	221.10	203.82	169.28	152.00	119.18	343.73	316.10	264.28	236.64	184.82	461.19	424.92	354.10	319.55	248.73
48	221.10	203.82	171.00	153.73	119.18	343.73	316.10	264.28	238.37	184.82	464.65	428.37	357.55	321.28	250.46
49	222.82	205.55	171.00	153.73	119.18	343.73	317.83	264.28	238.37	184.82	469.83	433.55	361.01	324.73	252.19
50	222.82	205.55	171.00	153.73	119.18	343.73	317.83	264.28	238.37	184.82	473.28	437.01	364.46	328.19	255.64
51	228.00	210.73	174.46	157.19	122.64	354.10	326.46	272.91	245.28	191.73	478.46	442.19	367.92	331.64	257.37
52	231.46	214.19	177.91	160.64	124.37	364.46	336.83	281.55	252.19	196.91	485.37	447.37	373.10	335.10	260.82
53	236.64	217.64	181.37	164.09	127.82	374.83	347.19	288.46	260.82	202.10	490.56	452.56	376.55	340.28	264.28
54	240.10	221.10	184.82	165.82	129.55	386.92	355.83	297.10	267.73	207.28	495.74	457.74	381.74	343.73	267.73
55	245.28	226.28	188.28	169.28	131.28	397.28	366.19	305.73	274.64	214.19	500.92	462.92	385.19	347.19	269.46
56	264.28	243.55	202.10	183.09	141.64	426.65	393.83	328.19	295.37	229.73	533.74	494.01	411.10	369.64	288.46
57	281.55	260.82	217.64	195.19	152.00	457.74	423.19	352.37	316.10	247.01	566.56	523.37	437.01	392.10	305.73
58	300.55	278.10	231.46	209.00	162.37	487.10	450.83	374.83	338.55	262.55	601.10	554.47	461.19	416.28	323.01
59	319.55	295.37	245.28	221.10	171.00	518.19	478.46	399.01	359.28	279.82	633.92	583.83	487.10	438.74	340.28
60	338.55	312.64	260.82	234.91	183.09	547.56	506.10	421.46	380.01	295.37	666.74	614.92	513.01	461.19	359.28
61	369.64	340.28	283.28	255.64	198.64	585.56	540.65	450.83	405.92	316.10	715.11	659.83	549.28	495.74	385.19
62	399.01	367.92	307.46	276.37	215.91	623.56	575.19	478.46	431.83	335.10	763.47	704.74	587.29	528.56	411.10
63	430.10	397.28	329.92	297.10	231.46	659.83	609.74	507.83	457.74	355.83	811.84	749.65	625.29	563.10	437.01
64	459.46	424.92	354.10	317.83	248.73	697.83	644.29	537.19	483.65	376.55	861.93	794.56	663.29	595.92	464.65
65	490.56	452.56	376.55	340.28	264.28	735.83	678.83	564.83	509.56	395.55	910.29	839.47	699.56	630.47	490.56
66	552.74	511.28	424.92	383.46	297.10	823.93	760.02	633.92	570.01	443.92	1,001.84	924.11	770.38	692.65	538.92
67	616.65	568.28	473.28	426.65	331.64	912.02	842.93	701.29	632.20	490.56	1,091.66	1,008.75	841.20	756.56	589.01
68	678.83	627.01	523.37	469.83	366.19	1,001.84	924.11	770.38	692.65	538.92	1,183.21	1,091.66	910.29	818.74	637.38
69	742.74	685.74	571.74	514.74	400.74	1,089.93	1,007.02	837.75	754.83	587.29	1,274.75	1,176.30	981.11	882.66	687.47
70	804.93	742.74	620.10	557.92	433.55	1,179.75	1,088.21	906.84	817.02	635.65	1,366.30	1,260.94	1,050.20	944.84	735.83
71	929.29	858.47	715.11	642.56	500.92	1,343.85	1,241.94	1,034.66	931.02	723.74	1,535.58	1,418.12	1,181.48	1,064.02	827.38
72	1,053.66	972.48	810.11	728.92	566.56	1,509.67	1,393.94	1,162.48	1,045.02	813.56	1,706.58	1,575.31	1,312.76	1,181.48	918.93
73	1,176.30	1,086.48	905.11	815.29	633.92	1,675.49	1,547.67	1,290.30	1,160.75	903.38	1,877.59	1,732.49	1,444.03	1,300.66	1,010.48
74	1,300.66	1,200.48	1,000.11	899.93	699.56	1,841.31	1,699.67	1,416.39	1,274.75	991.48	2,048.59	1,891.40	1,575.31	1,418.12	1,102.02
75	1,425.03	1,316.21	1,096.84	986.29	768.65	2,007.13	1,853.40	1,544.22	1,390.48	1,081.30	2,219.59	2,048.59	1,706.58	1,535.58	1,195.30
76	1,623.67	1,499.31	1,248.85	1,124.48	874.02	2,269.69	2,095.23	1,744.58	1,570.12	1,221.21	2,485.60	2,293.87	1,912.13	1,720.40	1,338.67
77	1,851.68	1,710.04	1,425.03	1,281.66	998.39	2,563.33	2,366.41	1,972.59	1,775.67	1,380.12	2,782.70	2,570.24	2,141.86	1,927.68	1,499.31
78	2,074.50	1,913.86	1,596.03	1,435.39	1,117.57	2,846.61	2,627.24	2,188.50	1,970.86	1,532.12	3,062.52	2,825.88	2,356.05	2,119.41	1,649.58
79	2,281.78	2,105.59	1,754.95	1,578.76	1,228.12	3,102.25	2,863.88	2,385.42	2,147.05	1,670.31	3,306.07	3,052.16	2,544.33	2,288.69	1,780.86
80	2,464.87	2,274.87	1,894.86	1,706.58	1,326.57	3,350.98	3,091.88	2,577.15	2,319.78	1,803.31	3,572.08	3,297.43	2,746.42	2,471.78	1,922.50
81	2,635.88	2,433.78	2,027.86	1,825.77	1,419.85	3,584.17	3,309.53	2,756.79	2,482.14	1,929.41	3,820.81	3,527.17	2,939.88	2,646.24	2,057.23
82	2,834.52	2,616.87	2,179.87	1,962.22	1,525.21	3,853.63	3,556.53	2,964.06	2,668.69	2,074.50	4,107.54	3,791.45	3,159.25	2,843.15	2,210.96
83	3,060.79	2,825.88	2,354.32	2,119.41	1,647.85	4,161.09	3,841.54	3,200.71	2,881.15	2,240.32	4,437.46	4,095.45	3,413.16	3,071.16	2,388.87
84	3,321.62	3,065.98	2,554.69	2,299.05	1,787.77	4,515.19	4,168.00	3,473.62	3,126.43	2,432.05	4,814.01	4,442.64	3,703.35	3,331.98	2,592.69
85	3,620.44	3,342.34	2,784.42	2,506.33	1,948.41	4,922.83	4,542.83	3,786.26	3,407.98	2,649.69	5,247.57	4,843.38	4,036.72	3,632.53	2,825.88
86	3,945.18	3,642.90	3,034.88	2,732.60	2,124.59	5,365.02	4,952.20	4,126.54	3,713.72	2,888.06	5,719.12	5,278.66	4,399.46	3,958.99	3,079.79
87	4,301.00	3,971.09	3,307.80	2,977.88	2,316.32	5,848.67	5,397.84	4,497.92	4,048.81	3,148.89	6,233.86	5,753.67	4,795.01	4,316.55	3,356.16
88	4,687.92	4,326.91	3,606.62	3,245.62	2,525.33	6,373.77	5,883.22	4,903.83	4,413.28	3,432.16	6,795.24	6,271.86	5,226.84	4,703.47	3,658.44
89	5,109.38	4,717.28	3,931.36	3,537.53	2,751.60	6,947.24	6,413.50	5,344.30	4,810.56	3,741.35	7,406.71	6,836.69	5,696.67	5,128.38	3,988.36
90	5,570.57	5,142.20	4,285.46	3,855.36	3,000.34	7,572.53	6,990.42	5,826.22	5,242.39	4,078.18	8,073.45	7,451.62	6,209.68	5,589.58	4,347.64
91	6,071.49	5,605.12	4,670.65	4,202.55	3,269.80	8,254.81	7,619.16	6,349.59	5,715.67	4,444.37	8,798.92	8,123.54	6,769.33	6,092.22	4,738.01
92	6,617.32	6,109.50	5,090.38	4,580.83	3,563.44	8,997.56	8,304.91	6,921.33	6,228.68	4,845.10	9,591.75	8,854.19	7,377.34	6,639.78	5,164.66
93	7,213.25	6,658.78	5,548.12	4,993.65	3,882.99	9,807.67	9,052.83	7,544.89	6,790.06	5,282.11	10,455.41	9,650.48	8,042.36	7,237.43	5,629.30
94	7,862.72	7,258.16	6,049.04	5,442.75	4,233.64	10,690.32	9,868.12	8,223.72	7,401.52	5,757.12	11,395.06	10,519.32	8,766.10	7,888.62	6,137.13

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	50.09	46.64	38.00	34.55	25.91	77.73	72.55	60.46	53.55	43.18	105.37	96.73	81.18	72.55	57.00
25-29	53.55	50.09	41.46	38.00	29.36	84.64	77.73	63.91	58.73	44.91	114.00	105.37	88.09	79.46	62.18
30-34	58.73	53.55	44.91	39.73	31.09	89.82	82.91	69.09	62.18	48.36	122.64	112.28	93.27	84.64	65.64
35-39	62.18	57.00	48.36	43.18	34.55	96.73	89.82	74.27	67.37	51.82	131.28	120.91	100.18	91.55	70.82
40-44	67.37	62.18	51.82	46.64	36.27	103.64	96.73	79.46	72.55	55.27	141.64	129.55	108.82	98.46	76.00
45	69.09	62.18	51.82	46.64	36.27	107.09	98.46	81.18	74.27	57.00	143.37	133.00	110.55	100.18	77.73
46	69.09	63.91	53.55	48.36	38.00	107.09	98.46	82.91	74.27	58.73	146.82	134.73	112.28	101.91	79.46
47	70.82	63.91	53.55	48.36	38.00	107.09	98.46	82.91	74.27	58.73	148.55	136.46	114.00	101.91	79.46
48	70.82	65.64	55.27	48.36	38.00	108.82	100.18	82.91	74.27	58.73	150.28	138.18	115.73	103.64	81.18
49	72.55	65.64	55.27	50.09	38.00	108.82	100.18	82.91	76.00	58.73	152.00	139.91	115.73	105.37	81.18
50	72.55	67.37	55.27	50.09	38.00	108.82	100.18	84.64	76.00	58.73	153.73	141.64	117.46	105.37	82.91
51	74.27	67.37	57.00	51.82	39.73	110.55	101.91	84.64	76.00	58.73	155.46	143.37	120.91	108.82	84.64
52	74.27	69.09	57.00	51.82	39.73	112.28	103.64	86.37	77.73	60.46	158.91	146.82	122.64	110.55	86.37
53	76.00	69.09	58.73	51.82	41.46	114.00	105.37	88.09	79.46	62.18	162.37	150.28	124.37	112.28	86.37
54	76.00	70.82	58.73	53.55	41.46	115.73	107.09	88.09	79.46	62.18	165.82	152.00	127.82	114.00	89.82
55	77.73	70.82	60.46	53.55	43.18	117.46	107.09	89.82	81.18	62.18	167.55	155.46	129.55	115.73	91.55
56	84.64	77.73	63.91	58.73	44.91	127.82	117.46	98.46	88.09	69.09	174.46	160.64	134.73	120.91	95.00
57	89.82	82.91	69.09	62.18	48.36	138.18	126.09	105.37	95.00	74.27	181.37	167.55	139.91	126.09	98.46
58	96.73	89.82	74.27	67.37	51.82	148.55	136.46	114.00	101.91	79.46	188.28	172.73	145.09	129.55	101.91
59	103.64	95.00	79.46	70.82	55.27	157.19	145.09	120.91	108.82	84.64	195.19	179.64	150.28	134.73	105.37
60	110.55	101.91	84.64	76.00	58.73	167.55	155.46	129.55	115.73	91.55	200.37	184.82	153.73	139.91	107.09
61	120.91	110.55	93.27	82.91	65.64	181.37	167.55	139.91	126.09	98.46	215.91	200.37	165.82	150.28	115.73
62	131.28	120.91	100.18	89.82	70.82	193.46	179.64	148.55	134.73	103.64	231.46	214.19	177.91	160.64	124.37
63	141.64	129.55	108.82	98.46	76.00	207.28	191.73	158.91	143.37	110.55	247.01	228.00	190.00	171.00	133.00
64	152.00	139.91	115.73	105.37	81.18	219.37	203.82	169.28	152.00	119.18	262.55	241.82	202.10	181.37	141.64
65	162.37	148.55	124.37	112.28	86.37	233.19	215.91	179.64	160.64	126.09	278.10	257.37	214.19	193.46	150.28
66	181.37	167.55	139.91	126.09	98.46	259.10	238.37	198.64	179.64	139.91	304.01	281.55	234.91	210.73	164.09
67	200.37	184.82	153.73	138.18	107.09	285.01	262.55	219.37	196.91	153.73	329.92	304.01	253.91	228.00	177.91
68	219.37	203.82	169.28	152.00	119.18	310.92	286.73	238.37	215.91	167.55	355.83	328.19	274.64	247.01	191.73
69	240.10	221.10	184.82	165.82	129.55	336.83	310.92	259.10	233.19	181.37	381.74	352.37	293.64	264.28	205.55
70	259.10	240.10	198.64	179.64	139.91	362.74	335.10	278.10	250.46	195.19	407.65	376.55	314.37	283.28	219.37
71	297.10	274.64	228.00	205.55	158.91	411.10	380.01	316.10	285.01	221.10	461.19	424.92	354.10	319.55	248.73
72	335.10	309.19	257.37	231.46	179.64	459.46	424.92	354.10	317.83	248.73	514.74	475.01	395.55	355.83	276.37
73	371.37	343.73	286.73	257.37	200.37	507.83	469.83	390.37	352.37	272.91	568.28	523.37	437.01	392.10	305.73
74	409.37	378.28	314.37	283.28	219.37	556.19	513.01	428.37	385.19	300.55	620.10	573.47	476.74	430.10	333.37
75	447.37	412.83	343.73	309.19	240.10	604.56	557.92	466.37	419.74	326.46	673.65	621.83	518.19	466.37	362.74
76	513.01	475.01	395.55	355.83	276.37	682.29	630.47	525.10	473.28	367.92	751.38	694.38	578.65	519.92	405.92
77	580.38	535.47	445.65	402.46	312.64	760.02	701.29	583.83	525.10	409.37	830.84	766.93	639.10	575.19	447.37
78	647.74	597.65	497.47	447.37	348.92	836.02	772.11	644.29	578.65	450.83	908.57	837.75	697.83	628.74	488.83
79	713.38	658.11	549.28	494.01	385.19	913.75	842.93	703.02	632.20	492.28	986.29	910.29	758.29	682.29	530.28
80	780.74	720.29	599.38	540.65	419.74	991.48	915.47	761.74	685.74	533.74	1,064.02	982.84	818.74	737.56	573.47
81	834.29	770.38	642.56	578.65	449.10	1,060.57	979.38	815.29	734.11	570.01	1,138.30	1,051.93	875.75	787.65	613.20
82	898.20	829.11	690.92	621.83	483.65	1,140.02	1,051.93	877.47	789.38	614.92	1,224.66	1,129.66	941.38	848.11	659.83
83	969.02	894.75	746.20	670.20	521.65	1,231.57	1,136.57	946.57	853.29	663.29	1,321.39	1,221.21	1,017.39	915.47	711.65
84	1,051.93	970.75	808.38	727.20	566.56	1,336.94	1,233.30	1,027.75	925.84	720.29	1,433.67	1,324.85	1,103.75	993.20	772.11
85	1,146.93	1,058.84	880.93	792.84	616.65	1,456.12	1,343.85	1,121.02	1,008.75	784.20	1,563.22	1,444.03	1,202.21	1,083.02	841.20
86	1,248.85	1,153.84	960.38	865.38	671.92	1,587.40	1,464.76	1,221.21	1,098.57	855.02	1,704.85	1,573.58	1,311.03	1,179.75	917.20
87	1,361.12	1,257.48	1,046.75	943.11	732.38	1,730.76	1,597.76	1,331.76	1,198.75	932.75	1,856.86	1,715.22	1,428.49	1,286.85	1,000.11
88	1,483.76	1,369.76	1,141.75	1,027.75	799.74	1,886.22	1,741.13	1,450.94	1,305.85	1,015.66	2,024.41	1,868.95	1,558.03	1,402.58	1,089.93
89	1,618.49	1,494.12	1,245.39	1,121.02	872.29	2,055.50	1,898.31	1,582.22	1,423.30	1,107.21	2,207.50	2,036.50	1,697.95	1,528.67	1,188.39
90	1,763.58	1,627.13	1,355.94	1,221.21	950.02	2,240.32	2,069.32	1,723.86	1,551.12	1,207.39	2,406.14	2,221.32	1,849.95	1,665.13	1,295.48
91	1,922.50	1,773.95	1,478.58	1,330.03	1,034.66	2,442.42	2,254.14	1,879.31	1,691.04	1,316.21	2,622.06	2,419.96	2,017.50	1,815.40	1,412.94
92	2,095.23	1,934.59	1,611.58	1,450.94	1,127.93	2,661.78	2,457.96	2,048.59	1,843.04	1,433.67	2,858.70	2,637.60	2,198.87	1,979.50	1,539.03
93	2,283.50	2,109.05	1,756.67	1,580.49	1,229.84	2,901.88	2,679.06	2,231.68	2,008.86	1,561.49	3,116.07	2,875.97	2,395.78	2,157.41	1,677.22
94	2,489.05	2,297.32	1,915.59	1,723.86	1,340.39	3,162.70	2,919.15	2,433.78	2,190.23	1,703.13	3,395.89	3,135.07	2,611.69	2,350.87	1,827.49

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	63.91	58.73	48.36	43.18	34.55	95.00	86.37	72.55	65.64	50.09	126.09	115.73	96.73	88.09	67.37
25-29	67.37	62.18	51.82	46.64	36.27	101.91	93.27	77.73	70.82	55.27	134.73	124.37	103.64	93.27	72.55
30-34	72.55	67.37	57.00	50.09	39.73	108.82	100.18	84.64	76.00	58.73	145.09	134.73	112.28	100.18	79.46
35-39	77.73	72.55	60.46	53.55	43.18	117.46	108.82	89.82	81.18	62.18	157.19	145.09	120.91	108.82	84.64
40-44	84.64	77.73	65.64	58.73	46.64	126.09	115.73	96.73	88.09	67.37	169.28	155.46	129.55	117.46	91.55
45	86.37	79.46	65.64	58.73	46.64	129.55	119.18	98.46	89.82	69.09	172.73	158.91	133.00	119.18	93.27
46	86.37	79.46	67.37	60.46	46.64	129.55	119.18	100.18	89.82	70.82	174.46	160.64	134.73	120.91	95.00
47	88.09	81.18	67.37	60.46	46.64	129.55	119.18	100.18	89.82	70.82	177.91	164.09	136.46	122.64	95.00
48	88.09	81.18	67.37	60.46	46.64	129.55	119.18	100.18	89.82	70.82	179.64	165.82	138.18	124.37	96.73
49	88.09	81.18	69.09	62.18	48.36	129.55	120.91	100.18	89.82	70.82	183.09	169.28	139.91	126.09	98.46
50	89.82	82.91	69.09	62.18	48.36	131.28	120.91	100.18	89.82	70.82	184.82	171.00	143.37	127.82	100.18
51	91.55	84.64	70.82	63.91	50.09	133.00	124.37	103.64	93.27	72.55	188.28	174.46	145.09	131.28	101.91
52	93.27	86.37	70.82	63.91	50.09	136.46	126.09	105.37	95.00	74.27	191.73	177.91	148.55	133.00	103.64
53	95.00	86.37	72.55	65.64	50.09	139.91	129.55	107.09	96.73	74.27	195.19	179.64	150.28	134.73	105.37
54	96.73	88.09	74.27	67.37	51.82	143.37	133.00	110.55	98.46	77.73	198.64	183.09	152.00	138.18	107.09
55	98.46	89.82	76.00	67.37	53.55	146.82	134.73	112.28	101.91	79.46	202.10	186.55	155.46	139.91	108.82
56	103.64	96.73	79.46	72.55	55.27	157.19	145.09	120.91	108.82	84.64	210.73	195.19	162.37	146.82	114.00
57	110.55	101.91	84.64	76.00	58.73	169.28	155.46	129.55	117.46	91.55	221.10	203.82	169.28	153.73	119.18
58	115.73	107.09	89.82	81.18	62.18	179.64	165.82	138.18	124.37	96.73	231.46	212.46	177.91	160.64	124.37
59	122.64	112.28	93.27	84.64	65.64	190.00	176.19	146.82	131.28	103.64	240.10	222.82	184.82	165.82	129.55
60	127.82	117.46	98.46	88.09	69.09	202.10	186.55	155.46	139.91	108.82	250.46	231.46	191.73	172.73	134.73
61	139.91	129.55	108.82	96.73	76.00	219.37	202.10	167.55	152.00	117.46	267.73	247.01	205.55	184.82	143.37
62	152.00	141.64	117.46	105.37	82.91	234.91	217.64	181.37	162.37	127.82	285.01	262.55	219.37	196.91	153.73
63	164.09	152.00	126.09	114.00	88.09	252.19	233.19	195.19	174.46	136.46	302.28	278.10	231.46	209.00	162.37
64	177.91	164.09	136.46	122.64	95.00	269.46	248.73	207.28	186.55	145.09	319.55	293.64	245.28	221.10	171.00
65	190.00	174.46	145.09	131.28	101.91	286.73	264.28	221.10	198.64	155.46	336.83	310.92	259.10	233.19	181.37
66	212.46	196.91	164.09	146.82	115.73	319.55	293.64	245.28	221.10	171.00	369.64	340.28	283.28	255.64	198.64
67	236.64	217.64	181.37	164.09	127.82	350.64	323.01	269.46	241.82	188.28	402.46	371.37	309.19	278.10	215.91
68	259.10	238.37	198.64	179.64	139.91	381.74	352.37	293.64	264.28	205.55	435.28	400.74	335.10	300.55	234.91
69	281.55	260.82	217.64	195.19	152.00	414.55	381.74	317.83	286.73	222.82	468.10	431.83	359.28	323.01	252.19
70	305.73	281.55	234.91	210.73	164.09	445.65	411.10	342.01	309.19	240.10	500.92	462.92	385.19	347.19	269.46
71	354.10	326.46	271.19	245.28	190.00	506.10	466.37	388.64	350.64	272.91	566.56	523.37	435.28	392.10	304.01
72	400.74	369.64	309.19	278.10	215.91	566.56	521.65	435.28	392.10	304.01	632.20	583.83	487.10	438.74	340.28
73	449.10	414.55	345.46	310.92	241.82	625.29	576.92	481.92	433.55	336.83	697.83	644.29	537.19	483.65	376.55
74	497.47	459.46	381.74	343.73	267.73	685.74	632.20	526.83	475.01	369.64	763.47	704.74	587.29	528.56	411.10
75	544.10	502.65	419.74	376.55	293.64	746.20	689.20	573.47	516.47	400.74	830.84	766.93	639.10	575.19	447.37
76	623.56	575.19	478.46	431.83	335.10	842.93	777.29	647.74	583.83	454.28	931.02	858.47	716.83	644.29	502.65
77	701.29	647.74	538.92	485.37	376.55	939.66	867.11	722.02	651.20	506.10	1,031.20	951.75	792.84	713.38	554.47
78	779.02	718.56	599.38	538.92	419.74	1,036.39	956.93	798.02	718.56	557.92	1,133.12	1,045.02	870.56	784.20	609.74
79	856.75	791.11	659.83	592.47	461.19	1,133.12	1,046.75	872.29	784.20	611.47	1,233.30	1,138.30	948.29	853.29	663.29
80	934.47	863.66	718.56	647.74	502.65	1,229.84	1,136.57	946.57	851.56	663.29	1,333.48	1,231.57	1,026.02	924.11	718.56
81	1,000.11	924.11	768.65	692.65	538.92	1,316.21	1,216.03	1,012.20	912.02	708.20	1,426.76	1,317.94	1,098.57	988.02	768.65
82	1,076.11	993.20	827.38	744.47	578.65	1,414.67	1,305.85	1,088.21	979.38	761.74	1,533.85	1,416.39	1,179.75	1,062.30	825.65
83	1,160.75	1,072.66	893.02	803.20	625.29	1,528.67	1,411.21	1,176.30	1,058.84	823.93	1,656.49	1,528.67	1,274.75	1,146.93	893.02
84	1,260.94	1,162.48	969.02	872.29	678.83	1,658.22	1,530.40	1,276.48	1,148.66	893.02	1,798.13	1,659.94	1,383.58	1,245.39	969.02
85	1,373.21	1,267.85	1,057.11	951.75	739.29	1,808.49	1,668.58	1,390.48	1,252.30	974.20	1,958.77	1,808.49	1,507.94	1,355.94	1,055.39
86	1,497.58	1,381.85	1,152.12	1,036.39	806.65	1,970.86	1,818.86	1,516.58	1,364.57	1,062.30	2,136.68	1,970.86	1,642.67	1,478.58	1,150.39
87	1,632.31	1,506.21	1,255.75	1,129.66	879.20	2,148.77	1,982.95	1,653.04	1,487.21	1,157.30	2,328.41	2,148.77	1,791.22	1,611.58	1,254.03
88	1,779.13	1,642.67	1,368.03	1,231.57	956.93	2,342.23	2,160.86	1,801.58	1,620.22	1,260.94	2,537.42	2,342.23	1,951.86	1,756.67	1,366.30
89	1,938.04	1,789.49	1,490.67	1,342.12	1,043.30	2,551.24	2,356.05	1,963.95	1,767.04	1,374.94	2,765.42	2,552.96	2,128.05	1,915.59	1,488.94
90	2,112.50	1,950.13	1,625.40	1,463.03	1,138.30	2,780.97	2,568.51	2,140.14	1,925.95	1,497.58	3,014.16	2,782.70	2,319.78	2,086.59	1,623.67
91	2,304.23	2,126.32	1,772.22	1,594.31	1,240.21	3,031.43	2,798.24	2,331.87	2,098.68	1,632.31	3,287.07	3,033.16	2,528.78	2,274.87	1,770.49
92	2,511.51	2,318.05	1,931.13	1,737.67	1,352.48	3,304.34	3,050.43	2,542.60	2,288.69	1,779.13	3,582.44	3,306.07	2,755.06	2,480.42	1,929.41
93	2,736.06	2,527.05	2,105.59	1,894.86	1,473.40	3,603.17	3,325.07	2,770.61	2,494.24	1,939.77	3,903.72	3,604.90	3,003.79	2,703.24	2,102.14
94	2,983.06	2,753.33	2,295.59	2,065.86	1,606.40	3,926.18	3,623.90	3,021.07	2,718.79	2,114.23	4,256.09	3,927.90	3,273.25	2,946.79	2,292.14

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	63.91	58.73	50.09	44.91	34.55	98.46	91.55	76.00	69.09	53.55	133.00	122.64	101.91	91.55	70.82
25-29	69.09	63.91	53.55	48.36	38.00	105.37	98.46	81.18	74.27	57.00	143.37	133.00	110.55	98.46	77.73
30-34	74.27	69.09	57.00	51.82	39.73	114.00	105.37	88.09	79.46	62.18	153.73	141.64	119.18	107.09	82.91
35-39	79.46	74.27	62.18	55.27	43.18	122.64	114.00	95.00	84.64	67.37	165.82	153.73	127.82	114.00	89.82
40-44	86.37	79.46	65.64	58.73	46.64	131.28	120.91	101.91	91.55	70.82	177.91	164.09	136.46	122.64	95.00
45	88.09	81.18	67.37	60.46	46.64	134.73	124.37	103.64	93.27	72.55	181.37	167.55	139.91	126.09	98.46
46	88.09	81.18	67.37	60.46	46.64	136.46	126.09	105.37	95.00	74.27	184.82	171.00	143.37	127.82	100.18
47	88.09	81.18	69.09	62.18	48.36	138.18	127.82	105.37	95.00	74.27	190.00	174.46	145.09	131.28	101.91
48	89.82	82.91	69.09	62.18	48.36	139.91	127.82	107.09	96.73	74.27	193.46	177.91	148.55	133.00	103.64
49	89.82	82.91	69.09	62.18	48.36	139.91	129.55	108.82	96.73	76.00	196.91	181.37	152.00	136.46	107.09
50	89.82	82.91	69.09	62.18	48.36	141.64	131.28	108.82	98.46	76.00	200.37	184.82	153.73	138.18	107.09
51	93.27	86.37	70.82	63.91	50.09	145.09	133.00	110.55	100.18	77.73	202.10	186.55	155.46	139.91	108.82
52	95.00	88.09	74.27	65.64	51.82	146.82	136.46	114.00	101.91	79.46	205.55	190.00	157.19	141.64	110.55
53	98.46	89.82	76.00	67.37	53.55	150.28	138.18	115.73	103.64	81.18	207.28	191.73	158.91	143.37	110.55
54	100.18	93.27	77.73	69.09	55.27	152.00	139.91	117.46	105.37	82.91	210.73	193.46	160.64	145.09	112.28
55	103.64	95.00	79.46	70.82	55.27	155.46	143.37	119.18	107.09	82.91	212.46	195.19	164.09	146.82	115.73
56	110.55	101.91	84.64	76.00	58.73	167.55	155.46	129.55	115.73	91.55	222.82	205.55	171.00	153.73	119.18
57	117.46	108.82	89.82	81.18	62.18	179.64	165.82	138.18	124.37	96.73	233.19	215.91	179.64	160.64	126.09
58	124.37	114.00	95.00	86.37	67.37	193.46	177.91	148.55	133.00	103.64	243.55	224.55	186.55	169.28	131.28
59	131.28	120.91	100.18	89.82	70.82	205.55	190.00	158.91	141.64	110.55	253.91	234.91	195.19	176.19	136.46
60	138.18	127.82	105.37	95.00	74.27	217.64	202.10	167.55	150.28	117.46	264.28	243.55	203.82	183.09	143.37
61	148.55	138.18	114.00	103.64	79.46	234.91	217.64	181.37	162.37	127.82	281.55	260.82	217.64	195.19	152.00
62	160.64	148.55	124.37	110.55	86.37	252.19	233.19	195.19	174.46	136.46	300.55	278.10	231.46	209.00	162.37
63	172.73	158.91	133.00	119.18	93.27	269.46	248.73	207.28	186.55	145.09	319.55	293.64	245.28	221.10	171.00
64	183.09	169.28	141.64	127.82	98.46	286.73	264.28	221.10	198.64	155.46	336.83	310.92	259.10	233.19	181.37
65	195.19	179.64	150.28	134.73	105.37	304.01	281.55	234.91	210.73	164.09	355.83	328.19	272.91	247.01	191.73
66	221.10	203.82	169.28	152.00	119.18	338.55	312.64	260.82	234.91	183.09	392.10	362.74	302.28	271.19	212.46
67	245.28	226.28	188.28	169.28	131.28	373.10	343.73	286.73	259.10	200.37	428.37	395.55	329.92	297.10	231.46
68	271.19	250.46	209.00	188.28	146.82	407.65	376.55	312.64	281.55	219.37	466.37	430.10	359.28	323.01	252.19
69	295.37	272.91	228.00	205.55	158.91	442.19	407.65	340.28	305.73	238.37	502.65	464.65	386.92	348.92	271.19
70	321.28	297.10	247.01	222.82	172.73	476.74	440.46	366.19	329.92	255.64	538.92	497.47	414.55	373.10	290.19
71	373.10	343.73	286.73	257.37	200.37	540.65	499.19	416.28	374.83	291.92	611.47	563.10	469.83	423.19	328.19
72	424.92	392.10	326.46	293.64	228.00	604.56	557.92	466.37	419.74	326.46	682.29	628.74	525.10	471.56	367.92
73	475.01	438.74	366.19	329.92	255.64	670.20	618.38	514.74	462.92	361.01	753.11	696.11	578.65	521.65	405.92
74	526.83	487.10	405.92	364.46	285.01	734.11	677.11	564.83	507.83	395.55	823.93	761.74	633.92	570.01	443.92
75	578.65	533.74	445.65	400.74	312.64	798.02	737.56	614.92	552.74	430.10	896.47	827.38	689.20	620.10	481.92
76	673.65	621.83	518.19	466.37	362.74	917.20	846.38	704.74	633.92	494.01	1,017.39	939.66	782.47	704.74	547.56
77	768.65	709.92	590.74	532.01	412.83	1,034.66	955.20	796.29	716.83	557.92	1,140.02	1,051.93	877.47	789.38	614.92
78	863.66	796.29	663.29	597.65	464.65	1,152.12	1,064.02	886.11	798.02	620.10	1,260.94	1,164.21	970.75	874.02	678.83
79	958.66	884.38	737.56	663.29	516.47	1,271.30	1,172.84	977.66	879.20	684.01	1,383.58	1,276.48	1,064.02	956.93	744.47
80	1,053.66	972.48	810.11	728.92	566.56	1,388.76	1,281.66	1,069.20	962.11	747.93	1,504.49	1,388.76	1,157.30	1,041.57	810.11
81	1,126.21	1,039.84	867.11	780.74	606.29	1,485.49	1,371.48	1,143.48	1,029.48	799.74	1,609.85	1,487.21	1,238.48	1,115.84	867.11
82	1,210.84	1,117.57	931.02	837.75	651.20	1,597.76	1,475.12	1,228.12	1,105.48	860.20	1,730.76	1,597.76	1,331.76	1,198.75	932.75
83	1,307.57	1,207.39	1,007.02	905.11	704.74	1,725.58	1,592.58	1,326.57	1,195.30	929.29	1,870.68	1,725.58	1,438.85	1,293.76	1,007.02
84	1,419.85	1,309.30	1,091.66	982.84	763.47	1,872.40	1,727.31	1,440.58	1,295.48	1,008.75	2,029.59	1,872.40	1,561.49	1,404.30	1,093.39
85	1,547.67	1,428.49	1,190.12	1,070.93	832.56	2,039.95	1,884.50	1,570.12	1,412.94	1,098.57	2,210.96	2,041.68	1,701.40	1,530.40	1,191.84
86	1,685.85	1,556.31	1,297.21	1,167.66	908.57	2,224.78	2,053.77	1,711.76	1,539.03	1,198.75	2,411.32	2,224.78	1,853.40	1,668.58	1,297.21
87	1,837.86	1,696.22	1,414.67	1,273.03	989.75	2,425.14	2,238.59	1,865.49	1,678.95	1,305.85	2,627.24	2,425.14	2,020.95	1,818.86	1,414.67
88	2,003.68	1,849.95	1,540.76	1,387.03	1,077.84	2,642.78	2,438.96	2,033.04	1,829.22	1,423.30	2,863.88	2,644.51	2,202.32	1,982.95	1,542.49
89	2,183.32	2,015.77	1,678.95	1,511.40	1,174.57	2,881.15	2,658.33	2,216.14	1,995.04	1,551.12	3,121.25	2,881.15	2,400.96	2,160.86	1,680.67
90	2,380.23	2,197.14	1,830.95	1,647.85	1,281.66	3,140.25	2,898.43	2,414.78	2,172.96	1,691.04	3,402.80	3,140.25	2,616.87	2,356.05	1,832.68
91	2,594.42	2,394.05	1,995.04	1,796.40	1,397.39	3,421.80	3,159.25	2,632.42	2,369.87	1,843.04	3,708.53	3,423.53	2,853.52	2,568.51	1,996.77
92	2,827.61	2,609.97	2,174.68	1,957.04	1,521.76	3,730.99	3,442.53	2,869.06	2,582.33	2,008.86	4,041.91	3,730.99	3,109.16	2,798.24	2,176.41
93	3,083.25	2,844.88	2,371.60	2,133.23	1,659.94	4,066.09	3,753.44	3,128.16	2,815.52	2,190.23	4,406.37	4,067.82	3,388.98	3,050.43	2,371.60
94	3,359.62	3,102.25	2,584.06	2,326.69	1,808.49	4,432.28	4,090.27	3,409.71	3,067.70	2,387.14	4,803.65	4,434.00	3,694.72	3,325.07	2,585.78

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	72.55	67.37	57.00	50.09	39.73	112.28	103.64	86.37	77.73	60.46	152.00	139.91	115.73	105.37	81.18
25-29	79.46	72.55	60.46	55.27	43.18	120.91	112.28	93.27	82.91	65.64	162.37	150.28	126.09	112.28	88.09
30-34	84.64	77.73	65.64	58.73	46.64	129.55	119.18	100.18	89.82	70.82	174.46	162.37	134.73	120.91	95.00
35-39	91.55	84.64	70.82	63.91	50.09	139.91	129.55	107.09	96.73	74.27	188.28	174.46	145.09	129.55	101.91
40-44	98.46	89.82	76.00	67.37	53.55	150.28	138.18	115.73	103.64	81.18	202.10	186.55	155.46	139.91	108.82
45	100.18	91.55	77.73	69.09	55.27	153.73	141.64	117.46	105.37	82.91	207.28	190.00	158.91	143.37	110.55
46	100.18	93.27	77.73	69.09	55.27	153.73	141.64	117.46	105.37	82.91	209.00	193.46	160.64	145.09	112.28
47	100.18	93.27	77.73	69.09	55.27	153.73	141.64	117.46	107.09	82.91	210.73	195.19	162.37	146.82	114.00
48	101.91	93.27	77.73	70.82	55.27	153.73	141.64	117.46	107.09	82.91	212.46	196.91	164.09	146.82	115.73
49	101.91	93.27	77.73	70.82	55.27	153.73	141.64	117.46	107.09	82.91	215.91	198.64	165.82	148.55	115.73
50	101.91	95.00	79.46	70.82	55.27	153.73	141.64	117.46	107.09	82.91	217.64	200.37	167.55	150.28	117.46
51	105.37	96.73	81.18	72.55	57.00	158.91	146.82	120.91	108.82	84.64	221.10	203.82	169.28	152.00	119.18
52	107.09	98.46	82.91	74.27	58.73	162.37	150.28	124.37	112.28	86.37	224.55	207.28	172.73	155.46	120.91
53	108.82	100.18	84.64	76.00	58.73	167.55	153.73	127.82	115.73	89.82	226.28	209.00	174.46	157.19	122.64
54	112.28	103.64	86.37	77.73	60.46	171.00	158.91	133.00	119.18	93.27	229.73	212.46	176.19	158.91	122.64
55	114.00	105.37	88.09	79.46	62.18	176.19	162.37	136.46	122.64	95.00	233.19	215.91	179.64	160.64	126.09
56	122.64	114.00	95.00	84.64	67.37	190.00	176.19	146.82	131.28	103.64	247.01	228.00	190.00	171.00	133.00
57	131.28	122.64	101.91	91.55	70.82	203.82	188.28	157.19	141.64	110.55	260.82	240.10	200.37	179.64	139.91
58	141.64	129.55	108.82	98.46	76.00	217.64	200.37	167.55	150.28	117.46	274.64	252.19	210.73	190.00	146.82
59	150.28	138.18	115.73	103.64	81.18	231.46	212.46	177.91	160.64	124.37	288.46	266.01	221.10	198.64	155.46
60	158.91	146.82	122.64	110.55	86.37	245.28	226.28	188.28	169.28	131.28	302.28	278.10	231.46	209.00	162.37
61	171.00	158.91	131.28	119.18	91.55	262.55	241.82	202.10	181.37	141.64	323.01	298.82	248.73	222.82	174.46
62	184.82	169.28	141.64	127.82	98.46	281.55	259.10	215.91	195.19	152.00	345.46	317.83	264.28	238.37	184.82
63	196.91	181.37	152.00	136.46	107.09	298.82	276.37	229.73	207.28	160.64	366.19	338.55	281.55	253.91	196.91
64	209.00	193.46	160.64	145.09	112.28	317.83	293.64	243.55	219.37	171.00	388.64	357.55	298.82	267.73	209.00
65	221.10	205.55	171.00	153.73	119.18	335.10	309.19	257.37	231.46	179.64	409.37	378.28	314.37	283.28	219.37
66	250.46	231.46	191.73	172.73	134.73	374.83	347.19	288.46	259.10	202.10	450.83	416.28	347.19	312.64	243.55
67	278.10	257.37	214.19	193.46	150.28	414.55	383.46	319.55	286.73	224.55	490.56	454.28	378.28	340.28	264.28
68	307.46	283.28	236.64	212.46	165.82	454.28	419.74	350.64	314.37	245.28	532.01	490.56	409.37	367.92	286.73
69	335.10	309.19	257.37	233.19	179.64	494.01	456.01	380.01	342.01	266.01	573.47	528.56	440.46	397.28	309.19
70	364.46	336.83	279.82	252.19	195.19	533.74	494.01	411.10	369.64	288.46	613.20	566.56	471.56	424.92	329.92
71	419.74	388.64	323.01	291.92	226.28	608.01	561.38	468.10	421.46	328.19	690.92	639.10	532.01	478.46	373.10
72	476.74	440.46	366.19	329.92	255.64	682.29	630.47	525.10	473.28	367.92	768.65	709.92	592.47	532.01	414.55
73	533.74	492.28	409.37	369.64	286.73	756.56	699.56	582.10	523.37	407.65	846.38	782.47	651.20	585.56	456.01
74	589.01	544.10	454.28	407.65	317.83	830.84	766.93	639.10	575.19	447.37	924.11	853.29	711.65	640.83	497.47
75	646.01	595.92	497.47	447.37	348.92	905.11	836.02	696.11	627.01	487.10	1,001.84	925.84	770.38	694.38	538.92
76	735.83	680.56	566.56	509.56	397.28	1,022.57	944.84	787.65	708.20	551.01	1,122.75	1,036.39	863.66	777.29	604.56
77	839.47	775.56	646.01	582.10	452.56	1,155.57	1,067.48	889.56	799.74	623.56	1,257.48	1,160.75	967.29	870.56	677.11
78	939.66	868.84	723.74	651.20	506.10	1,283.39	1,184.93	988.02	887.84	690.92	1,383.58	1,276.48	1,064.02	956.93	744.47
79	1,034.66	955.20	796.29	716.83	557.92	1,399.12	1,292.03	1,076.11	969.02	753.11	1,494.12	1,378.39	1,148.66	1,034.66	804.93
80	1,117.57	1,031.20	860.20	773.83	602.83	1,511.40	1,395.67	1,162.48	1,046.75	813.56	1,613.31	1,488.94	1,240.21	1,117.57	868.84
81	1,195.30	1,103.75	918.93	827.38	642.56	1,616.76	1,492.40	1,243.66	1,119.30	870.56	1,725.58	1,592.58	1,328.30	1,195.30	929.29
82	1,285.12	1,186.66	988.02	889.56	690.92	1,737.67	1,604.67	1,336.94	1,203.94	936.20	1,855.13	1,713.49	1,426.76	1,285.12	998.39
83	1,387.03	1,281.66	1,067.48	960.38	747.93	1,877.59	1,732.49	1,444.03	1,298.94	1,010.48	2,003.68	1,849.95	1,540.76	1,387.03	1,077.84
84	1,506.21	1,390.48	1,159.03	1,043.30	811.84	2,036.50	1,879.31	1,566.67	1,409.48	1,096.84	2,174.68	2,007.13	1,672.04	1,504.49	1,171.12
85	1,640.94	1,514.85	1,262.66	1,136.57	884.38	2,219.59	2,048.59	1,708.31	1,537.31	1,195.30	2,369.87	2,186.77	1,822.31	1,640.94	1,276.48
86	1,789.49	1,651.31	1,376.67	1,238.48	963.84	2,419.96	2,233.41	1,862.04	1,675.49	1,304.12	2,584.06	2,383.69	1,986.41	1,787.77	1,390.48
87	1,950.13	1,799.86	1,499.31	1,350.76	1,050.20	2,637.60	2,435.51	2,029.59	1,825.77	1,421.58	2,815.52	2,599.60	2,166.05	1,950.13	1,516.58
88	2,126.32	1,962.22	1,635.76	1,471.67	1,145.21	2,874.24	2,653.15	2,210.96	1,989.86	1,547.67	3,069.43	2,832.79	2,361.23	2,124.59	1,653.04
89	2,316.32	2,138.41	1,782.58	1,604.67	1,247.12	3,133.34	2,893.24	2,411.32	2,169.50	1,687.58	3,345.80	3,088.43	2,573.69	2,316.32	1,801.58
90	2,525.33	2,331.87	1,943.22	1,748.04	1,361.12	3,416.62	3,152.34	2,627.24	2,364.69	1,839.59	3,646.35	3,366.53	2,805.15	2,523.60	1,963.95
91	2,753.33	2,540.87	2,117.68	1,905.22	1,482.03	3,724.08	3,437.35	2,863.88	2,577.15	2,005.41	3,974.54	3,668.81	3,057.34	2,751.60	2,140.14
92	3,000.34	2,768.88	2,307.69	2,077.95	1,615.03	4,059.18	3,746.54	3,121.25	2,810.33	2,185.05	4,332.09	3,998.72	3,331.98	2,998.61	2,331.87
93	3,269.80	3,019.34	2,514.96	2,264.50	1,760.13	4,423.64	4,083.36	3,402.80	3,062.52	2,381.96	4,722.47	4,359.73	3,632.53	3,269.80	2,542.60
94	3,565.17	3,290.53	2,741.24	2,468.33	1,919.04	4,820.92	4,451.28	3,708.53	3,338.89	2,596.15	5,147.38	4,751.83	3,958.99	3,563.44	2,770.61

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

4380 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	77.73	72.55	60.46	53.55	43.18	122.64	112.28	93.27	84.64	65.64	160.64	148.55	124.37	112.28	86.37
25-29	84.64	77.73	65.64	58.73	46.64	131.28	120.91	101.91	91.55	70.82	172.73	160.64	133.00	120.91	93.27
30-34	89.82	82.91	69.09	62.18	48.36	141.64	131.28	108.82	98.46	76.00	186.55	172.73	143.37	129.55	100.18
35-39	96.73	89.82	74.27	67.37	51.82	152.00	139.91	117.46	105.37	82.91	200.37	184.82	153.73	138.18	107.09
40-44	105.37	96.73	81.18	72.55	57.00	164.09	150.28	126.09	114.00	88.09	215.91	198.64	165.82	148.55	115.73
45	107.09	98.46	82.91	74.27	58.73	167.55	153.73	127.82	115.73	89.82	219.37	203.82	169.28	152.00	119.18
46	107.09	98.46	82.91	74.27	58.73	167.55	153.73	127.82	115.73	89.82	222.82	205.55	171.00	153.73	119.18
47	107.09	100.18	82.91	74.27	58.73	167.55	153.73	127.82	115.73	89.82	224.55	207.28	172.73	155.46	120.91
48	108.82	100.18	82.91	74.27	58.73	167.55	153.73	129.55	115.73	91.55	226.28	209.00	174.46	157.19	122.64
49	108.82	100.18	82.91	74.27	58.73	167.55	155.46	129.55	115.73	91.55	228.00	210.73	176.19	158.91	122.64
50	108.82	100.18	82.91	76.00	58.73	167.55	155.46	129.55	115.73	91.55	229.73	212.46	177.91	158.91	124.37
51	110.55	101.91	84.64	76.00	58.73	172.73	158.91	133.00	119.18	93.27	233.19	215.91	179.64	160.64	126.09
52	112.28	103.64	86.37	77.73	60.46	177.91	164.09	136.46	122.64	95.00	236.64	217.64	181.37	164.09	127.82
53	115.73	107.09	88.09	79.46	62.18	183.09	169.28	141.64	126.09	98.46	238.37	221.10	183.09	165.82	127.82
54	117.46	108.82	89.82	81.18	62.18	188.28	174.46	145.09	129.55	101.91	241.82	222.82	186.55	167.55	131.28
55	119.18	110.55	91.55	82.91	63.91	193.46	177.91	148.55	133.00	103.64	245.28	226.28	188.28	169.28	131.28
56	127.82	119.18	98.46	88.09	69.09	207.28	191.73	160.64	143.37	112.28	260.82	240.10	200.37	179.64	139.91
57	138.18	127.82	105.37	95.00	74.27	222.82	205.55	171.00	153.73	119.18	276.37	255.64	212.46	191.73	148.55
58	146.82	134.73	112.28	101.91	79.46	238.37	219.37	183.09	164.09	127.82	291.92	269.46	224.55	202.10	157.19
59	155.46	143.37	119.18	107.09	82.91	252.19	233.19	193.46	174.46	134.73	307.46	285.01	236.64	214.19	165.82
60	165.82	152.00	126.09	114.00	88.09	267.73	247.01	205.55	184.82	143.37	324.73	298.82	248.73	224.55	174.46
61	179.64	165.82	138.18	124.37	96.73	285.01	264.28	219.37	196.91	153.73	348.92	321.28	267.73	241.82	188.28
62	195.19	179.64	150.28	134.73	105.37	304.01	279.82	233.19	210.73	164.09	371.37	343.73	286.73	257.37	200.37
63	209.00	193.46	160.64	145.09	112.28	321.28	297.10	247.01	222.82	172.73	395.55	366.19	304.01	274.64	212.46
64	224.55	207.28	172.73	155.46	120.91	340.28	314.37	260.82	234.91	183.09	419.74	386.92	323.01	290.19	226.28
65	238.37	221.10	183.09	165.82	127.82	357.55	329.92	276.37	248.73	193.46	443.92	409.37	342.01	307.46	240.10
66	269.46	248.73	207.28	186.55	145.09	400.74	371.37	309.19	278.10	215.91	487.10	450.83	374.83	338.55	262.55
67	300.55	276.37	231.46	207.28	162.37	443.92	411.10	342.01	307.46	240.10	532.01	490.56	409.37	367.92	286.73
68	331.64	305.73	253.91	229.73	177.91	488.83	450.83	374.83	338.55	262.55	576.92	532.01	443.92	399.01	310.92
69	361.01	333.37	278.10	250.46	195.19	532.01	490.56	409.37	367.92	286.73	620.10	573.47	478.46	430.10	335.10
70	392.10	362.74	302.28	271.19	212.46	575.19	530.28	442.19	397.28	309.19	665.01	614.92	511.28	461.19	357.55
71	452.56	418.01	348.92	312.64	243.55	654.65	604.56	504.37	454.28	352.37	747.93	690.92	575.19	518.19	402.46
72	513.01	473.28	395.55	355.83	276.37	735.83	678.83	566.56	509.56	397.28	830.84	766.93	639.10	575.19	447.37
73	573.47	528.56	440.46	397.28	309.19	817.02	753.11	628.74	564.83	440.46	913.75	844.65	703.02	633.92	492.28
74	633.92	585.56	487.10	438.74	340.28	898.20	829.11	690.92	621.83	483.65	998.39	920.66	766.93	690.92	537.19
75	694.38	640.83	533.74	480.19	373.10	977.66	903.38	753.11	677.11	526.83	1,081.30	998.39	830.84	747.93	582.10
76	791.11	730.65	609.74	547.56	426.65	1,105.48	1,020.84	849.84	765.20	594.19	1,210.84	1,117.57	931.02	837.75	651.20
77	901.66	832.56	694.38	625.29	485.37	1,248.85	1,152.12	960.38	865.38	671.92	1,355.94	1,252.30	1,043.30	937.93	730.65
78	1,010.48	932.75	777.29	699.56	544.10	1,387.03	1,279.94	1,065.75	960.38	746.20	1,490.67	1,376.67	1,146.93	1,032.93	803.20
79	1,112.39	1,026.02	855.02	770.38	599.38	1,511.40	1,395.67	1,162.48	1,046.75	813.56	1,609.85	1,487.21	1,238.48	1,115.84	867.11
80	1,200.48	1,108.93	924.11	830.84	647.74	1,632.31	1,506.21	1,255.75	1,129.66	879.20	1,739.40	1,606.40	1,338.67	1,203.94	937.93
81	1,285.12	1,186.66	988.02	889.56	690.92	1,746.31	1,611.58	1,343.85	1,209.12	941.38	1,862.04	1,718.67	1,431.94	1,288.57	1,001.84
82	1,381.85	1,274.75	1,062.30	956.93	744.47	1,877.59	1,732.49	1,444.03	1,298.94	1,010.48	2,000.22	1,846.49	1,539.03	1,385.30	1,077.84
83	1,492.40	1,376.67	1,146.93	1,032.93	803.20	2,027.86	1,870.68	1,559.76	1,404.30	1,091.66	2,160.86	1,995.04	1,661.67	1,495.85	1,162.48
84	1,618.49	1,494.12	1,245.39	1,121.02	872.29	2,198.87	2,031.32	1,692.76	1,523.49	1,184.93	2,343.96	2,164.32	1,803.31	1,623.67	1,262.66
85	1,763.58	1,628.85	1,357.67	1,221.21	950.02	2,397.51	2,212.68	1,844.77	1,659.94	1,292.03	2,556.42	2,359.51	1,965.68	1,768.77	1,376.67
86	1,922.50	1,775.67	1,478.58	1,331.76	1,034.66	2,613.42	2,413.05	2,010.59	1,808.49	1,407.76	2,786.15	2,571.96	2,143.59	1,929.41	1,501.03
87	2,095.23	1,934.59	1,611.58	1,450.94	1,127.93	2,848.33	2,628.97	2,191.96	1,972.59	1,533.85	3,036.61	2,803.42	2,335.32	2,102.14	1,634.04
88	2,285.23	2,109.05	1,756.67	1,582.22	1,229.84	3,105.70	2,865.61	2,388.87	2,150.50	1,672.04	3,309.53	3,055.61	2,546.05	2,292.14	1,782.58
89	2,490.78	2,299.05	1,915.59	1,723.86	1,340.39	3,383.80	3,124.70	2,603.06	2,343.96	1,822.31	3,608.35	3,330.25	2,775.79	2,497.69	1,943.22
90	2,713.60	2,504.60	2,088.32	1,879.31	1,461.30	3,689.53	3,404.53	2,837.97	2,554.69	1,986.41	3,933.08	3,629.08	3,024.52	2,722.24	2,117.68
91	2,958.88	2,730.88	2,276.59	2,048.59	1,594.31	4,021.18	3,711.99	3,093.61	2,784.42	2,166.05	4,285.46	3,957.27	3,297.43	2,967.52	2,307.69
92	3,224.89	2,976.16	2,480.42	2,231.68	1,735.95	4,382.19	4,045.36	3,371.71	3,034.88	2,359.51	4,672.37	4,313.09	3,594.53	3,235.25	2,516.69
93	3,515.08	3,243.89	2,703.24	2,433.78	1,893.13	4,777.74	4,409.82	3,675.72	3,307.80	2,573.69	5,092.11	4,700.01	3,917.54	3,525.44	2,742.97
94	3,831.17	3,535.80	2,946.79	2,653.15	2,062.41	5,207.84	4,807.10	4,005.63	3,604.90	2,803.42	5,549.85	5,123.20	4,269.91	3,843.26	2,988.25

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

5840 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	86.37	81.18	67.37	60.46	46.64	136.46	126.09	103.64	93.27	72.55	179.64	165.82	138.18	124.37	96.73
25-29	93.27	86.37	72.55	65.64	50.09	146.82	134.73	112.28	101.91	79.46	193.46	177.91	148.55	133.00	103.64
30-34	100.18	93.27	77.73	69.09	55.27	157.19	145.09	120.91	108.82	84.64	207.28	191.73	158.91	143.37	110.55
35-39	108.82	100.18	82.91	74.27	58.73	169.28	155.46	129.55	117.46	91.55	222.82	205.55	171.00	153.73	119.18
40-44	115.73	107.09	89.82	81.18	62.18	181.37	167.55	139.91	126.09	98.46	240.10	221.10	184.82	165.82	129.55
45	119.18	108.82	91.55	81.18	63.91	184.82	171.00	141.64	127.82	98.46	243.55	224.55	188.28	169.28	131.28
46	119.18	110.55	91.55	82.91	63.91	184.82	171.00	143.37	127.82	100.18	247.01	228.00	190.00	171.00	133.00
47	119.18	110.55	91.55	82.91	63.91	184.82	171.00	143.37	127.82	100.18	248.73	229.73	191.73	172.73	134.73
48	119.18	110.55	91.55	82.91	63.91	186.55	171.00	143.37	127.82	100.18	250.46	231.46	193.46	174.46	134.73
49	120.91	110.55	93.27	82.91	65.64	186.55	171.00	143.37	129.55	100.18	253.91	233.19	195.19	176.19	136.46
50	120.91	112.28	93.27	82.91	65.64	186.55	172.73	143.37	129.55	100.18	255.64	236.64	196.91	177.91	138.18
51	122.64	114.00	95.00	84.64	67.37	191.73	177.91	146.82	133.00	103.64	259.10	238.37	198.64	179.64	139.91
52	126.09	115.73	96.73	86.37	67.37	196.91	183.09	152.00	136.46	107.09	262.55	241.82	202.10	181.37	141.64
53	127.82	117.46	98.46	88.09	69.09	203.82	188.28	155.46	139.91	108.82	264.28	245.28	203.82	183.09	143.37
54	129.55	120.91	100.18	89.82	70.82	209.00	193.46	160.64	145.09	112.28	267.73	247.01	205.55	184.82	143.37
55	133.00	122.64	101.91	91.55	70.82	214.19	198.64	165.82	148.55	115.73	271.19	250.46	209.00	188.28	146.82
56	143.37	131.28	108.82	98.46	76.00	231.46	212.46	177.91	160.64	124.37	288.46	266.01	222.82	200.37	155.46
57	152.00	141.64	117.46	105.37	82.91	247.01	228.00	190.00	171.00	133.00	307.46	283.28	236.64	212.46	165.82
58	162.37	150.28	124.37	112.28	86.37	264.28	243.55	202.10	183.09	141.64	324.73	298.82	250.46	224.55	176.19
59	172.73	158.91	133.00	119.18	93.27	279.82	259.10	215.91	193.46	152.00	342.01	316.10	262.55	236.64	183.09
60	183.09	169.28	141.64	126.09	98.46	297.10	272.91	228.00	205.55	158.91	359.28	331.64	276.37	248.73	193.46
61	198.64	184.82	153.73	138.18	107.09	316.10	291.92	243.55	219.37	171.00	386.92	357.55	297.10	267.73	207.28
62	215.91	198.64	165.82	150.28	115.73	336.83	310.92	259.10	233.19	181.37	412.83	381.74	317.83	286.73	222.82
63	231.46	214.19	177.91	160.64	124.37	357.55	329.92	274.64	247.01	191.73	438.74	405.92	338.55	304.01	236.64
64	248.73	229.73	191.73	172.73	134.73	376.55	348.92	290.19	260.82	203.82	466.37	430.10	357.55	323.01	250.46
65	264.28	245.28	203.82	183.09	143.37	397.28	366.19	305.73	274.64	214.19	492.28	454.28	378.28	340.28	264.28
66	298.82	276.37	229.73	207.28	160.64	445.65	411.10	342.01	309.19	240.10	542.38	499.19	416.28	374.83	291.92
67	333.37	307.46	255.64	231.46	179.64	494.01	456.01	380.01	342.01	266.01	590.74	545.83	454.28	409.37	317.83
68	367.92	338.55	283.28	253.91	198.64	542.38	499.19	416.28	374.83	291.92	639.10	590.74	492.28	442.19	345.46
69	400.74	369.64	309.19	278.10	215.91	589.01	544.10	454.28	407.65	317.83	689.20	635.65	530.28	476.74	371.37
70	435.28	402.46	335.10	300.55	234.91	637.38	589.01	490.56	442.19	343.73	737.56	682.29	568.28	511.28	397.28
71	502.65	462.92	386.92	347.19	271.19	727.20	671.92	559.65	502.65	392.10	830.84	766.93	639.10	575.19	447.37
72	570.01	525.10	438.74	393.83	307.46	817.02	754.83	628.74	564.83	440.46	922.38	851.56	709.92	639.10	497.47
73	635.65	587.29	488.83	440.46	342.01	906.84	836.02	697.83	627.01	488.83	1,015.66	937.93	780.74	703.02	545.83
74	703.02	649.47	540.65	487.10	378.28	996.66	918.93	766.93	689.20	537.19	1,107.21	1,022.57	851.56	766.93	595.92
75	770.38	711.65	592.47	533.74	414.55	1,086.48	1,001.84	836.02	751.38	585.56	1,200.48	1,107.21	922.38	830.84	646.01
76	879.20	810.11	675.38	608.01	473.28	1,226.39	1,133.12	943.11	849.84	659.83	1,343.85	1,240.21	1,032.93	931.02	723.74
77	1,001.84	924.11	770.38	692.65	538.92	1,387.03	1,279.94	1,065.75	960.38	746.20	1,504.49	1,388.76	1,157.30	1,041.57	810.11
78	1,121.02	1,034.66	863.66	777.29	604.56	1,539.03	1,419.85	1,183.21	1,065.75	829.11	1,654.76	1,528.67	1,273.03	1,146.93	891.29
79	1,233.30	1,138.30	948.29	855.02	663.29	1,677.22	1,547.67	1,290.30	1,160.75	903.38	1,787.77	1,651.31	1,374.94	1,238.48	962.11
80	1,331.76	1,229.84	1,024.29	922.38	716.83	1,811.95	1,672.04	1,393.94	1,254.03	975.93	1,931.13	1,782.58	1,485.49	1,336.94	1,039.84
81	1,425.03	1,316.21	1,096.84	986.29	768.65	1,938.04	1,789.49	1,490.67	1,342.12	1,043.30	2,065.86	1,906.95	1,589.13	1,430.21	1,112.39
82	1,532.12	1,414.67	1,179.75	1,060.57	825.65	2,083.14	1,924.22	1,602.94	1,442.30	1,122.75	2,221.32	2,050.32	1,708.31	1,537.31	1,195.30
83	1,654.76	1,528.67	1,273.03	1,145.21	891.29	2,250.68	2,077.95	1,730.76	1,558.03	1,210.84	2,399.23	2,214.41	1,844.77	1,661.67	1,292.03
84	1,796.40	1,658.22	1,381.85	1,243.66	967.29	2,442.42	2,254.14	1,877.59	1,691.04	1,314.48	2,603.06	2,402.69	2,001.95	1,801.58	1,400.85
85	1,957.04	1,806.77	1,506.21	1,355.94	1,053.66	2,661.78	2,456.23	2,046.86	1,843.04	1,433.67	2,837.97	2,618.60	2,181.59	1,963.95	1,526.94
86	2,133.23	1,969.13	1,640.94	1,476.85	1,148.66	2,901.88	2,677.33	2,231.68	2,008.86	1,561.49	3,091.88	2,855.24	2,378.51	2,140.14	1,665.13
87	2,326.69	2,147.05	1,789.49	1,609.85	1,252.30	3,162.70	2,919.15	2,432.05	2,188.50	1,703.13	3,369.98	3,110.89	2,592.69	2,333.60	1,815.40
88	2,535.69	2,340.51	1,950.13	1,754.95	1,364.57	3,447.71	3,181.71	2,651.42	2,387.14	1,856.86	3,673.99	3,390.71	2,825.88	2,544.33	1,977.77
89	2,763.70	2,551.24	2,126.32	1,913.86	1,488.94	3,756.90	3,468.44	2,889.79	2,601.33	2,022.68	4,005.63	3,696.44	3,079.79	2,772.33	2,155.68
90	3,012.43	2,780.97	2,316.32	2,084.86	1,621.94	4,095.45	3,779.35	3,150.61	2,834.52	2,205.77	4,364.91	4,029.81	3,357.89	3,022.79	2,350.87
91	3,283.62	3,031.43	2,525.33	2,273.14	1,767.04	4,463.37	4,119.63	3,433.89	3,090.16	2,404.42	4,758.74	4,392.55	3,660.17	3,293.98	2,561.60
92	3,578.99	3,304.34	2,753.33	2,476.96	1,927.68	4,865.83	4,491.01	3,743.08	3,368.25	2,620.33	5,187.11	4,788.10	3,990.09	3,591.08	2,793.06
93	3,900.27	3,601.44	3,000.34	2,699.79	2,100.41	5,302.84	4,895.20	4,079.91	3,672.26	2,855.24	5,653.49	5,218.20	4,349.37	3,914.08	3,045.25
94	4,252.64	3,924.45	3,271.53	2,943.34	2,290.41	5,781.31	5,335.66	4,446.10	4,002.18	3,112.61	6,161.31	5,688.03	4,739.74	4,266.46	3,318.16

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Joint

7300 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	93.27	86.37	70.82	63.91	50.09	145.09	134.73	112.28	100.18	79.46	191.73	176.19	146.82	133.00	103.64
25-29	100.18	93.27	77.73	69.09	55.27	157.19	145.09	120.91	108.82	84.64	205.55	190.00	158.91	143.37	110.55
30-34	107.09	100.18	82.91	74.27	58.73	167.55	155.46	129.55	115.73	91.55	221.10	205.55	171.00	153.73	119.18
35-39	115.73	107.09	89.82	79.46	62.18	181.37	167.55	139.91	124.37	98.46	238.37	219.37	183.09	165.82	127.82
40-44	124.37	115.73	95.00	86.37	67.37	195.19	179.64	150.28	134.73	105.37	255.64	236.64	196.91	177.91	138.18
45	126.09	117.46	96.73	88.09	67.37	198.64	183.09	152.00	136.46	107.09	260.82	241.82	200.37	181.37	139.91
46	127.82	117.46	98.46	88.09	69.09	198.64	183.09	152.00	138.18	107.09	264.28	243.55	202.10	183.09	141.64
47	127.82	117.46	98.46	88.09	69.09	198.64	183.09	152.00	138.18	107.09	266.01	245.28	205.55	184.82	143.37
48	127.82	117.46	98.46	88.09	69.09	198.64	183.09	152.00	138.18	107.09	269.46	248.73	207.28	186.55	145.09
49	129.55	119.18	98.46	89.82	69.09	198.64	183.09	153.73	138.18	107.09	271.19	250.46	209.00	188.28	146.82
50	129.55	119.18	100.18	89.82	70.82	198.64	183.09	153.73	138.18	107.09	274.64	252.19	210.73	190.00	146.82
51	131.28	120.91	101.91	91.55	70.82	205.55	190.00	157.19	141.64	110.55	276.37	255.64	212.46	191.73	148.55
52	134.73	124.37	103.64	93.27	72.55	210.73	195.19	162.37	146.82	114.00	279.82	259.10	215.91	193.46	152.00
53	136.46	126.09	105.37	95.00	74.27	217.64	200.37	167.55	150.28	117.46	283.28	262.55	217.64	196.91	152.00
54	139.91	127.82	107.09	96.73	74.27	222.82	205.55	172.73	155.46	120.91	286.73	264.28	221.10	198.64	155.46
55	141.64	131.28	108.82	98.46	76.00	229.73	212.46	176.19	158.91	122.64	290.19	267.73	222.82	200.37	155.46
56	152.00	141.64	117.46	105.37	82.91	247.01	228.00	190.00	171.00	133.00	309.19	285.01	238.37	214.19	167.55
57	164.09	150.28	126.09	112.28	88.09	264.28	243.55	203.82	183.09	143.37	328.19	302.28	252.19	228.00	176.19
58	174.46	160.64	134.73	120.91	95.00	281.55	260.82	217.64	195.19	152.00	347.19	321.28	267.73	240.10	188.28
59	184.82	171.00	141.64	127.82	98.46	300.55	276.37	229.73	207.28	160.64	366.19	338.55	281.55	253.91	196.91
60	195.19	181.37	150.28	134.73	105.37	317.83	293.64	243.55	219.37	171.00	385.19	355.83	297.10	266.01	207.28
61	214.19	196.91	164.09	148.55	115.73	338.55	312.64	260.82	234.91	183.09	412.83	381.74	317.83	286.73	222.82
62	231.46	212.46	177.91	160.64	124.37	361.01	333.37	278.10	248.73	195.19	442.19	407.65	340.28	305.73	238.37
63	248.73	229.73	191.73	172.73	134.73	381.74	352.37	293.64	264.28	205.55	469.83	433.55	361.01	324.73	252.19
64	266.01	245.28	205.55	184.82	143.37	404.19	373.10	310.92	279.82	217.64	499.19	459.46	383.46	345.46	267.73
65	283.28	262.55	217.64	196.91	152.00	424.92	392.10	326.46	295.37	228.00	526.83	485.37	405.92	364.46	285.01
66	319.55	295.37	247.01	221.10	172.73	476.74	440.46	366.19	329.92	255.64	578.65	535.47	445.65	400.74	312.64
67	355.83	329.92	274.64	247.01	191.73	528.56	487.10	405.92	366.19	285.01	632.20	583.83	485.37	437.01	340.28
68	393.83	362.74	302.28	272.91	212.46	578.65	535.47	445.65	400.74	312.64	684.01	632.20	526.83	473.28	369.64
69	430.10	397.28	329.92	297.10	231.46	630.47	582.10	485.37	437.01	340.28	737.56	680.56	566.56	511.28	397.28
70	466.37	430.10	357.55	323.01	250.46	682.29	630.47	525.10	471.56	367.92	789.38	728.92	608.01	547.56	424.92
71	537.19	495.74	412.83	371.37	288.46	777.29	718.56	597.65	538.92	418.01	889.56	820.47	684.01	614.92	478.46
72	609.74	563.10	468.10	421.46	328.19	874.02	806.65	671.92	604.56	469.83	988.02	912.02	760.02	684.01	532.01
73	680.56	628.74	523.37	471.56	366.19	970.75	894.75	746.20	671.92	521.65	1,086.48	1,003.57	836.02	751.38	585.56
74	753.11	694.38	578.65	521.65	405.92	1,065.75	984.57	820.47	737.56	575.19	1,184.93	1,093.39	912.02	820.47	639.10
75	823.93	761.74	633.92	570.01	443.92	1,162.48	1,072.66	893.02	804.93	625.29	1,283.39	1,184.93	988.02	889.56	690.92
76	939.66	867.11	723.74	651.20	506.10	1,312.76	1,212.57	1,010.48	908.57	708.20	1,438.85	1,326.57	1,105.48	994.93	773.83
77	1,070.93	989.75	823.93	741.02	576.92	1,483.76	1,369.76	1,141.75	1,027.75	799.74	1,609.85	1,487.21	1,238.48	1,115.84	867.11
78	1,200.48	1,107.21	922.38	830.84	646.01	1,646.13	1,520.03	1,266.12	1,140.02	886.11	1,772.22	1,635.76	1,362.85	1,226.39	953.48
79	1,319.66	1,217.75	1,015.66	913.75	711.65	1,794.68	1,656.49	1,380.12	1,241.94	965.57	1,913.86	1,767.04	1,471.67	1,324.85	1,029.48
80	1,425.03	1,316.21	1,096.84	986.29	768.65	1,938.04	1,789.49	1,490.67	1,342.12	1,043.30	2,065.86	1,906.95	1,589.13	1,430.21	1,112.39
81	1,525.21	1,407.76	1,172.84	1,055.39	820.47	2,074.50	1,913.86	1,596.03	1,435.39	1,117.57	2,210.96	2,041.68	1,701.40	1,530.40	1,191.84
82	1,639.22	1,513.12	1,260.94	1,134.84	882.66	2,229.96	2,058.95	1,715.22	1,544.22	1,200.48	2,376.78	2,193.68	1,829.22	1,646.13	1,279.94
83	1,770.49	1,634.04	1,362.85	1,226.39	953.48	2,407.87	2,223.05	1,851.68	1,666.85	1,295.48	2,566.78	2,369.87	1,974.32	1,777.40	1,381.85
84	1,920.77	1,773.95	1,478.58	1,330.03	1,034.66	2,613.42	2,411.32	2,010.59	1,808.49	1,407.76	2,786.15	2,570.24	2,141.86	1,927.68	1,499.31
85	2,095.23	1,932.86	1,611.58	1,449.21	1,127.93	2,848.33	2,628.97	2,190.23	1,970.86	1,533.85	3,036.61	2,801.70	2,335.32	2,102.14	1,634.04
86	2,283.50	2,107.32	1,756.67	1,580.49	1,229.84	3,103.98	2,865.61	2,387.14	2,148.77	1,670.31	3,309.53	3,053.88	2,546.05	2,290.41	1,782.58
87	2,489.05	2,297.32	1,913.86	1,722.13	1,340.39	3,383.80	3,122.98	2,603.06	2,342.23	1,822.31	3,606.62	3,330.25	2,774.06	2,497.69	1,941.50
88	2,711.88	2,504.60	2,086.59	1,877.59	1,461.30	3,687.81	3,404.53	2,836.24	2,552.96	1,984.68	3,931.36	3,629.08	3,024.52	2,722.24	2,117.68
89	2,957.15	2,729.15	2,274.87	2,046.86	1,592.58	4,019.45	3,710.26	3,091.88	2,782.70	2,164.32	4,285.46	3,955.54	3,297.43	2,967.52	2,307.69
90	3,223.16	2,974.43	2,478.69	2,231.68	1,735.95	4,382.19	4,045.36	3,369.98	3,033.16	2,359.51	4,670.65	4,311.37	3,592.80	3,233.52	2,514.96
91	3,513.35	3,242.16	2,701.51	2,432.05	1,891.40	4,776.01	4,408.10	3,673.99	3,306.07	2,571.96	5,092.11	4,700.01	3,917.54	3,525.44	2,742.97
92	3,829.45	3,534.08	2,945.06	2,651.42	2,062.41	5,206.11	4,805.38	4,003.90	3,604.90	2,803.42	5,549.85	5,123.20	4,269.91	3,841.54	2,988.25
93	4,173.18	3,851.90	3,211.07	2,889.79	2,247.23	5,674.21	5,237.20	4,364.91	3,927.90	3,055.61	6,049.04	5,584.39	4,653.37	4,188.73	3,257.71
94	4,549.73	4,199.09	3,499.53	3,148.89	2,449.33	6,185.50	5,708.76	4,757.01	4,282.00	3,330.25	6,593.14	6,087.04	5,071.38	4,565.28	3,549.62

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	307.18	283.56	236.29	212.66	165.41	480.47	448.97	370.19	330.81	259.93	653.75	598.61	504.09	448.97	354.45
25-29	305.43	283.61	232.70	210.89	159.98	479.95	443.58	370.88	334.51	261.79	647.21	596.30	501.76	450.87	349.05
30-34	304.70	284.39	236.99	209.90	169.28	480.74	440.12	365.64	331.78	257.30	650.02	595.86	501.05	446.89	352.09
35-39	307.23	282.15	238.26	213.18	169.29	476.54	438.91	369.94	332.31	257.07	645.83	595.67	495.34	445.18	344.86
40-44	305.77	276.92	230.76	207.69	161.54	473.08	438.46	363.46	328.85	253.85	640.38	588.46	490.38	444.23	346.16
45	294.75	267.45	223.79	201.96	158.30	453.04	420.29	349.33	316.58	245.63	616.78	567.67	474.88	425.75	332.96
46	289.16	267.73	224.90	203.47	155.28	449.80	412.30	348.05	310.57	246.31	615.78	567.59	471.21	423.02	331.99
47	289.76	268.68	221.27	200.19	152.78	442.54	410.93	342.44	305.56	242.35	611.12	563.71	468.88	421.46	326.64
48	290.19	264.28	222.82	202.10	155.46	440.46	404.19	336.83	305.73	238.37	606.29	559.65	466.37	419.74	326.46
49	283.41	263.17	217.63	197.38	151.83	430.18	399.83	334.03	298.60	232.81	602.26	556.72	460.55	415.01	323.90
50	282.57	262.74	218.12	198.29	153.68	426.34	391.63	327.18	292.49	228.05	594.89	550.28	456.08	411.46	317.28
51	282.52	258.16	219.19	194.84	155.87	423.78	389.68	326.35	292.26	228.94	599.14	550.42	457.87	414.03	321.48
52	281.27	257.44	214.53	195.47	152.55	419.54	386.15	324.19	290.80	228.84	595.92	548.25	457.67	409.99	319.42
53	274.15	255.56	213.73	190.50	148.68	413.54	381.01	320.61	288.09	223.02	590.10	548.28	455.35	408.89	320.61
54	273.61	250.81	209.77	191.53	145.92	410.40	378.48	319.20	287.28	223.44	592.82	547.21	456.01	410.40	319.20
55	271.84	249.56	209.46	187.17	147.06	409.99	374.34	311.95	280.76	218.36	588.25	543.69	454.56	405.54	316.41
56	288.42	266.58	222.88	201.02	157.32	437.01	402.05	336.49	301.54	235.99	598.71	555.00	463.23	415.16	323.38
57	300.47	279.30	232.76	207.36	165.05	457.04	418.96	351.25	317.40	245.45	600.93	554.39	461.27	414.73	321.63
58	311.12	286.56	241.53	216.97	167.84	474.88	438.03	364.34	327.49	253.81	601.77	556.74	462.58	417.55	323.41
59	319.00	295.37	244.17	220.55	169.34	488.35	448.97	374.13	338.69	263.86	598.61	555.30	460.78	417.46	322.94
60	326.81	304.01	250.81	228.00	174.81	501.62	463.62	387.61	345.81	269.81	600.41	551.01	459.81	414.21	323.01
61	349.09	323.09	271.11	241.39	189.40	527.35	486.50	404.79	363.94	282.25	631.33	583.05	486.50	438.21	341.66
62	371.84	342.96	285.19	256.31	198.56	548.74	509.02	422.37	379.06	296.03	657.03	606.49	505.41	454.87	353.79
63	389.22	357.66	298.05	270.00	210.38	571.55	525.96	438.31	396.22	308.57	680.25	627.66	522.46	469.87	364.66
64	409.04	378.11	312.80	281.86	219.98	594.66	546.54	457.16	412.48	319.67	708.09	653.10	546.54	491.55	381.55
65	423.38	390.04	326.70	293.36	230.03	610.08	563.40	470.06	423.38	330.04	726.74	673.41	560.06	503.38	393.37
66	458.67	423.14	352.08	316.55	245.48	655.71	604.02	503.89	455.43	352.08	771.99	710.62	594.33	532.96	416.68
67	490.85	453.33	378.29	340.78	265.75	697.19	644.05	537.74	484.60	375.17	809.75	747.22	622.17	559.64	434.57
68	525.93	483.37	404.32	364.81	282.73	741.78	684.01	571.54	513.77	401.28	848.18	784.33	653.62	586.74	459.05
69	552.04	510.94	425.78	381.74	299.52	775.21	716.49	596.10	537.37	416.98	880.93	813.39	678.31	610.77	475.71
70	575.06	532.56	441.91	399.42	308.77	804.51	745.02	620.39	558.06	433.42	906.49	835.67	696.87	628.87	487.24
71	639.92	590.49	491.61	442.18	343.31	887.10	818.44	681.11	612.46	477.88	994.21	917.31	763.51	686.60	535.55
72	696.94	643.74	537.33	484.13	375.07	960.28	885.80	736.84	665.01	516.05	1,072.00	989.55	824.62	742.15	577.23
73	746.48	687.67	572.64	516.40	401.35	1,020.01	940.77	784.81	705.57	549.63	1,137.60	1,050.69	874.30	787.37	610.99
74	792.89	733.61	610.10	548.35	427.32	1,079.41	995.43	829.94	745.96	580.46	1,202.92	1,109.05	926.27	832.40	649.63
75	830.61	766.72	638.93	575.03	447.25	1,124.05	1,036.49	863.74	778.55	605.80	1,251.83	1,154.81	963.13	866.11	674.43
76	911.90	841.75	701.46	631.31	491.02	1,210.59	1,117.81	932.27	839.49	651.68	1,335.04	1,230.96	1,027.29	923.21	719.57
77	982.41	906.84	755.69	680.13	528.99	1,286.85	1,187.52	988.88	891.72	693.08	1,405.60	1,297.64	1,081.72	973.77	757.86
78	1,052.96	970.05	808.38	727.55	565.86	1,361.82	1,256.10	1,046.75	943.11	733.76	1,475.82	1,363.88	1,135.87	1,021.87	795.94
79	1,102.72	1,018.04	848.70	764.02	594.68	1,411.87	1,303.57	1,086.96	976.69	760.08	1,524.10	1,405.96	1,171.64	1,055.45	821.13
80	1,141.68	1,054.01	878.65	790.97	615.62	1,451.36	1,339.43	1,115.56	1,003.63	781.64	1,557.69	1,438.30	1,197.64	1,078.26	837.61
81	1,176.65	1,086.83	905.39	813.76	634.12	1,494.61	1,379.64	1,149.69	1,034.73	804.79	1,604.19	1,482.03	1,234.13	1,110.18	864.07
82	1,264.67	1,167.66	973.65	874.85	680.84	1,607.78	1,483.83	1,235.92	1,111.97	865.86	1,724.55	1,591.62	1,327.54	1,194.60	928.74
83	1,365.27	1,261.07	1,050.90	944.91	736.53	1,735.33	1,602.39	1,334.73	1,201.79	934.13	1,862.87	1,719.16	1,433.53	1,289.82	1,004.18
84	1,482.03	1,367.07	1,140.72	1,025.74	799.40	1,882.63	1,738.92	1,447.90	1,304.19	1,013.17	2,020.95	1,866.46	1,555.69	1,399.40	1,088.62
85	1,614.97	1,491.02	1,243.11	1,119.16	869.45	2,053.29	1,895.21	1,579.04	1,420.96	1,104.78	2,204.18	2,033.53	1,695.80	1,525.15	1,187.43
86	1,760.48	1,625.75	1,354.49	1,219.76	948.49	2,236.52	2,065.86	1,720.95	1,548.50	1,205.38	2,401.79	2,216.75	1,846.70	1,663.47	1,293.41
87	1,918.56	1,771.26	1,476.65	1,329.33	1,032.93	2,437.72	2,250.89	1,875.44	1,688.61	1,313.17	2,617.36	2,416.16	2,013.76	1,812.56	1,410.18
88	2,091.01	1,931.13	1,609.57	1,447.90	1,126.34	2,658.68	2,453.89	2,044.30	1,839.52	1,431.74	2,852.69	2,633.53	2,195.21	1,976.04	1,535.93
89	2,279.63	2,105.39	1,753.29	1,579.04	1,226.94	2,897.60	2,674.84	2,229.34	2,006.59	1,561.07	3,109.57	2,870.66	2,392.81	2,153.89	1,674.25
90	2,486.22	2,294.00	1,911.37	1,720.95	1,338.32	3,158.07	2,915.57	2,428.73	2,186.23	1,699.39	3,389.81	3,129.34	2,608.37	2,347.90	1,825.15
91	2,708.97	2,500.60	2,083.83	1,875.44	1,458.68	3,441.91	3,177.84	2,647.90	2,383.82	1,853.89	3,695.20	3,411.37	2,841.91	2,558.08	1,988.62
92	2,953.29	2,725.15	2,270.65	2,044.30	1,589.82	3,752.68	3,463.46	2,886.82	2,597.59	2,020.95	4,027.54	3,718.55	3,098.79	2,788.01	2,170.05
93	3,219.16	2,971.25	2,475.44	2,227.53	1,733.52	4,090.40	3,774.24	3,145.50	2,831.13	2,202.39	4,390.41	4,052.68	3,377.24	3,039.52	2,364.07
94	3,508.37	3,238.91	2,698.19	2,428.73	1,888.02	4,456.87	4,115.56	3,429.33	3,086.22	2,400.00	4,785.61	4,417.35	3,680.83	3,312.57	2,576.04

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	417.46	378.08	315.07	283.56	220.55	622.25	574.99	472.59	425.33	330.81	827.03	764.02	637.99	574.99	448.97
25-29	407.23	378.15	312.70	283.61	218.16	610.85	567.21	472.68	421.77	334.51	821.73	756.28	632.66	567.21	443.58
30-34	413.03	379.18	318.24	284.39	223.44	616.17	568.77	473.98	426.58	331.78	819.29	758.36	629.70	568.77	440.12
35-39	407.56	376.21	313.50	282.15	219.45	614.47	564.31	470.26	426.36	332.31	815.12	752.41	627.01	564.31	438.91
40-44	403.84	375.00	311.53	282.69	219.23	605.76	559.61	467.31	421.16	328.85	807.68	744.23	623.08	559.61	438.46
45	393.00	360.24	300.20	272.91	212.87	584.03	540.37	447.57	403.91	311.12	780.54	720.49	600.41	540.37	420.29
46	385.54	358.76	294.50	267.73	208.83	572.94	530.11	444.44	396.25	310.57	776.42	717.53	599.72	540.82	417.66
47	384.59	352.97	295.02	263.41	205.47	568.98	521.57	437.26	395.13	305.56	779.71	716.49	600.58	537.37	421.46
48	378.28	352.37	290.19	264.28	202.10	559.65	518.19	430.10	388.64	300.55	777.29	715.11	595.92	538.92	419.74
49	374.52	344.15	288.47	258.11	202.44	546.59	506.10	420.07	379.58	293.54	769.27	708.55	592.13	531.41	415.01
50	366.85	342.06	282.57	252.83	198.29	540.35	495.74	416.42	371.80	292.49	763.43	708.91	589.92	530.44	411.46
51	370.19	340.98	282.52	253.30	199.71	540.69	501.71	418.91	375.07	292.26	764.74	706.30	589.39	530.94	414.03
52	367.09	338.49	281.27	252.67	195.47	543.49	500.57	419.54	376.62	295.57	762.77	700.81	586.39	529.17	409.99
53	367.07	339.20	278.79	250.92	195.15	543.63	501.82	418.18	376.37	292.73	752.73	696.96	580.80	520.40	408.89
54	364.81	337.44	282.73	250.81	196.08	542.66	501.62	419.54	378.48	291.85	752.41	693.13	579.13	519.85	405.85
55	360.97	334.23	280.76	249.56	196.08	543.69	503.58	418.91	374.34	294.12	748.69	690.75	574.89	516.95	401.08
56	375.83	349.61	288.42	262.20	201.02	572.48	528.78	441.37	397.68	310.27	769.13	707.96	589.96	533.15	415.16
57	385.11	355.48	296.23	266.61	207.36	592.47	545.91	457.04	410.50	321.63	778.67	719.42	596.70	537.45	418.96
58	397.09	364.34	302.94	274.28	212.87	609.97	564.94	470.78	421.65	331.59	785.99	724.59	605.87	544.46	425.75
59	401.70	370.19	307.18	275.67	216.61	626.18	574.99	480.47	433.21	334.75	787.65	728.58	606.49	547.42	425.33
60	406.61	372.40	311.61	281.20	216.61	638.41	589.01	490.21	440.81	342.01	790.41	729.62	608.01	547.21	425.61
61	434.51	401.08	334.23	300.81	233.96	675.90	623.91	519.92	467.93	363.94	828.16	761.32	635.05	571.91	445.65
62	458.47	422.37	353.79	317.69	249.09	707.58	653.42	545.12	490.97	382.67	855.59	790.61	657.03	592.05	458.47
63	480.38	445.31	371.68	333.12	259.47	736.36	680.25	568.04	511.94	396.22	880.11	813.50	676.74	610.12	473.36
64	505.29	467.49	388.42	350.60	271.55	769.97	711.53	594.66	532.79	415.92	910.89	842.15	701.22	632.48	491.55
65	526.72	483.39	403.37	363.38	283.36	796.76	733.41	613.40	550.06	430.05	933.44	860.09	716.75	646.74	503.38
66	571.73	526.49	439.29	394.07	306.86	855.97	791.36	658.94	594.33	461.90	991.64	914.11	762.29	684.78	532.96
67	612.78	565.89	472.09	425.20	331.40	912.92	841.01	700.32	631.54	490.85	1,044.23	966.06	803.49	722.20	562.75
68	653.62	604.97	504.66	452.97	352.65	966.74	890.74	744.82	668.82	522.89	1,100.50	1,015.38	845.14	760.02	592.82
69	690.05	637.20	531.49	478.64	372.92	1,010.13	933.78	778.15	698.86	546.18	1,142.27	1,054.18	878.00	789.90	613.72
70	719.53	662.87	552.39	498.58	388.10	1,050.97	968.82	807.35	728.03	566.56	1,181.28	1,087.79	906.49	815.84	634.54
71	807.44	744.28	620.69	557.52	433.93	1,156.24	1,065.62	889.85	799.21	623.44	1,293.57	1,194.70	996.95	895.34	697.59
72	888.45	819.29	683.64	614.47	478.81	1,252.89	1,154.46	962.94	867.18	672.99	1,399.19	1,292.79	1,077.32	968.26	755.45
73	956.10	881.96	733.69	662.11	513.84	1,331.89	1,227.09	1,022.57	920.31	715.80	1,485.29	1,370.24	1,142.72	1,027.68	800.16
74	1,020.13	943.57	785.47	706.43	550.82	1,407.93	1,301.72	1,084.35	975.68	758.30	1,570.95	1,449.92	1,207.86	1,086.83	844.76
75	1,071.99	989.16	825.88	743.05	577.40	1,467.18	1,355.95	1,128.78	1,015.19	790.38	1,635.19	1,507.41	1,256.57	1,131.15	880.31
76	1,172.12	1,081.60	902.85	812.33	631.31	1,586.21	1,464.02	1,219.64	1,097.44	853.06	1,751.39	1,617.89	1,348.61	1,212.85	943.58
77	1,258.78	1,161.61	967.29	872.29	677.96	1,688.44	1,558.89	1,297.64	1,168.09	908.99	1,852.53	1,710.04	1,425.03	1,282.52	997.51
78	1,343.15	1,239.51	1,032.24	930.67	723.39	1,786.73	1,649.93	1,374.24	1,237.45	961.76	1,952.56	1,801.24	1,502.76	1,351.45	1,052.96
79	1,404.00	1,295.68	1,079.09	970.79	756.15	1,856.90	1,713.14	1,427.62	1,285.84	1,000.31	2,020.34	1,864.77	1,553.64	1,398.09	1,086.96
80	1,451.36	1,339.43	1,115.56	1,003.63	781.64	1,910.27	1,762.89	1,468.15	1,322.64	1,027.88	2,068.84	1,910.27	1,591.27	1,432.70	1,113.70
81	1,494.61	1,379.64	1,149.69	1,034.73	804.79	1,967.06	1,816.17	1,514.37	1,361.67	1,059.87	2,132.33	1,968.85	1,640.11	1,476.65	1,147.90
82	1,607.78	1,483.83	1,235.92	1,111.97	865.86	2,114.36	1,952.69	1,627.54	1,464.06	1,138.91	2,292.21	2,116.16	1,764.07	1,586.22	1,234.13
83	1,735.33	1,602.39	1,334.73	1,201.79	934.13	2,285.03	2,108.98	1,756.88	1,580.84	1,230.54	2,475.44	2,285.03	1,904.19	1,713.77	1,332.93
84	1,882.63	1,738.92	1,447.90	1,304.19	1,013.17	2,479.04	2,288.62	1,905.99	1,715.57	1,334.73	2,685.62	2,479.04	2,065.86	1,859.28	1,446.11
85	2,053.29	1,895.21	1,579.04	1,420.96	1,104.78	2,701.79	2,493.41	2,078.44	1,870.06	1,455.09	2,928.14	2,703.59	2,252.69	2,026.34	1,577.23
86	2,236.52	2,065.86	1,720.95	1,548.50	1,205.38	2,944.30	2,717.96	2,265.27	2,038.92	1,586.22	3,192.20	2,946.09	2,455.69	2,209.58	1,719.16
87	2,437.72	2,250.89	1,875.44	1,688.61	1,313.17	3,210.17	2,962.27	2,468.26	2,222.15	1,728.14	3,479.63	3,211.97	2,676.63	2,408.98	1,873.65
88	2,658.68	2,453.89	2,044.30	1,839.52	1,431.74	3,499.40	3,229.94	2,691.02	2,421.55	1,884.43	3,792.21	3,499.40	2,917.36	2,624.55	2,042.51
89	2,897.60	2,674.84	2,229.34	2,006.59	1,561.07	3,813.77	3,520.95	2,933.52	2,640.71	2,053.29	4,133.52	3,815.56	3,179.63	2,861.67	2,225.74
90	3,158.07	2,915.57	2,428.73	2,186.23	1,699.39	4,156.87	3,837.12	3,197.60	2,877.83	2,238.31	4,505.37	4,158.67	3,465.27	3,118.56	2,425.14
91	3,441.91	3,177.84	2,647.90	2,383.82	1,853.89	4,530.53	4,182.02	3,485.02	3,136.51	2,439.51	4,911.36	4,532.33	3,777.83	3,398.80	2,644.31
92	3,752.68	3,463.46	2,886.82	2,597.59	2,020.95	4,938.31	4,559.27	3,799.39	3,418.55	2,660.47	5,353.28	4,940.11	4,117.36	3,705.98	2,881.43
93	4,090.40	3,774.24	3,145.50	2,831.13	2,202.39	5,383.82	4,968.85	4,140.71	3,727.53	2,899.39	5,834.72	5,385.62	4,487.42	4,038.32	3,141.91
94	4,456.87	4,115.56	3,429.33	3,086.22	2,400.00	5,867.06	5,416.15	4,514.36	4,061.67	3,159.87	6,359.26	5,870.64	4,891.61	4,402.98	3,423.94

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	448.97	409.57	346.57	307.18	244.17	685.26	637.99	527.73	472.59	370.19	929.43	858.54	716.77	645.88	504.09
25-29	443.58	407.23	341.78	305.43	239.98	683.56	632.66	523.58	472.68	363.59	923.54	850.83	712.66	639.93	501.76
30-34	446.89	413.03	345.33	304.70	243.75	683.88	629.70	528.14	473.98	372.40	920.86	853.16	710.96	636.48	501.05
35-39	445.18	407.56	338.59	307.23	238.26	683.44	627.01	526.70	470.26	369.94	921.71	846.46	708.53	639.56	495.34
40-44	438.46	403.84	334.62	305.77	236.53	675.00	623.08	519.22	467.31	363.46	911.54	842.31	698.07	628.85	490.38
45	420.29	393.00	327.49	294.75	229.25	649.54	600.41	502.17	447.57	349.33	878.79	813.28	676.82	605.87	474.88
46	417.66	385.54	321.28	289.16	224.90	642.56	594.37	497.99	444.44	348.05	878.17	813.91	674.68	610.44	471.21
47	416.20	379.31	316.10	284.48	221.27	642.73	590.04	495.22	442.54	347.71	879.80	816.59	679.61	611.12	474.14
48	409.37	378.28	316.10	285.01	222.82	637.38	590.74	492.28	440.46	347.19	886.11	818.74	678.83	611.47	476.74
49	404.89	369.46	308.72	278.35	217.63	627.56	582.02	485.86	435.24	339.09	880.62	814.82	678.18	607.32	475.73
50	396.59	366.85	307.35	272.66	213.17	624.63	575.06	480.86	431.29	337.11	877.46	813.01	674.20	609.75	470.95
51	399.42	370.19	306.87	277.64	214.32	623.49	574.78	482.23	433.51	336.10	871.92	808.58	672.20	604.01	472.49
52	405.22	371.85	309.88	281.27	219.30	619.76	572.09	476.74	429.07	333.72	867.66	800.92	667.44	600.69	467.20
53	404.24	371.72	311.32	278.79	218.38	617.98	566.87	473.94	427.48	329.90	854.95	789.90	655.15	590.10	460.00
54	405.85	373.93	314.65	282.73	218.89	615.62	570.01	474.25	424.09	332.89	848.18	784.33	652.09	588.25	456.01
55	409.99	374.34	311.95	280.76	218.36	610.53	565.97	472.39	423.37	329.78	837.81	775.43	646.19	579.35	454.56
56	428.27	393.30	327.76	297.16	231.62	646.78	598.71	498.19	450.12	349.61	860.91	795.35	664.25	594.33	463.23
57	440.12	406.27	338.55	304.70	236.99	677.11	622.09	520.52	469.75	363.94	871.77	804.06	672.87	605.16	469.75
58	450.31	413.47	343.87	311.12	241.53	700.03	646.80	536.28	483.06	376.62	880.15	814.65	679.56	609.97	474.88
59	456.84	421.40	350.51	315.07	244.17	716.77	661.63	551.36	496.22	385.95	886.11	815.22	681.32	610.44	476.54
60	463.62	429.40	357.21	319.20	250.81	733.41	676.41	566.21	509.21	395.21	889.22	820.82	684.01	615.62	478.81
61	490.21	453.08	378.80	337.95	263.68	772.46	713.03	594.19	534.77	415.93	928.42	857.87	713.03	642.48	497.64
62	512.64	472.92	393.49	353.79	274.36	808.66	743.68	620.93	559.57	433.21	960.28	888.08	740.07	664.25	519.85
63	532.98	494.41	410.26	368.17	287.52	838.04	774.92	645.18	578.57	452.33	988.81	915.18	760.90	687.27	532.98
64	560.29	515.60	429.67	388.42	302.48	873.08	807.78	670.28	604.97	470.91	1,027.76	948.71	790.59	711.53	553.41
65	576.73	530.06	443.38	400.04	310.03	896.77	830.10	690.08	620.06	483.39	1,050.12	970.11	806.76	726.74	563.40
66	629.87	581.41	484.50	436.06	339.16	969.02	894.73	746.14	671.86	523.27	1,120.84	1,036.85	862.42	778.44	604.02
67	678.43	628.41	522.12	468.96	365.79	1,031.73	953.56	794.11	715.95	556.50	1,188.04	1,097.38	912.92	822.25	637.79
68	729.62	671.86	559.37	504.66	392.17	1,097.46	1,012.34	845.14	760.02	592.82	1,255.55	1,158.26	963.71	869.45	674.90
69	769.35	710.62	593.16	531.49	414.03	1,148.14	1,060.05	883.86	795.77	619.58	1,306.70	1,206.87	1,004.26	904.41	701.81
70	804.51	745.02	620.39	558.06	433.42	1,195.43	1,101.96	917.82	827.18	643.04	1,354.08	1,249.26	1,039.64	937.65	728.03
71	906.32	837.67	697.59	626.18	488.87	1,315.54	1,213.92	1,010.68	909.06	708.57	1,485.82	1,370.47	1,142.52	1,027.16	799.21
72	1,000.18	923.04	768.76	691.62	537.33	1,425.79	1,314.07	1,095.94	986.88	766.10	1,606.68	1,481.66	1,234.26	1,111.91	864.51
73	1,076.25	994.45	828.28	746.48	580.31	1,515.96	1,398.36	1,165.73	1,048.13	815.49	1,705.14	1,574.76	1,311.44	1,181.06	917.75
74	1,153.51	1,064.60	886.75	797.83	619.98	1,605.53	1,482.03	1,235.03	1,111.52	864.51	1,803.14	1,664.82	1,385.70	1,247.37	970.73
75	1,211.61	1,119.31	932.37	840.08	653.12	1,673.05	1,542.90	1,287.33	1,157.18	901.60	1,876.57	1,732.21	1,443.51	1,299.16	1,010.46
76	1,348.61	1,246.78	1,038.61	934.53	726.35	1,835.11	1,694.83	1,411.98	1,271.68	988.84	2,038.76	1,882.63	1,568.10	1,411.98	1,097.44
77	1,468.21	1,355.94	1,129.23	1,016.96	790.24	1,977.77	1,824.47	1,520.03	1,368.89	1,064.45	2,178.57	2,010.16	1,675.49	1,507.07	1,172.42
78	1,583.60	1,461.30	1,218.78	1,096.49	853.99	2,114.23	1,952.56	1,627.13	1,463.38	1,140.02	2,315.29	2,137.03	1,780.51	1,602.25	1,245.74
79	1,669.83	1,541.83	1,283.87	1,155.88	897.92	2,215.27	2,043.96	1,703.30	1,533.96	1,193.29	2,412.18	2,225.12	1,854.93	1,669.83	1,297.67
80	1,738.64	1,604.32	1,337.55	1,203.24	936.48	2,294.56	2,117.33	1,764.76	1,587.53	1,234.96	2,486.71	2,294.56	1,912.13	1,721.85	1,339.43
81	1,791.02	1,654.48	1,377.84	1,239.51	964.67	2,364.07	2,180.83	1,817.96	1,636.53	1,271.85	2,561.67	2,364.07	1,970.66	1,773.05	1,379.64
82	1,925.75	1,778.43	1,482.03	1,332.93	1,038.31	2,540.11	2,344.31	1,954.48	1,758.68	1,368.86	2,753.88	2,541.90	2,117.96	1,905.99	1,482.03
83	2,080.23	1,920.35	1,600.60	1,440.71	1,120.96	2,743.10	2,532.93	2,110.77	1,898.80	1,478.44	2,973.05	2,744.90	2,286.82	2,058.67	1,600.60
84	2,256.28	2,083.83	1,735.33	1,562.87	1,214.37	2,976.64	2,748.50	2,290.41	2,060.48	1,604.19	3,226.33	2,978.43	2,482.63	2,232.93	1,737.12
85	2,459.27	2,270.65	1,891.61	1,702.99	1,323.95	3,244.30	2,994.61	2,496.99	2,247.30	1,747.90	3,517.35	3,246.10	2,705.38	2,434.13	1,893.41
86	2,682.03	2,475.44	2,062.27	1,855.68	1,444.31	3,537.12	3,265.86	2,721.54	2,448.50	1,905.99	3,833.52	3,538.91	2,947.90	2,653.28	2,064.07
87	2,922.74	2,698.19	2,249.09	2,022.75	1,573.65	3,855.07	3,558.67	2,965.86	2,669.46	2,076.64	4,178.43	3,856.88	3,213.76	2,892.21	2,249.09
88	3,185.03	2,940.71	2,450.29	2,205.98	1,715.57	4,201.78	3,878.43	3,231.73	2,910.17	2,261.66	4,553.89	4,203.58	3,502.98	3,152.69	2,452.08
89	3,472.44	3,204.78	2,671.25	2,403.59	1,870.06	4,580.83	4,228.74	3,522.75	3,170.64	2,466.46	4,963.46	4,582.62	3,819.15	3,436.52	2,673.05
90	3,785.02	3,494.00	2,911.96	2,620.95	2,038.92	4,992.21	4,609.57	3,840.71	3,456.28	2,689.22	5,410.77	4,994.00	4,162.27	3,745.50	2,913.77
91	4,126.34	3,808.37	3,174.25	2,856.27	2,222.15	5,443.10	5,022.74	4,185.62	3,767.06	2,929.93	5,897.59	5,444.90	4,537.71	4,083.23	3,176.04
92	4,496.39	4,151.49	3,459.87	3,113.16	2,421.55	5,931.72	5,475.44	4,562.86	4,106.58	3,194.00	6,429.33	5,933.51	4,945.49	4,451.48	3,461.66
93	4,902.39	4,525.14	3,770.65	3,393.40	2,638.91	6,465.25	5,967.66	4,974.24	4,476.64	3,481.43	7,007.76	6,468.84	5,391.00	4,852.08	3,774.24
94	5,342.50	4,931.12	4,110.17	3,698.79	2,877.83	7,047.29	6,506.58	5,421.54	4,879.03	3,795.80	7,638.30	7,050.88	5,876.03	5,288.61	4,113.76

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	519.85	480.47	393.83	354.45	275.67	787.65	732.51	606.49	543.49	425.33	1,063.33	984.57	819.16	740.40	574.99
25-29	509.03	472.68	392.69	356.32	276.33	785.38	727.20	603.57	545.40	421.77	1,061.71	974.44	814.46	734.47	567.21
30-34	514.60	473.98	392.72	352.09	277.61	785.44	724.51	602.63	541.68	419.80	1,063.06	975.03	812.53	731.27	568.77
35-39	507.88	470.26	395.02	351.13	275.89	783.77	721.06	601.93	539.23	420.10	1,053.38	971.87	808.85	733.61	564.31
40-44	507.70	467.31	386.54	351.92	271.15	773.07	715.39	594.23	536.54	415.38	1,044.23	963.46	801.93	721.15	559.61
45	485.79	453.04	376.62	338.42	262.00	747.79	687.75	573.12	518.54	403.91	1,009.78	927.91	775.08	698.66	540.37
46	481.92	444.44	369.47	331.99	257.02	733.58	680.04	562.23	508.69	396.25	1,001.32	921.00	771.08	690.75	540.82
47	474.14	437.26	363.51	326.64	252.88	721.76	669.07	553.17	500.49	389.85	995.71	916.68	763.90	690.15	537.37
48	471.56	435.28	362.74	326.46	253.91	709.92	658.11	549.28	492.28	383.46	989.75	912.02	761.74	684.01	533.74
49	460.55	425.12	354.27	318.84	248.00	693.36	642.75	536.47	480.79	374.52	976.77	900.87	749.04	673.12	526.35
50	456.08	416.42	347.02	312.31	242.91	679.17	629.58	525.48	470.95	366.85	961.74	892.32	743.60	669.25	520.52
51	457.87	418.91	350.71	316.62	243.55	686.81	633.23	530.94	477.35	370.19	959.59	886.53	740.40	667.33	516.33
52	457.67	419.54	352.79	314.65	247.90	691.27	638.82	533.94	481.50	371.85	953.48	881.96	734.17	657.90	514.87
53	455.35	418.18	348.49	315.96	246.27	692.32	641.21	534.34	478.59	376.37	943.23	868.89	724.85	650.50	506.46
54	456.01	419.54	351.13	314.65	246.24	702.25	647.54	538.09	483.37	378.48	939.38	866.41	720.49	647.54	506.17
55	454.56	418.91	347.60	311.95	245.10	704.13	646.19	539.23	485.75	378.80	926.95	855.63	713.03	641.73	499.13
56	480.71	441.37	367.09	332.13	257.84	742.92	686.10	572.48	515.68	402.05	961.42	891.49	742.92	668.63	520.04
57	499.37	461.27	385.11	347.02	270.84	770.21	710.96	592.47	533.22	414.73	986.04	909.86	757.51	681.34	528.99
58	515.81	474.88	397.09	356.16	278.38	794.19	732.78	609.97	548.56	425.75	1,002.96	925.18	769.62	695.93	540.37
59	527.73	488.35	405.64	366.26	283.56	811.29	748.27	626.18	563.17	437.14	1,012.14	933.36	779.78	701.01	547.42
60	539.62	497.81	414.21	372.40	288.81	828.41	767.62	638.41	573.82	448.40	1,022.22	946.22	786.62	706.82	551.01
61	568.20	527.35	438.21	393.65	308.24	872.72	805.88	672.18	601.63	471.64	1,073.26	987.85	824.45	742.74	575.62
62	595.67	548.74	458.47	411.56	321.29	906.13	837.54	696.75	628.15	487.36	1,111.91	1,025.26	855.59	768.95	599.27
63	617.13	568.04	473.36	427.78	333.12	936.22	866.09	722.32	648.69	504.92	1,146.60	1,058.95	883.62	795.96	617.13
64	642.79	594.66	494.97	443.42	347.18	976.21	900.58	749.34	673.72	525.92	1,192.75	1,099.95	917.78	824.96	642.79
65	660.07	610.08	506.72	456.72	353.38	1,000.11	923.44	770.09	693.41	540.06	1,220.14	1,126.80	936.78	843.42	656.74
66	723.54	665.39	555.58	500.67	387.61	1,082.07	1,001.32	833.35	749.37	584.65	1,298.48	1,198.35	1,001.32	901.19	700.93
67	778.48	719.08	600.27	537.74	418.95	1,159.91	1,069.25	891.04	803.49	625.29	1,372.50	1,266.20	1,056.74	950.44	740.96
68	832.98	769.13	641.45	577.62	449.93	1,234.26	1,140.02	951.55	854.26	665.78	1,444.03	1,334.59	1,112.67	1,000.18	778.25
69	880.93	813.39	678.31	610.77	475.71	1,297.91	1,198.06	998.39	898.55	698.86	1,503.46	1,388.93	1,156.95	1,039.49	810.46
70	920.66	849.84	708.20	637.38	495.74	1,354.08	1,249.26	1,039.64	937.65	728.03	1,555.19	1,433.39	1,195.43	1,076.46	835.67
71	1,032.65	953.01	793.72	714.08	554.77	1,494.06	1,378.70	1,148.01	1,035.40	804.70	1,697.29	1,565.47	1,304.55	1,175.47	914.56
72	1,133.18	1,045.40	872.49	784.72	611.82	1,622.64	1,497.62	1,247.57	1,122.55	872.49	1,827.45	1,686.47	1,407.17	1,266.19	984.22
73	1,216.86	1,124.83	935.65	843.62	654.45	1,730.70	1,595.20	1,329.33	1,196.41	930.54	1,935.20	1,784.38	1,487.83	1,339.56	1,040.46
74	1,301.72	1,200.44	1,000.37	901.58	701.49	1,835.25	1,694.45	1,410.40	1,269.61	988.02	2,040.26	1,884.66	1,568.48	1,412.87	1,099.17
75	1,365.42	1,261.30	1,050.69	946.57	735.95	1,914.44	1,767.71	1,471.91	1,325.19	1,029.40	2,117.94	1,957.03	1,630.46	1,467.18	1,140.61
76	1,488.90	1,373.51	1,144.97	1,031.82	801.02	2,068.18	1,909.79	1,590.73	1,432.34	1,113.28	2,269.56	2,095.33	1,744.60	1,570.37	1,221.90
77	1,619.35	1,494.12	1,245.82	1,120.60	872.29	2,230.39	2,059.81	1,716.52	1,543.79	1,202.64	2,424.71	2,239.02	1,865.49	1,679.80	1,306.27
78	1,741.13	1,608.47	1,339.01	1,206.36	936.90	2,377.47	2,195.06	1,828.19	1,645.78	1,278.91	2,561.95	2,365.04	1,969.13	1,772.22	1,378.39
79	1,819.47	1,679.67	1,400.06	1,260.24	980.63	2,461.42	2,272.38	1,894.31	1,703.30	1,325.22	2,626.82	2,425.97	2,020.34	1,819.47	1,413.84
80	1,861.76	1,718.12	1,432.70	1,289.06	1,003.63	2,518.42	2,324.41	1,936.38	1,744.23	1,356.22	2,688.18	2,481.11	2,068.84	1,861.76	1,447.62
81	1,918.56	1,771.26	1,476.65	1,327.54	1,032.93	2,595.80	2,394.60	1,995.81	1,796.40	1,397.59	2,770.06	2,556.28	2,130.54	1,918.56	1,491.02
82	2,062.27	1,904.19	1,586.22	1,428.14	1,110.18	2,789.81	2,574.24	2,146.70	1,931.13	1,503.59	2,978.43	2,748.50	2,290.41	2,062.27	1,604.19
83	2,227.53	2,056.88	1,713.77	1,541.31	1,200.00	3,012.56	2,780.84	2,317.35	2,085.63	1,622.14	3,215.55	2,969.45	2,473.64	2,225.74	1,731.73
84	2,416.16	2,231.14	1,859.28	1,672.45	1,302.39	3,269.45	3,017.96	2,514.96	2,263.47	1,760.48	3,488.62	3,220.95	2,683.82	2,416.16	1,879.03
85	2,633.53	2,432.33	2,026.34	1,823.34	1,419.15	3,562.26	3,289.21	2,741.31	2,466.46	1,918.56	3,802.99	3,510.18	2,926.34	2,633.53	2,047.89
86	2,870.66	2,649.69	2,207.78	1,988.62	1,544.91	3,883.82	3,585.61	2,987.42	2,689.22	2,091.01	4,146.09	3,826.34	3,188.61	2,870.66	2,232.93
87	3,129.34	2,888.61	2,407.17	2,166.46	1,685.02	4,234.12	3,907.18	3,256.88	2,929.93	2,279.63	4,519.75	4,171.25	3,476.04	3,129.34	2,434.13
88	3,411.37	3,149.09	2,624.55	2,362.26	1,837.72	4,614.96	4,259.27	3,549.69	3,194.00	2,484.42	4,925.74	4,546.70	3,788.61	3,409.58	2,651.49
89	3,718.55	3,432.93	2,859.88	2,574.24	2,001.19	5,029.93	4,641.90	3,869.46	3,481.43	2,708.97	5,369.44	4,956.27	4,129.93	3,716.76	2,890.41
90	4,052.68	3,741.90	3,118.56	2,805.98	2,182.62	5,482.62	5,060.47	4,216.16	3,795.80	2,951.49	5,852.68	5,401.78	4,501.78	4,050.89	3,150.89
91	4,417.35	4,077.83	3,398.80	3,059.27	2,378.44	5,974.83	5,516.75	4,596.99	4,137.11	3,217.36	6,379.02	5,888.60	4,905.98	4,415.55	3,434.72
92	4,816.16	4,444.30	3,704.18	3,334.12	2,592.21	6,513.75	6,012.57	5,010.16	4,508.98	3,506.57	6,953.87	6,418.55	5,347.89	4,814.36	3,743.70
93	5,249.09	4,844.90	4,038.32	3,634.13	2,827.54	7,099.38	6,553.28	5,461.06	4,914.96	3,822.74	7,579.02	6,995.19	5,829.32	5,247.29	4,081.43
94	5,721.55	5,281.42	4,401.19	3,961.07	3,080.82	7,738.90	7,142.49	5,953.27	5,356.87	4,167.65	8,261.66	7,625.73	6,353.88	5,719.74	4,447.89

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	551.36	511.98	425.33	378.08	299.31	858.54	795.53	661.63	598.61	464.71	1,134.23	1,047.58	874.30	787.65	614.37
25-29	545.40	501.76	421.77	378.15	298.16	858.10	785.38	654.48	589.03	458.14	1,127.16	1,039.89	865.37	778.11	603.57
30-34	548.45	507.83	419.80	379.18	291.15	853.16	792.22	656.79	589.08	460.43	1,130.77	1,042.75	866.69	778.67	609.39
35-39	545.50	501.62	420.10	376.21	294.70	852.74	783.77	658.36	589.39	463.99	1,122.35	1,034.58	865.28	777.49	608.20
40-44	542.31	496.15	415.38	375.00	288.46	842.31	778.84	646.15	582.69	450.00	1,113.46	1,026.92	853.84	767.30	599.99
45	518.54	480.33	398.46	360.24	278.38	813.28	753.24	627.71	562.21	442.12	1,075.28	987.95	824.21	742.33	578.58
46	514.04	471.21	396.25	353.40	278.45	797.84	738.94	615.78	551.53	433.73	1,060.22	979.91	819.27	733.58	572.94
47	505.75	468.88	389.85	352.97	273.95	784.98	727.02	605.86	542.63	426.73	1,053.66	974.63	811.31	732.30	568.98
48	502.65	461.19	383.46	347.19	269.46	777.29	715.11	595.92	538.92	419.74	1,046.75	969.02	808.38	725.47	564.83
49	490.92	450.43	379.58	339.09	268.23	759.15	698.42	582.02	526.35	409.95	1,032.45	951.47	794.58	713.61	556.72
50	480.86	446.17	371.80	332.14	262.74	743.60	684.12	570.09	515.57	401.55	1,021.22	941.91	783.26	708.91	550.28
51	482.23	443.26	370.19	336.10	258.16	755.01	696.56	579.65	521.19	404.30	1,013.17	935.24	779.36	701.42	545.55
52	481.50	443.37	371.85	333.72	262.20	758.01	700.81	581.62	524.41	405.22	1,005.91	929.64	772.31	696.04	538.72
53	478.59	441.41	367.07	329.90	255.56	762.02	701.62	585.45	525.05	408.89	989.70	915.35	762.02	687.67	534.34
54	478.81	442.33	369.36	332.89	259.93	766.10	706.82	588.25	528.97	410.40	984.98	907.45	756.98	679.45	528.97
55	476.84	436.73	365.43	329.78	254.02	770.97	708.57	592.71	534.77	414.45	971.51	900.21	748.69	672.93	525.87
56	502.57	463.23	384.57	345.23	270.95	812.84	751.66	624.92	563.75	437.01	1,018.23	939.58	782.24	703.59	546.26
57	520.52	478.21	402.03	359.71	283.53	842.15	778.67	647.49	584.00	452.81	1,045.28	964.87	804.06	723.66	562.85
58	536.28	495.34	413.47	372.52	290.66	867.87	802.37	667.28	601.77	466.68	1,068.47	986.59	822.84	740.96	577.22
59	547.42	508.03	421.40	378.08	295.37	886.11	819.16	681.32	614.37	476.54	1,083.02	1,000.31	834.91	752.21	582.87
60	558.62	516.81	429.40	387.61	300.20	908.22	836.02	699.21	627.01	490.21	1,102.02	1,014.63	847.41	763.82	592.82
61	597.90	549.63	460.50	412.22	323.09	946.99	872.72	727.89	657.33	508.78	1,154.97	1,065.83	887.58	798.45	620.18
62	628.15	577.62	483.75	433.21	339.34	978.33	902.51	754.50	678.70	527.07	1,198.55	1,108.29	924.18	830.31	646.20
63	655.71	606.62	504.92	452.33	354.15	1,009.86	929.21	774.92	697.78	543.50	1,241.28	1,143.10	953.76	859.08	666.22
64	687.47	635.90	529.35	477.80	371.24	1,044.96	962.46	804.34	721.84	563.72	1,289.00	1,189.33	989.95	893.72	694.34
65	710.09	656.74	546.73	493.39	383.38	1,066.78	983.44	820.10	740.08	573.40	1,320.15	1,220.14	1,016.78	913.44	713.42
66	778.44	717.07	597.57	539.42	419.91	1,159.60	1,069.15	891.49	801.06	623.40	1,408.31	1,298.48	1,082.07	975.47	759.07
67	837.88	775.36	644.05	581.51	450.21	1,241.20	1,147.40	956.69	859.77	669.06	1,485.06	1,372.50	1,144.27	1,028.59	800.36
68	899.86	829.94	690.09	623.21	483.37	1,325.46	1,222.11	1,018.42	918.10	714.41	1,565.64	1,444.03	1,203.87	1,085.30	842.10
69	948.47	875.05	731.17	657.76	510.94	1,394.80	1,286.15	1,071.79	966.09	751.73	1,629.71	1,503.46	1,253.85	1,127.59	878.00
70	991.48	917.82	764.85	688.37	535.40	1,453.22	1,342.74	1,118.95	1,005.64	784.68	1,682.68	1,555.19	1,294.59	1,164.27	906.49
71	1,109.55	1,024.42	854.13	769.00	598.72	1,606.65	1,483.06	1,235.88	1,112.31	865.13	1,837.36	1,694.54	1,411.67	1,271.59	988.72
72	1,218.30	1,125.20	939.00	843.24	657.03	1,747.66	1,614.66	1,345.99	1,210.32	941.67	1,976.42	1,824.80	1,518.89	1,367.27	1,064.02
73	1,308.89	1,209.18	1,007.22	907.53	705.57	1,866.19	1,720.47	1,434.15	1,291.00	1,004.68	2,088.60	1,927.54	1,607.99	1,446.94	1,124.83
74	1,398.05	1,291.84	1,076.94	968.26	753.36	1,980.98	1,827.84	1,524.02	1,370.88	1,067.06	2,200.82	2,032.86	1,694.45	1,524.02	1,185.63
75	1,467.18	1,355.95	1,128.78	1,015.19	790.38	2,068.25	1,909.70	1,590.24	1,431.69	1,112.21	2,285.95	2,108.47	1,758.24	1,583.13	1,230.54
76	1,599.78	1,477.59	1,230.96	1,108.76	862.12	2,233.36	2,063.65	1,719.70	1,547.74	1,203.80	2,448.32	2,258.25	1,882.63	1,694.83	1,316.93
77	1,740.26	1,606.40	1,338.67	1,204.79	937.06	2,409.60	2,223.90	1,852.53	1,666.85	1,297.64	2,614.72	2,413.91	2,012.32	1,811.52	1,407.76
78	1,871.71	1,728.69	1,440.58	1,295.48	1,009.45	2,568.16	2,369.17	1,975.35	1,776.37	1,382.54	2,760.94	2,549.51	2,124.59	1,911.10	1,488.24
79	1,955.36	1,805.70	1,504.42	1,354.76	1,053.49	2,658.33	2,453.54	2,043.96	1,841.14	1,431.57	2,833.58	2,615.01	2,179.83	1,961.26	1,526.07
80	2,001.67	1,846.84	1,539.03	1,386.07	1,078.26	2,719.90	2,510.96	2,093.08	1,882.29	1,464.41	2,898.98	2,676.98	2,229.26	2,007.27	1,561.42
81	2,062.27	1,904.19	1,586.22	1,428.14	1,110.18	2,802.39	2,586.81	2,155.68	1,940.12	1,508.97	2,987.42	2,757.48	2,297.60	2,067.66	1,607.78
82	2,216.75	2,046.10	1,704.79	1,534.13	1,192.81	3,012.56	2,780.84	2,317.35	2,085.63	1,622.14	3,211.97	2,964.06	2,470.05	2,223.95	1,729.93
83	2,394.60	2,209.58	1,841.31	1,658.08	1,289.82	3,253.29	3,003.59	2,502.39	2,252.69	1,751.49	3,468.85	3,201.19	2,667.66	2,401.79	1,868.25
84	2,597.59	2,398.20	1,997.60	1,798.20	1,397.59	3,529.93	3,258.67	2,716.16	2,444.91	1,900.59	3,763.46	3,474.24	2,894.01	2,604.78	2,026.34
85	2,831.13	2,613.77	2,177.24	1,959.88	1,523.35	3,847.90	3,551.48	2,960.48	2,664.06	2,073.05	4,101.18	3,786.81	3,154.48	2,840.11	2,207.78
86	3,086.22	2,849.10	2,373.04	2,135.92	1,661.67	4,194.60	3,871.25	3,226.33	2,902.99	2,258.08	4,471.24	4,126.34	3,438.31	3,095.21	2,407.17
87	3,362.87	3,104.18	2,586.81	2,328.13	1,810.77	4,571.84	4,219.75	3,517.35	3,165.26	2,462.86	4,873.64	4,498.20	3,749.09	3,373.64	2,624.55
88	3,666.46	3,384.42	2,820.35	2,538.32	1,974.25	4,983.22	4,600.59	3,833.52	3,450.88	2,683.82	5,311.96	4,902.39	4,086.82	3,677.24	2,861.67
89	3,997.00	3,689.82	3,073.65	2,766.45	2,152.09	5,432.32	5,013.76	4,178.43	3,759.87	2,924.54	5,789.81	5,344.30	4,453.29	4,007.77	3,116.76
90	4,356.28	4,020.35	3,350.29	3,016.16	2,346.10	5,920.94	5,464.66	4,553.89	4,099.39	3,188.61	6,310.76	5,825.73	4,853.88	4,368.85	3,397.00
91	4,747.89	4,383.22	3,652.08	3,287.42	2,556.28	6,454.48	5,956.88	4,965.25	4,467.65	3,476.04	6,878.43	6,350.29	5,292.20	4,762.26	3,704.18
92	5,175.44	4,776.63	3,980.83	3,583.82	2,786.22	7,034.72	6,493.99	5,410.77	4,870.05	3,786.81	7,498.19	6,921.53	5,768.25	5,191.60	4,038.32
93	5,640.70	5,207.77	4,340.11	3,905.38	3,037.72	7,667.05	7,077.82	5,897.59	5,308.37	4,128.14	8,173.63	7,544.89	6,287.41	5,658.67	4,401.19
94	6,149.09	5,676.64	4,729.92	4,257.47	3,310.77	8,356.86	7,715.55	6,429.33	5,786.21	4,499.99	8,908.35	8,223.92	6,853.27	6,167.05	4,798.19

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	614.37	567.11	472.59	425.33	330.81	953.06	882.17	732.51	661.63	511.98	1,260.24	1,165.73	968.82	874.30	677.39
25-29	610.85	559.94	465.41	421.77	327.24	945.36	872.64	727.20	654.48	509.03	1,250.77	1,156.24	959.90	865.37	669.02
30-34	609.39	561.99	467.20	419.80	325.02	947.95	880.23	731.27	656.79	514.60	1,252.65	1,157.85	961.50	866.69	670.33
35-39	608.20	558.04	463.99	420.10	326.05	946.79	871.56	727.33	652.09	507.88	1,247.76	1,153.71	959.33	865.28	670.91
40-44	599.99	553.85	461.54	415.38	323.07	934.61	865.38	721.15	646.15	507.70	1,234.61	1,142.30	951.92	853.84	669.23
45	578.58	534.92	442.12	398.46	311.12	900.62	835.12	693.20	622.25	485.79	1,189.92	1,097.12	917.00	824.21	644.09
46	567.59	524.75	439.08	396.25	305.21	888.87	819.27	680.04	615.78	476.56	1,178.03	1,087.00	904.94	813.91	631.85
47	563.71	516.29	432.00	389.85	300.30	874.54	806.05	674.35	605.86	474.14	1,169.56	1,080.00	900.88	811.31	632.20
48	554.47	513.01	424.92	383.46	295.37	860.20	792.84	663.29	595.92	466.37	1,160.75	1,072.66	896.47	803.20	627.01
49	541.53	501.04	420.07	374.52	293.54	840.13	774.33	647.81	582.02	455.49	1,143.79	1,057.76	880.62	794.58	617.44
50	535.40	495.74	411.46	371.80	287.52	822.92	763.43	634.54	570.09	446.17	1,135.24	1,046.01	872.49	783.26	609.75
51	535.81	496.85	414.03	370.19	292.26	832.94	769.62	642.97	579.65	448.14	1,125.20	1,042.40	867.04	779.36	608.87
52	533.94	491.04	409.99	371.85	286.04	839.06	777.09	648.36	581.62	452.90	1,115.56	1,029.76	858.12	772.31	600.69
53	529.70	487.88	408.89	367.07	288.09	845.66	780.61	650.50	585.45	455.35	1,101.21	1,017.57	845.66	762.02	590.10
54	528.97	487.93	405.85	364.81	282.73	852.74	784.33	656.66	588.25	460.58	1,094.42	1,007.78	839.06	756.98	588.25
55	525.87	485.75	405.54	365.43	285.21	855.63	788.79	655.11	592.71	459.01	1,078.46	998.25	828.91	748.69	579.35
56	555.00	515.68	428.27	384.57	301.54	900.24	830.31	694.85	624.92	485.08	1,127.48	1,040.08	869.65	782.24	607.44
57	575.54	533.22	444.35	397.80	313.17	935.25	863.31	719.42	647.49	503.60	1,159.55	1,070.68	892.94	804.06	626.32
58	593.59	548.56	458.50	413.47	319.31	966.12	888.33	740.96	667.28	519.91	1,187.18	1,097.12	912.90	822.84	638.62
59	606.49	563.17	468.65	421.40	326.88	984.57	909.74	760.08	681.32	531.66	1,205.11	1,110.59	925.49	834.91	649.82
60	623.21	573.82	478.81	429.40	334.40	1,007.02	931.02	775.21	695.41	543.41	1,223.63	1,128.63	938.63	847.41	657.41
61	661.04	609.04	508.78	456.79	356.52	1,050.98	969.28	809.59	727.89	568.20	1,281.24	1,184.68	987.85	887.58	690.75
62	696.75	642.60	534.29	483.75	375.44	1,086.64	1,003.61	837.54	750.90	584.84	1,332.12	1,231.04	1,025.26	920.58	718.40
63	729.34	673.24	561.03	504.92	392.72	1,118.56	1,034.40	859.08	774.92	603.11	1,378.03	1,269.33	1,058.95	953.76	739.86
64	763.10	704.66	587.78	529.35	412.48	1,158.38	1,069.02	890.27	800.90	622.17	1,429.93	1,319.95	1,099.95	989.95	769.97
65	790.09	730.08	606.74	546.73	423.38	1,183.46	1,093.45	910.10	820.10	636.73	1,466.83	1,353.49	1,126.80	1,016.78	790.09
66	862.42	797.83	665.39	597.57	465.13	1,285.57	1,185.43	988.40	891.49	691.23	1,563.35	1,443.84	1,201.59	1,082.07	839.82
67	931.68	859.77	715.95	644.05	500.22	1,378.75	1,272.45	1,059.86	953.56	740.96	1,650.76	1,522.58	1,269.33	1,141.15	887.90
68	997.14	921.14	766.10	690.09	535.05	1,471.39	1,358.91	1,130.91	1,018.42	790.41	1,738.92	1,605.15	1,337.63	1,203.87	936.34
69	1,054.18	971.95	810.46	728.23	566.73	1,547.50	1,427.11	1,189.25	1,071.79	833.94	1,808.84	1,667.89	1,391.86	1,250.92	974.90
70	1,101.96	1,016.97	847.00	762.02	592.05	1,614.69	1,490.05	1,240.76	1,116.12	869.67	1,869.65	1,725.17	1,436.22	1,294.59	1,005.64
71	1,233.14	1,137.03	947.52	854.13	664.64	1,785.17	1,647.85	1,373.21	1,235.88	961.24	2,037.85	1,881.30	1,568.21	1,411.67	1,098.57
72	1,353.97	1,250.22	1,040.08	936.34	728.86	1,941.84	1,792.88	1,492.29	1,343.32	1,045.40	2,194.54	2,024.30	1,686.47	1,518.89	1,181.06
73	1,454.60	1,342.12	1,117.15	1,007.22	782.27	2,070.70	1,912.20	1,592.65	1,434.15	1,114.60	2,318.67	2,139.72	1,784.38	1,605.43	1,250.09
74	1,553.67	1,432.64	1,195.50	1,074.47	837.34	2,198.34	2,030.38	1,691.99	1,521.56	1,185.63	2,445.35	2,255.16	1,879.71	1,691.99	1,316.54
75	1,628.09	1,505.04	1,254.20	1,128.78	877.94	2,295.42	2,117.94	1,765.35	1,590.24	1,235.27	2,536.80	2,342.75	1,952.29	1,755.88	1,367.79
76	1,776.28	1,638.25	1,366.72	1,228.69	957.16	2,480.00	2,289.93	1,907.53	1,717.44	1,335.04	2,717.59	2,507.16	2,090.81	1,880.37	1,464.02
77	1,932.43	1,783.44	1,485.49	1,336.51	1,040.70	2,675.17	2,467.90	2,057.65	1,852.53	1,440.15	2,904.04	2,679.49	2,232.54	2,010.16	1,563.22
78	2,076.92	1,917.31	1,598.11	1,438.50	1,119.30	2,850.06	2,630.34	2,192.99	1,973.28	1,535.93	3,065.63	2,829.33	2,358.81	2,122.52	1,652.00
79	2,169.98	2,004.58	1,669.83	1,502.45	1,169.67	2,951.73	2,723.31	2,270.41	2,043.96	1,589.09	3,144.71	2,904.47	2,420.07	2,177.86	1,693.46
80	2,221.80	2,050.18	1,708.79	1,537.17	1,195.78	3,020.24	2,787.05	2,322.54	2,091.22	1,626.71	3,217.98	2,971.74	2,475.52	2,227.40	1,733.04
81	2,288.62	2,112.57	1,760.48	1,584.43	1,232.34	3,111.37	2,872.45	2,392.81	2,153.89	1,674.25	3,316.15	3,061.07	2,550.89	2,295.80	1,785.62
82	2,459.27	2,270.65	1,891.61	1,702.99	1,323.95	3,344.90	3,088.02	2,572.45	2,315.56	1,799.99	3,565.86	3,291.01	2,743.10	2,468.26	1,920.35
83	2,656.88	2,452.08	2,044.30	1,839.52	1,431.74	3,612.57	3,334.12	2,779.04	2,500.60	1,945.50	3,849.69	3,553.28	2,962.27	2,665.86	2,073.05
84	2,883.23	2,660.47	2,216.75	1,995.81	1,552.09	3,919.75	3,617.95	3,014.36	2,712.57	2,110.77	4,176.64	3,856.88	3,213.76	2,892.21	2,249.09
85	3,141.91	2,901.18	2,416.16	2,175.45	1,692.21	4,271.84	3,943.10	3,285.62	2,956.87	2,299.40	4,553.89	4,203.58	3,502.98	3,152.69	2,452.08
86	3,423.94	3,161.67	2,635.33	2,371.25	1,844.90	4,656.28	4,298.79	3,582.03	3,222.75	2,507.77	4,963.46	4,580.83	3,817.36	3,436.52	2,673.05
87	3,732.92	3,445.50	2,872.45	2,585.02	2,010.17	5,074.84	4,685.01	3,903.59	3,513.76	2,732.32	5,410.77	4,994.00	4,162.27	3,745.50	2,913.77
88	4,068.85	3,756.28	3,129.34	2,816.76	2,189.81	5,532.92	5,107.17	4,255.68	3,829.93	2,978.43	5,897.59	5,443.10	4,535.92	4,083.23	3,176.04
89	4,435.32	4,094.01	3,411.37	3,070.05	2,387.42	6,030.52	5,565.26	4,638.31	4,174.84	3,246.10	6,427.52	5,933.51	4,943.70	4,449.68	3,459.87
90	4,834.12	4,462.26	3,718.55	3,346.70	2,602.99	6,573.03	6,066.45	5,055.07	4,550.28	3,538.91	7,005.97	6,467.05	5,389.21	4,850.29	3,772.45
91	5,268.84	4,864.65	4,052.68	3,648.49	2,836.52	7,164.05	6,612.56	5,511.36	4,959.87	3,858.68	7,636.50	7,049.09	5,874.23	5,286.81	4,111.96
92	5,743.10	5,301.18	4,419.16	3,977.23	3,093.41	7,808.97	7,208.96	6,007.17	5,405.37	4,205.38	8,324.52	7,683.21	6,402.37	5,762.86	4,482.02
93	6,260.47	5,779.03	4,816.16	4,334.72	3,371.84	8,511.35	7,857.47	6,547.88	5,892.20	4,584.41	9,073.63	8,374.83	6,979.03	6,282.03	4,886.21
94	6,824.53	6,299.98	5,249.09	4,724.54	3,673.64	9,278.41	8,563.45	7,137.11	6,423.93	4,995.80	9,889.20	9,129.32	7,607.77	6,846.09	5,326.33

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	653.75	606.49	504.09	456.84	354.45	1,023.95	945.19	787.65	708.89	551.36	1,346.89	1,244.49	1,039.71	937.31	724.64
25-29	654.48	603.57	501.76	450.87	349.05	1,018.08	938.09	778.11	705.39	545.40	1,338.05	1,236.23	1,032.62	930.82	719.93
30-34	650.02	602.63	501.05	453.67	352.09	1,015.66	941.18	785.44	704.19	548.45	1,340.67	1,239.10	1,029.20	927.63	717.73
35-39	645.83	601.93	501.62	451.44	351.13	1,015.77	934.25	777.49	702.25	545.50	1,335.55	1,235.21	1,028.30	921.71	721.06
40-44	640.38	594.23	496.15	444.23	346.16	1,003.85	923.08	773.07	692.30	542.31	1,321.15	1,217.30	1,015.38	917.31	709.62
45	616.78	567.67	474.88	425.75	332.96	966.12	889.70	742.33	671.37	518.54	1,271.78	1,178.99	982.49	884.25	687.75
46	610.44	562.23	465.85	423.02	326.64	947.77	878.17	728.23	658.63	508.69	1,263.69	1,167.31	969.19	872.81	680.04
47	600.58	553.17	463.62	416.20	326.64	932.49	864.00	716.49	648.00	500.49	1,253.85	1,159.03	964.09	869.27	674.35
48	595.92	549.28	456.01	409.37	321.28	922.38	849.84	709.92	637.38	497.47	1,243.66	1,150.39	958.66	860.20	673.65
49	582.02	536.47	445.36	404.89	313.78	900.87	830.01	693.36	622.50	485.86	1,224.77	1,133.66	941.34	850.25	657.93
50	570.09	530.44	441.20	396.59	307.35	882.41	813.01	679.17	609.75	475.91	1,214.55	1,120.37	931.98	837.80	654.37
51	574.78	530.94	443.26	394.55	311.75	891.40	823.20	686.81	618.62	482.23	1,208.01	1,115.47	925.49	832.94	647.85
52	572.09	529.17	438.60	395.69	305.12	901.04	829.52	691.27	624.52	486.27	1,191.84	1,101.26	920.11	824.76	643.59
53	566.87	525.05	436.77	394.95	306.67	901.41	831.72	692.32	622.62	483.23	1,175.56	1,087.27	906.06	813.13	636.56
54	565.45	524.41	437.77	392.17	305.53	912.02	839.06	702.25	629.29	492.48	1,167.38	1,080.75	898.34	807.14	629.29
55	565.97	521.41	432.28	392.17	303.04	913.57	842.27	704.13	632.81	494.67	1,154.22	1,065.09	886.83	797.71	619.45
56	594.33	550.64	458.86	410.79	323.38	965.79	891.49	742.92	668.63	520.04	1,206.14	1,114.37	926.45	834.69	646.78
57	617.85	571.31	473.98	427.42	330.09	998.73	922.56	770.21	694.03	537.45	1,239.95	1,146.85	956.41	859.08	668.64
58	638.62	589.49	491.25	442.12	343.87	1,031.62	953.84	794.19	716.41	556.74	1,269.05	1,170.81	978.39	880.15	683.65
59	649.82	602.55	500.16	448.97	350.51	1,055.45	972.76	811.29	728.58	567.11	1,287.81	1,189.35	992.44	893.98	693.13
60	665.01	615.62	513.01	459.81	361.01	1,075.42	995.63	828.41	744.82	581.41	1,307.23	1,208.42	1,007.02	904.41	706.82
61	709.32	653.62	545.91	490.21	382.51	1,125.26	1,036.13	865.30	779.87	605.34	1,374.07	1,266.37	1,054.69	950.72	739.03
62	743.68	689.53	574.00	516.24	400.72	1,162.44	1,072.19	895.30	805.05	628.15	1,425.98	1,314.07	1,097.46	985.56	768.95
63	778.43	718.82	599.60	539.99	420.77	1,195.70	1,104.53	922.20	827.52	645.18	1,472.70	1,360.50	1,132.58	1,020.37	792.46
64	818.09	756.21	629.04	567.16	439.98	1,240.88	1,144.63	955.58	859.33	670.28	1,529.62	1,412.75	1,179.02	1,058.71	824.96
65	846.76	780.09	650.07	586.74	456.72	1,266.81	1,170.13	973.44	876.76	680.08	1,570.18	1,446.83	1,206.80	1,086.79	843.42
66	923.80	852.74	710.62	639.56	497.43	1,376.01	1,269.41	1,059.46	952.87	742.92	1,673.17	1,543.97	1,285.57	1,156.36	901.19
67	997.33	919.17	765.97	690.94	537.74	1,475.67	1,363.13	1,134.90	1,022.34	794.11	1,766.44	1,628.87	1,356.88	1,222.44	950.44
68	1,067.06	984.98	820.82	738.74	574.58	1,574.76	1,453.15	1,209.95	1,088.34	848.18	1,860.51	1,717.64	1,431.87	1,288.99	1,003.22
69	1,127.59	1,039.49	866.24	781.09	607.84	1,656.14	1,526.94	1,274.41	1,145.21	892.67	1,935.11	1,785.34	1,488.77	1,339.01	1,042.42
70	1,178.44	1,087.79	906.49	815.84	634.54	1,725.17	1,594.86	1,328.58	1,195.43	929.16	1,999.94	1,846.98	1,538.20	1,385.24	1,076.46
71	1,318.29	1,216.67	1,013.44	914.56	708.57	1,908.76	1,763.21	1,469.34	1,321.03	1,029.91	2,180.66	2,013.13	1,678.06	1,510.53	1,175.47
72	1,447.07	1,338.01	1,114.57	1,002.84	779.39	2,077.50	1,917.90	1,598.70	1,439.09	1,119.89	2,346.17	2,167.95	1,806.18	1,625.29	1,263.52
73	1,554.30	1,436.71	1,196.41	1,076.25	838.51	2,216.42	2,045.14	1,705.14	1,533.85	1,193.85	2,482.28	2,290.55	1,909.64	1,717.91	1,337.00
74	1,662.34	1,533.90	1,277.02	1,151.04	894.16	2,351.48	2,171.18	1,808.08	1,627.77	1,264.67	2,615.79	2,413.24	2,013.09	1,810.56	1,410.40
75	1,744.05	1,609.16	1,341.76	1,206.87	939.47	2,456.34	2,267.02	1,888.41	1,701.45	1,322.82	2,714.27	2,506.03	2,087.18	1,878.94	1,460.07
76	1,900.74	1,753.65	1,461.76	1,314.67	1,022.77	2,654.23	2,450.58	2,041.02	1,837.38	1,427.82	2,907.67	2,683.65	2,235.62	2,011.61	1,565.84
77	2,066.29	1,908.68	1,589.13	1,431.51	1,111.96	2,860.85	2,640.63	2,200.16	1,982.08	1,539.46	3,107.00	2,867.33	2,390.17	2,150.50	1,673.33
78	2,222.02	2,052.04	1,710.04	1,538.00	1,198.06	3,049.05	2,814.82	2,346.38	2,110.08	1,641.64	3,281.19	3,028.32	2,524.63	2,271.76	1,768.07
79	2,321.61	2,144.38	1,786.00	1,606.81	1,250.40	3,158.49	2,914.32	2,427.94	2,185.74	1,699.37	3,365.26	3,107.30	2,589.41	2,329.49	1,813.57
80	2,376.64	2,193.82	1,828.19	1,645.36	1,279.74	3,231.03	2,982.93	2,484.84	2,236.73	1,738.64	3,443.71	3,178.80	2,649.00	2,384.10	1,854.30
81	2,448.50	2,259.87	1,882.63	1,695.80	1,318.55	3,328.73	3,071.85	2,559.87	2,304.78	1,792.81	3,547.89	3,276.64	2,730.53	2,457.48	1,911.37
82	2,631.72	2,428.73	2,024.54	1,821.55	1,417.36	3,578.44	3,303.58	2,752.09	2,477.24	1,925.75	3,815.56	3,520.95	2,935.32	2,640.71	2,055.08
83	2,841.91	2,624.55	2,186.23	1,967.06	1,530.53	3,864.06	3,567.66	2,973.05	2,674.84	2,082.02	4,120.95	3,802.99	3,168.85	2,852.69	2,218.56
84	3,084.43	2,847.30	2,373.04	2,135.92	1,661.67	4,192.80	3,871.25	3,226.33	2,902.99	2,258.08	4,469.45	4,126.34	3,438.31	3,095.21	2,407.17
85	3,361.06	3,102.38	2,585.02	2,326.34	1,808.98	4,570.05	4,219.75	3,515.56	3,163.47	2,461.07	4,871.84	4,498.20	3,747.30	3,373.64	2,622.75
86	3,664.66	3,382.62	2,818.55	2,536.52	1,972.45	4,981.43	4,598.80	3,831.72	3,449.09	2,682.03	5,311.96	4,902.39	4,085.02	3,677.24	2,859.88
87	3,993.41	3,686.21	3,071.85	2,764.66	2,150.30	5,430.53	5,011.96	4,176.64	3,759.87	2,924.54	5,789.81	5,344.30	4,453.29	4,007.77	3,116.76
88	4,352.69	4,018.55	3,348.49	3,014.36	2,344.31	5,919.14	5,462.87	4,553.89	4,097.59	3,188.61	6,310.76	5,823.94	4,853.88	4,368.85	3,397.00
89	4,744.30	4,379.63	3,650.29	3,285.62	2,554.49	6,450.89	5,955.07	4,963.46	4,465.86	3,474.24	6,878.43	6,348.48	5,290.40	4,762.26	3,704.18
90	5,171.85	4,774.83	3,979.03	3,580.23	2,786.22	7,032.91	6,492.20	5,408.97	4,868.26	3,786.81	7,496.39	6,919.74	5,766.46	5,189.80	4,036.52
91	5,637.11	5,204.18	4,336.51	3,903.59	3,035.91	7,665.25	7,076.03	5,895.79	5,306.58	4,126.34	8,171.84	7,543.10	6,285.61	5,656.87	4,399.39
92	6,145.49	5,673.04	4,726.34	4,253.88	3,308.98	8,355.07	7,711.96	6,427.52	5,784.41	4,499.99	8,906.56	8,222.13	6,851.48	6,167.05	4,796.39
93	6,698.79	6,183.22	5,152.08	4,636.52	3,607.17	9,107.76	8,407.17	7,005.97	6,305.38	4,904.18	9,709.56	8,962.25	7,467.64	6,722.14	5,227.54
94	7,300.58	6,740.10	5,615.55	5,055.07	3,930.53	9,926.92	9,163.45	7,636.50	6,873.03	5,346.09	10,582.61	9,768.84	8,141.29	7,325.72	5,698.19

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	732.51	677.39	567.11	504.09	393.83	1,142.10	1,055.45	882.17	795.53	614.37	1,512.29	1,394.14	1,165.73	1,047.58	819.16
25-29	727.20	669.02	559.94	501.76	392.69	1,134.43	1,047.16	872.64	785.38	610.85	1,498.03	1,388.94	1,156.24	1,039.89	807.19
30-34	731.27	670.33	561.99	507.83	392.72	1,137.53	1,049.51	873.47	785.44	609.39	1,503.17	1,388.06	1,157.85	1,042.75	812.53
35-39	727.33	670.91	558.04	501.62	388.75	1,134.90	1,047.11	871.56	783.77	608.20	1,498.57	1,379.42	1,153.71	1,034.58	808.85
40-44	721.15	663.46	553.85	496.15	386.54	1,119.23	1,038.46	865.38	778.84	605.76	1,482.69	1,367.31	1,136.53	1,026.92	796.16
45	693.20	638.62	529.45	480.33	371.17	1,080.75	998.87	835.12	747.79	584.03	1,430.08	1,315.45	1,097.12	987.95	769.62
46	680.04	626.49	524.75	471.21	369.47	1,060.22	979.91	819.27	733.58	572.94	1,413.64	1,306.54	1,087.00	979.91	760.36
47	674.35	621.66	516.29	463.62	363.51	1,048.40	964.09	806.05	721.76	563.71	1,406.63	1,296.00	1,080.00	974.63	758.64
48	663.29	611.47	513.01	461.19	357.55	1,031.20	948.29	792.84	715.11	554.47	1,393.94	1,285.12	1,072.66	963.84	751.38
49	652.87	602.26	501.04	450.43	349.21	1,007.14	931.22	774.33	698.42	541.53	1,376.60	1,270.31	1,057.76	951.47	738.91
50	639.51	589.92	490.78	441.20	342.06	986.52	912.15	758.48	684.12	530.44	1,358.32	1,254.21	1,046.01	941.91	733.69
51	642.97	594.26	491.98	443.26	345.84	998.56	920.62	769.62	691.69	540.69	1,349.27	1,246.98	1,037.52	935.24	725.78
52	638.82	591.16	491.04	443.37	343.25	1,005.91	929.64	777.09	696.04	543.49	1,339.63	1,234.75	1,029.76	924.87	719.87
53	636.56	585.45	487.88	441.41	343.84	1,008.28	933.94	775.96	701.62	543.63	1,319.60	1,217.38	1,012.93	915.35	710.92
54	633.86	583.70	487.93	437.77	342.01	1,021.46	939.38	784.33	706.82	547.21	1,308.75	1,208.42	1,007.78	907.45	706.82
55	632.81	583.79	485.75	436.73	338.69	1,024.99	944.77	788.79	708.57	552.61	1,292.38	1,194.33	993.79	895.75	695.21
56	668.63	616.18	511.30	463.23	358.34	1,079.41	996.38	830.31	747.28	581.22	1,350.35	1,249.85	1,040.08	935.20	729.81
57	689.80	639.02	533.22	478.21	372.40	1,121.45	1,036.81	863.31	774.44	605.16	1,388.06	1,282.27	1,070.68	960.64	749.05
58	712.31	659.10	548.56	495.34	384.82	1,154.43	1,068.47	888.33	802.37	622.25	1,424.62	1,314.08	1,093.03	986.59	765.53
59	728.58	673.45	559.23	504.09	389.89	1,181.48	1,090.90	909.74	819.16	637.99	1,445.34	1,331.14	1,110.59	1,000.31	775.84
60	744.82	687.82	573.82	516.81	402.81	1,204.63	1,113.42	927.22	836.02	649.82	1,466.83	1,352.83	1,128.63	1,014.63	790.41
61	794.74	731.60	609.04	549.63	427.07	1,258.95	1,162.40	969.28	872.72	679.61	1,537.48	1,418.64	1,180.96	1,065.83	828.16
62	833.93	768.95	642.60	577.62	451.26	1,303.24	1,202.15	999.99	902.51	700.35	1,595.66	1,472.91	1,227.42	1,104.69	859.20
63	873.11	806.48	669.73	603.11	469.87	1,339.46	1,237.77	1,030.90	929.21	722.32	1,648.03	1,521.80	1,269.33	1,143.10	887.13
64	914.34	845.59	704.66	632.48	494.97	1,388.69	1,282.13	1,069.02	962.46	749.34	1,715.23	1,581.18	1,319.95	1,185.89	924.65
65	946.77	873.43	726.74	656.74	510.05	1,420.16	1,310.14	1,090.12	983.44	763.42	1,756.86	1,620.18	1,350.15	1,216.80	946.77
66	1,033.63	956.10	794.60	717.07	555.58	1,540.75	1,421.23	1,185.43	1,065.92	830.13	1,873.44	1,728.09	1,440.62	1,295.25	1,007.78
67	1,116.14	1,028.59	856.64	772.23	600.27	1,650.76	1,525.70	1,269.33	1,144.27	887.90	1,975.91	1,825.83	1,522.58	1,369.38	1,066.11
68	1,194.75	1,103.55	921.14	826.90	644.49	1,763.24	1,626.43	1,355.87	1,219.07	948.49	2,082.44	1,921.32	1,602.11	1,440.99	1,121.79
69	1,262.66	1,165.76	971.95	875.05	681.26	1,852.88	1,711.94	1,424.16	1,283.22	998.39	2,167.08	1,999.70	1,667.89	1,500.51	1,168.69
70	1,320.08	1,218.10	1,016.97	914.99	711.04	1,934.79	1,784.66	1,487.21	1,339.91	1,042.47	2,240.74	2,067.94	1,722.33	1,549.53	1,206.77
71	1,477.57	1,364.98	1,137.03	1,021.67	796.46	2,136.72	1,974.68	1,645.11	1,480.32	1,150.75	2,441.57	2,254.81	1,878.55	1,691.80	1,315.54
72	1,622.64	1,497.62	1,247.57	1,122.55	872.49	2,324.89	2,146.67	1,790.22	1,609.33	1,252.89	2,628.14	2,425.97	2,021.65	1,819.47	1,415.15
73	1,740.93	1,607.99	1,339.56	1,206.63	938.21	2,479.72	2,290.55	1,909.64	1,717.91	1,337.00	2,778.83	2,564.09	2,137.16	1,924.99	1,495.50
74	1,859.95	1,716.69	1,430.16	1,286.90	1,000.37	2,633.08	2,430.53	2,025.44	1,822.90	1,417.81	2,929.48	2,704.71	2,252.69	2,027.92	1,575.90
75	1,952.29	1,803.20	1,502.68	1,351.23	1,053.06	2,749.77	2,539.16	2,115.58	1,904.97	1,481.38	3,040.84	2,806.57	2,338.01	2,103.74	1,637.56
76	2,127.01	1,964.09	1,635.99	1,473.06	1,144.97	2,973.29	2,744.75	2,285.41	2,056.86	1,599.78	3,256.14	3,004.97	2,504.89	2,253.72	1,753.65
77	2,314.60	2,137.54	1,781.29	1,602.07	1,247.97	3,204.16	2,958.01	2,465.73	2,219.59	1,725.15	3,478.37	3,212.80	2,677.33	2,409.60	1,874.13
78	2,489.40	2,296.63	1,915.24	1,722.48	1,341.09	3,415.92	3,152.69	2,626.21	2,365.04	1,838.55	3,675.02	3,391.06	2,827.26	2,543.30	1,979.50
79	2,601.22	2,400.37	2,000.64	1,799.79	1,400.06	3,536.57	3,264.82	2,719.38	2,447.64	1,904.15	3,768.92	3,479.46	2,900.53	2,609.10	2,030.18
80	2,662.07	2,456.85	2,046.45	1,843.11	1,432.70	3,619.06	3,339.24	2,783.31	2,505.36	1,947.58	3,857.85	3,561.23	2,966.14	2,669.52	2,076.29
81	2,741.31	2,531.13	2,108.98	1,898.80	1,476.65	3,727.53	3,441.91	2,867.05	2,581.43	2,006.59	3,973.64	3,668.26	3,057.47	2,752.09	2,139.52
82	2,947.90	2,721.54	2,267.06	2,040.72	1,586.22	4,007.77	3,698.79	3,082.63	2,775.44	2,157.48	4,271.84	3,943.10	3,285.62	2,956.87	2,299.40
83	3,183.23	2,938.92	2,448.50	2,204.18	1,713.77	4,327.53	3,995.20	3,328.73	2,996.40	2,329.94	4,614.96	4,259.27	3,549.69	3,194.00	2,484.42
84	3,454.49	3,188.61	2,656.88	2,391.01	1,859.28	4,695.79	4,334.72	3,612.57	3,251.49	2,529.33	5,006.57	4,620.35	3,851.49	3,465.27	2,696.40
85	3,765.25	3,476.04	2,895.80	2,606.58	2,026.34	5,119.75	4,724.54	3,937.72	3,544.31	2,755.68	5,457.47	5,037.12	4,198.19	3,777.83	2,938.92
86	4,102.98	3,788.61	3,156.28	2,841.91	2,209.58	5,579.63	5,150.29	4,291.60	3,862.27	3,003.59	5,947.89	5,489.81	4,575.44	4,117.36	3,202.98
87	4,473.04	4,129.93	3,440.11	3,097.00	2,408.98	6,082.62	5,613.76	4,677.84	4,210.77	3,274.85	6,483.21	5,983.82	4,986.81	4,489.21	3,490.41
88	4,875.43	4,499.99	3,750.89	3,375.44	2,626.34	6,628.72	6,118.55	5,099.98	4,589.81	3,569.45	7,067.04	6,522.74	5,435.91	4,891.61	3,804.78
89	5,313.75	4,905.98	4,088.61	3,679.04	2,861.67	7,225.14	6,670.04	5,558.07	5,002.99	3,891.01	7,702.97	7,110.16	5,924.54	5,333.52	4,147.89
90	5,793.40	5,347.89	4,456.87	4,009.57	3,120.35	7,875.42	7,270.05	6,059.27	5,452.09	4,241.31	8,396.39	7,749.68	6,458.06	5,813.16	4,521.55
91	6,314.35	5,829.32	4,857.48	4,370.64	3,400.59	8,585.01	7,923.93	6,603.57	5,944.29	4,622.15	9,150.87	8,448.47	7,040.10	6,335.91	4,927.53
92	6,882.02	6,353.88	5,294.00	4,764.05	3,705.98	9,357.45	8,637.10	7,198.18	6,477.83	5,038.91	9,975.42	9,208.36	7,672.43	6,905.37	5,371.24
93	7,501.77	6,925.13	5,770.05	5,193.41	4,038.32	10,199.97	9,414.95	7,846.69	7,061.66	5,493.39	10,873.62	10,036.50	8,364.05	7,526.92	5,854.47
94	8,177.22	7,548.48	6,291.00	5,660.46	4,402.98	11,117.93	10,262.85	8,552.68	7,697.59	5,987.41	11,850.87	10,940.09	9,116.74	8,204.17	6,382.61

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	84.21	77.73	64.77	58.30	45.34	131.70	123.07	101.48	90.68	71.25	179.21	164.09	138.18	123.07	97.16
25-29	100.12	92.97	76.28	69.13	52.44	157.32	145.40	121.57	109.65	85.82	212.15	195.47	164.47	147.79	114.42
30-34	136.03	126.95	105.79	93.70	75.57	214.61	196.48	163.22	148.12	114.86	290.19	266.01	223.68	199.50	157.19
35-39	175.19	160.89	135.87	121.57	96.54	271.74	250.29	210.96	189.51	146.59	368.28	339.68	282.46	253.86	196.66
40-44	210.56	190.70	158.91	143.02	111.24	325.77	301.93	250.29	226.45	174.81	440.99	405.22	337.68	305.91	238.37
45	223.85	203.13	169.97	153.38	120.22	344.08	319.20	265.31	240.44	186.55	468.45	431.13	360.66	323.36	252.88
46	225.73	209.00	175.57	158.85	121.22	351.13	321.87	271.71	242.44	192.28	480.71	443.09	367.85	330.22	259.16
47	230.86	214.07	176.29	159.50	121.73	352.57	327.40	272.83	243.44	193.08	486.90	449.11	373.57	335.79	260.23
48	236.99	215.83	181.97	165.05	126.95	359.71	330.09	275.07	249.68	194.66	495.14	457.04	380.87	342.78	266.61
49	239.90	222.76	184.21	167.07	128.52	364.11	338.42	282.73	252.74	197.05	509.76	471.21	389.82	351.26	274.16
50	246.13	228.86	190.00	172.73	133.86	371.37	341.14	285.01	254.77	198.64	518.19	479.32	397.28	358.41	276.37
51	251.46	229.79	195.11	173.43	138.73	377.20	346.84	290.48	260.13	203.77	533.27	489.91	407.54	368.52	286.14
52	257.84	235.99	196.66	179.17	139.85	384.57	353.98	297.16	266.58	209.77	546.26	502.57	419.54	375.83	292.80
53	259.87	242.25	202.62	180.59	140.94	392.02	361.18	303.93	273.09	211.43	559.39	519.75	431.65	387.61	303.93
54	265.31	243.20	203.41	185.72	141.51	397.98	367.02	309.54	278.58	216.68	574.85	530.63	442.19	397.98	309.54
55	271.84	249.56	209.46	187.17	147.06	409.99	374.34	311.95	280.76	218.36	588.25	543.69	454.56	405.54	316.41

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	114.43	103.64	86.37	77.73	60.46	170.58	157.61	129.55	116.59	90.68	226.71	209.43	174.89	157.61	123.07
25-29	133.48	123.95	102.50	92.97	71.52	200.23	185.93	154.94	138.25	109.65	269.35	247.90	207.38	185.93	145.40
30-34	184.39	169.28	142.07	126.95	99.76	275.07	253.91	211.59	190.43	148.12	365.76	338.55	281.12	253.91	196.48
35-39	232.41	214.53	178.77	160.89	125.14	350.40	321.80	268.16	243.14	189.51	464.82	429.07	357.55	321.80	250.29
40-44	278.10	258.23	214.53	194.66	150.97	417.14	385.36	321.80	290.01	226.45	556.19	512.49	429.07	385.36	301.93
45	298.48	273.61	228.00	207.28	161.67	443.57	410.40	339.93	306.76	236.29	592.82	547.21	456.01	410.40	319.20
46	300.97	280.07	229.91	209.00	163.02	447.27	413.83	346.95	309.32	242.44	606.11	560.13	468.17	422.19	326.05
47	306.40	281.22	235.05	209.86	163.69	453.32	415.55	348.38	314.80	243.44	621.22	570.84	478.51	428.13	335.79
48	308.93	287.76	236.99	215.83	165.05	457.04	423.19	351.25	317.40	245.45	634.78	584.00	486.67	440.12	342.78
49	316.99	291.30	244.17	218.47	171.35	462.64	428.37	355.54	321.28	248.45	651.13	599.72	501.20	449.80	351.26
50	319.55	297.95	246.13	220.23	172.73	470.69	431.83	362.74	323.86	254.77	665.01	617.51	513.87	462.05	358.41
51	329.50	303.48	251.46	225.45	177.75	481.25	446.56	372.86	333.84	260.13	680.68	628.66	524.61	472.57	368.52
52	336.49	310.27	257.84	231.62	179.17	498.19	458.86	384.57	345.23	270.95	699.21	642.40	537.53	485.08	375.83
53	347.97	321.53	264.28	237.85	185.00	515.34	475.71	396.41	356.78	277.49	713.55	660.69	550.58	493.31	387.61
54	353.75	327.22	274.16	243.20	190.14	526.21	486.41	406.81	367.02	283.00	729.62	672.12	561.58	504.09	393.55
55	360.97	334.23	280.76	249.56	196.08	543.69	503.58	418.91	374.34	294.12	748.69	690.75	574.89	516.95	401.08

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	123.07	112.28	95.00	84.21	66.94	187.85	174.89	144.67	129.55	101.48	254.77	235.34	196.48	177.04	138.18
25-29	145.40	133.48	112.03	100.12	78.67	224.07	207.38	171.62	154.94	119.18	302.73	278.89	233.60	209.77	164.47
30-34	199.50	184.39	154.16	136.03	108.82	305.31	281.12	235.77	211.59	166.25	411.10	380.87	317.40	284.14	223.68
35-39	253.86	232.41	193.08	175.19	135.87	389.73	357.55	300.35	268.16	210.96	525.60	482.70	404.03	364.70	282.46
40-44	301.93	278.10	230.43	210.56	162.89	464.82	429.07	357.55	321.80	250.29	627.71	580.03	480.71	433.03	337.68
45	319.20	298.48	248.73	223.85	174.11	493.31	456.01	381.39	339.93	265.31	667.44	617.68	514.04	460.16	360.66
46	326.05	300.97	250.81	225.73	175.57	501.62	463.99	388.75	346.95	271.71	685.54	635.37	526.70	476.54	367.85
47	331.59	302.21	251.84	226.65	176.29	512.07	470.11	394.55	352.57	277.03	700.95	650.59	541.46	486.90	377.76
48	334.32	308.93	258.15	232.76	181.97	520.52	482.44	402.03	359.71	283.53	723.66	668.64	554.39	499.37	389.34
49	342.70	312.71	261.31	235.61	184.21	531.18	492.63	411.23	368.40	287.01	745.37	689.68	574.02	514.04	402.66
50	345.46	319.55	267.73	237.50	185.68	544.10	500.92	418.87	375.68	293.64	764.33	708.20	587.29	531.14	410.23
51	355.52	329.50	273.14	247.13	190.77	554.95	511.59	429.22	385.86	299.16	776.06	719.70	598.31	537.61	420.55
52	371.45	340.87	284.06	257.84	201.02	568.11	524.41	437.01	393.30	305.91	795.35	734.17	611.82	550.64	428.27
53	383.21	352.37	295.12	264.28	207.02	585.81	537.37	449.27	405.22	312.72	810.46	748.78	621.05	559.39	436.06
54	393.55	362.60	305.12	274.16	212.26	596.95	552.74	459.88	411.23	322.81	822.48	760.57	632.33	570.43	442.19
55	409.99	374.34	311.95	280.76	218.36	610.53	565.97	472.39	423.37	329.78	837.81	775.43	646.19	579.35	454.56

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	142.50	131.70	107.95	97.16	75.57	215.91	200.80	166.25	148.98	116.59	291.49	269.89	224.55	202.95	157.61
25-29	166.85	154.94	128.72	116.80	90.58	257.44	238.37	197.85	178.77	138.25	348.02	319.42	266.97	240.75	185.93
30-34	229.73	211.59	175.32	157.19	123.94	350.64	323.44	269.03	241.82	187.41	474.58	435.28	362.74	326.46	253.91
35-39	289.61	268.16	225.26	200.23	157.32	446.94	411.18	343.25	307.50	239.56	600.69	554.21	461.25	418.34	321.80
40-44	349.61	321.80	266.18	242.35	186.72	532.36	492.63	409.20	369.47	286.04	719.08	663.46	552.22	496.59	385.36
45	368.95	344.08	286.04	257.02	198.99	567.94	522.34	435.28	393.83	306.76	766.93	704.74	588.66	530.63	410.40
46	376.21	346.95	288.42	259.16	200.65	572.68	530.87	438.91	397.11	309.32	781.68	718.98	601.93	539.23	422.19
47	377.76	348.38	289.61	260.23	201.48	575.03	533.07	440.72	398.75	310.61	793.30	730.34	608.62	549.86	428.13
48	385.11	355.48	296.23	266.61	207.36	579.77	537.45	448.58	402.03	313.17	808.30	744.82	622.09	558.62	435.88
49	389.82	359.83	299.86	269.88	209.90	586.87	544.04	454.08	406.95	316.99	826.77	762.51	633.99	569.73	445.51
50	397.28	362.74	302.28	272.04	211.59	591.60	548.41	457.74	410.23	319.55	837.75	777.29	647.74	582.96	453.41
51	407.54	372.86	312.16	281.81	216.77	611.31	563.63	472.57	424.88	329.50	854.11	789.07	659.00	593.97	459.57
52	419.54	384.57	323.38	288.42	227.24	633.67	585.60	489.44	441.37	340.87	874.02	808.46	672.99	603.07	471.97
53	431.65	396.41	330.34	299.52	233.44	656.30	607.84	506.53	453.68	356.78	894.14	823.67	687.12	616.65	480.11
54	442.19	406.81	340.48	305.12	238.78	680.98	627.91	521.78	468.72	367.02	910.91	840.17	698.66	627.91	490.84
55	454.56	418.91	347.60	311.95	245.10	704.13	646.19	539.23	485.75	378.80	926.95	855.63	713.03	641.73	499.13

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	151.13	140.34	116.59	103.64	82.04	235.34	218.07	181.37	164.09	127.39	310.92	287.16	239.67	215.91	168.41
25-29	178.77	164.47	138.25	123.95	97.73	281.27	257.44	214.53	193.08	150.17	369.47	340.87	283.65	255.05	197.85
30-34	244.85	226.71	187.41	169.28	129.98	380.87	353.67	293.21	262.98	205.55	504.80	465.50	386.92	347.62	272.04
35-39	311.08	286.04	239.56	214.53	168.04	486.27	446.94	375.43	336.10	264.59	640.02	589.96	493.42	443.37	346.83
40-44	373.45	341.66	286.04	258.23	198.64	580.03	536.32	444.95	401.26	309.88	766.75	707.17	587.98	528.38	413.18
45	393.83	364.81	302.63	273.61	211.43	617.68	572.09	476.74	426.99	335.79	816.67	750.35	625.98	563.80	439.43
46	401.28	367.85	309.32	275.89	217.36	622.84	576.85	480.71	430.56	338.59	827.66	764.96	639.56	572.68	447.27
47	402.95	373.57	310.61	281.22	218.26	625.41	579.24	482.70	432.32	339.99	839.47	776.51	646.39	583.43	453.32
48	410.50	376.63	313.17	283.53	220.06	634.78	584.00	486.67	440.12	342.78	854.84	791.36	660.18	592.47	461.27
49	415.52	381.25	321.28	287.01	227.04	642.56	591.16	492.63	445.51	346.99	873.88	805.34	672.54	604.01	471.21
50	418.87	388.64	323.86	289.32	228.86	647.74	595.92	496.59	449.10	349.77	889.56	820.47	682.29	617.51	479.32
51	429.22	394.54	329.50	299.16	229.79	672.00	619.98	515.93	463.91	359.86	901.79	832.43	693.68	624.32	485.57
52	441.37	406.41	340.87	305.91	240.35	694.85	642.40	533.15	480.71	371.45	922.09	852.17	707.96	638.03	493.82
53	453.68	418.44	347.97	312.72	242.25	722.36	665.09	554.99	497.72	387.61	938.18	867.71	722.36	651.89	506.53
54	464.30	428.92	358.17	322.81	252.05	742.88	685.39	570.43	512.94	397.98	955.14	879.96	734.04	658.87	512.94
55	476.84	436.73	365.43	329.78	254.02	770.97	708.57	592.71	534.77	414.45	971.51	900.21	748.69	672.93	525.87

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	168.41	155.46	129.55	116.59	90.68	261.25	241.82	200.80	181.37	140.34	345.46	319.55	265.58	239.67	185.68
25-29	200.23	183.55	152.55	138.25	107.27	309.88	286.04	238.37	214.53	166.85	409.99	379.00	314.65	283.65	219.30
30-34	272.04	250.89	208.58	187.41	145.09	423.19	392.96	326.46	293.21	229.73	559.22	516.89	429.23	386.92	299.25
35-39	346.83	318.23	264.59	239.56	185.93	539.91	497.00	414.76	371.85	289.61	711.53	657.90	547.06	493.42	382.58
40-44	413.18	381.39	317.83	286.04	222.47	643.59	595.92	496.59	444.95	349.61	850.18	786.62	655.51	587.98	460.84
45	439.43	406.27	335.79	302.63	236.29	684.01	634.27	526.48	472.59	368.95	903.73	833.26	696.45	625.98	489.18
46	443.09	409.65	342.77	309.32	238.26	693.90	639.56	530.87	480.71	372.03	919.63	848.56	706.43	635.37	493.25
47	449.11	411.34	344.19	310.61	239.25	696.76	642.20	537.26	482.70	377.76	931.81	860.45	717.74	646.39	503.68
48	452.81	418.96	347.02	313.17	241.22	702.49	647.49	541.68	486.67	380.87	947.95	876.00	732.13	655.95	512.06
49	458.35	424.09	355.54	316.99	248.45	711.10	655.41	548.32	492.63	385.54	968.12	895.30	745.37	672.54	522.61
50	466.37	431.83	358.41	323.86	250.46	716.83	665.01	552.74	496.59	388.64	988.88	911.15	760.02	682.29	531.14
51	476.91	442.23	368.52	329.50	260.13	741.38	685.02	572.29	515.93	398.87	1,001.51	927.81	771.73	693.68	541.95
52	489.44	450.12	375.83	340.87	262.20	769.13	712.32	594.33	533.15	415.16	1,022.61	943.94	786.62	707.96	550.64
53	502.13	462.49	387.61	347.97	273.09	801.65	739.98	616.65	554.99	431.65	1,043.90	964.62	801.65	722.36	559.39
54	512.94	473.15	393.55	353.75	274.16	826.90	760.57	636.76	570.43	446.61	1,061.26	977.24	813.63	734.04	570.43
55	525.87	485.75	405.54	365.43	285.21	855.63	788.79	655.11	592.71	459.01	1,078.46	998.25	828.91	748.69	579.35

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	179.21	166.25	138.18	125.22	97.16	280.68	259.10	215.91	194.32	151.13	369.22	341.14	285.01	256.94	198.64
25-29	214.53	197.85	164.47	147.79	114.42	333.72	307.50	255.05	231.22	178.77	438.60	405.22	338.49	305.12	235.99
30-34	290.19	269.03	223.68	202.52	157.19	453.41	420.16	350.64	314.37	244.85	598.51	553.17	459.46	414.13	320.41
35-39	368.28	343.25	286.04	257.44	200.23	579.24	532.75	443.37	400.45	311.08	761.58	704.38	586.39	525.60	411.18
40-44	440.99	409.20	341.66	305.91	238.37	691.27	635.65	532.36	476.74	373.45	909.77	838.27	699.21	631.67	488.65
45	468.45	431.13	360.66	323.36	252.88	733.76	675.73	563.80	509.90	393.83	965.91	895.44	746.20	671.58	522.34
46	476.54	438.91	363.67	330.22	254.99	739.88	685.54	568.49	514.15	397.11	986.49	911.26	756.60	681.35	530.87
47	478.51	440.72	369.36	331.59	260.23	742.93	688.37	570.84	516.28	398.75	998.97	923.41	768.12	692.57	537.26
48	486.67	448.58	372.40	334.32	262.38	753.28	694.03	579.77	520.52	406.27	1,015.66	939.48	782.90	702.49	550.14
49	492.63	454.08	376.97	342.70	265.59	762.51	702.53	586.87	526.90	411.23	1,036.67	959.55	796.77	719.67	556.89
50	496.59	462.05	384.32	345.46	267.73	768.65	708.20	591.60	531.14	414.55	1,057.97	975.93	811.84	729.78	570.01
51	511.59	472.57	394.54	351.18	277.48	793.41	732.71	611.31	550.61	429.22	1,075.22	992.84	823.75	741.38	576.63
52	524.41	485.08	402.05	362.72	279.69	825.95	760.39	633.67	572.48	445.75	1,092.52	1,009.49	843.42	756.03	589.96
53	537.37	497.72	414.03	374.40	290.71	854.50	788.43	656.30	590.22	458.09	1,114.37	1,030.68	858.90	770.81	603.43
54	548.32	508.53	424.50	380.29	296.27	884.38	813.63	680.98	610.22	477.57	1,132.00	1,048.00	871.11	782.67	610.22
55	565.97	521.41	432.28	392.17	303.04	913.57	842.27	704.13	632.81	494.67	1,154.22	1,065.09	886.83	797.71	619.45

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	200.80	185.68	155.46	138.18	107.95	313.07	289.32	241.82	218.07	168.41	414.55	382.16	319.55	287.16	224.55
25-29	238.37	219.30	183.55	164.47	128.72	371.85	343.25	286.04	257.44	200.23	491.04	455.29	379.00	340.87	264.59
30-34	326.46	299.25	250.89	226.71	175.32	507.83	468.53	389.94	350.64	272.04	671.05	619.68	516.89	465.50	362.74
35-39	414.76	382.58	318.23	286.04	221.68	647.17	597.11	497.00	446.94	346.83	854.55	786.62	657.90	589.96	461.25
40-44	496.59	456.87	381.39	341.66	266.18	770.73	715.11	595.92	536.32	417.14	1,021.01	941.56	782.65	707.17	548.25
45	526.48	485.03	402.12	364.81	281.90	820.82	758.64	634.27	567.94	443.57	1,086.13	999.08	833.26	750.35	584.53
46	530.87	489.07	409.65	367.85	288.42	827.66	764.96	639.56	572.68	447.27	1,103.55	1,019.94	848.56	764.96	593.58
47	537.26	495.28	411.34	369.36	289.61	835.28	768.12	642.20	575.03	449.11	1,120.69	1,032.56	860.45	776.51	604.42
48	541.68	499.37	418.96	376.63	292.00	842.15	774.44	647.49	584.00	452.81	1,138.38	1,049.51	876.00	787.13	613.62
49	552.61	509.76	424.09	381.25	295.57	852.46	788.20	655.41	591.16	458.35	1,165.17	1,075.22	895.30	805.34	625.42
50	557.05	513.87	427.50	384.32	297.95	859.33	794.56	660.69	595.92	462.05	1,183.21	1,092.52	911.15	820.47	639.10
51	572.29	528.93	437.89	394.54	307.82	888.79	819.41	685.02	615.65	481.25	1,200.95	1,109.90	923.47	832.43	646.00
52	585.60	541.89	450.12	406.41	314.65	922.09	852.17	712.32	638.03	498.19	1,228.00	1,131.86	943.94	847.80	659.89
53	603.43	554.99	462.49	418.44	325.94	955.80	885.33	735.58	665.09	515.34	1,250.92	1,154.02	960.21	867.71	673.91
54	614.64	566.01	473.15	424.50	331.64	990.51	910.91	760.57	685.39	530.63	1,269.09	1,171.81	977.24	879.96	685.39
55	632.81	583.79	485.75	436.73	338.69	1,024.99	944.77	788.79	708.57	552.61	1,292.38	1,194.33	993.79	895.75	695.21

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	57.00	53.55	44.91	39.73	31.09	89.82	82.91	69.09	62.18	48.36	122.64	112.28	93.27	82.91	65.64
25-29	62.18	57.00	46.64	43.18	32.82	96.73	89.82	74.27	67.37	51.82	131.28	120.91	101.91	91.55	70.82
30-34	65.64	62.18	51.82	44.91	36.27	103.64	95.00	79.46	72.55	55.27	141.64	129.55	108.82	96.73	76.00
35-39	72.55	65.64	55.27	50.09	38.00	112.28	103.64	86.37	77.73	60.46	152.00	139.91	115.73	103.64	81.18
40-44	77.73	70.82	58.73	53.55	41.46	120.91	112.28	93.27	82.91	65.64	162.37	150.28	124.37	112.28	86.37
45	79.46	72.55	60.46	53.55	43.18	122.64	112.28	93.27	84.64	65.64	165.82	152.00	127.82	114.00	89.82
46	79.46	74.27	62.18	55.27	43.18	122.64	112.28	95.00	84.64	67.37	169.28	155.46	129.55	115.73	91.55
47	81.18	74.27	62.18	55.27	43.18	122.64	114.00	95.00	84.64	67.37	171.00	157.19	131.28	117.46	91.55
48	82.91	74.27	63.91	57.00	44.91	124.37	114.00	95.00	86.37	67.37	171.00	158.91	133.00	119.18	93.27
49	82.91	76.00	63.91	57.00	44.91	124.37	115.73	96.73	86.37	67.37	174.46	162.37	133.00	120.91	93.27
50	82.91	77.73	63.91	58.73	44.91	126.09	115.73	96.73	86.37	67.37	176.19	162.37	134.73	122.64	95.00
51	84.64	77.73	65.64	58.73	46.64	127.82	117.46	98.46	88.09	69.09	181.37	165.82	138.18	124.37	96.73
52	86.37	79.46	65.64	60.46	46.64	129.55	119.18	100.18	89.82	70.82	183.09	169.28	141.64	126.09	98.46
53	86.37	81.18	67.37	60.46	46.64	131.28	120.91	101.91	91.55	70.82	186.55	172.73	143.37	129.55	100.18
54	88.09	81.18	67.37	62.18	46.64	133.00	122.64	103.64	93.27	72.55	191.73	176.19	146.82	133.00	103.64
55	89.82	82.91	69.09	62.18	48.36	134.73	122.64	103.64	93.27	72.55	193.46	179.64	150.28	133.00	105.37
56	96.73	89.82	74.27	67.37	51.82	146.82	134.73	112.28	101.91	79.46	200.37	186.55	155.46	139.91	108.82
57	103.64	96.73	81.18	72.55	57.00	158.91	145.09	122.64	110.55	86.37	209.00	191.73	160.64	143.37	112.28
58	112.28	103.64	86.37	77.73	60.46	171.00	157.19	131.28	117.46	91.55	215.91	200.37	165.82	150.28	115.73
59	119.18	110.55	91.55	82.91	63.91	181.37	167.55	139.91	126.09	98.46	222.82	207.28	171.00	155.46	119.18
60	126.09	117.46	96.73	88.09	67.37	193.46	179.64	150.28	133.00	105.37	231.46	212.46	177.91	160.64	124.37
61	138.18	127.82	107.09	95.00	74.27	209.00	191.73	160.64	143.37	112.28	250.46	229.73	191.73	172.73	134.73
62	152.00	139.91	115.73	103.64	81.18	222.82	207.28	171.00	153.73	119.18	267.73	247.01	205.55	184.82	143.37
63	162.37	150.28	124.37	112.28	86.37	240.10	221.10	183.09	165.82	127.82	285.01	262.55	219.37	196.91	153.73
64	174.46	162.37	133.00	120.91	93.27	253.91	233.19	195.19	176.19	136.46	302.28	279.82	233.19	210.73	164.09
65	186.55	171.00	143.37	129.55	100.18	269.46	248.73	207.28	186.55	145.09	319.55	297.10	247.01	221.10	172.73
66	209.00	191.73	160.64	143.37	112.28	298.82	274.64	229.73	207.28	160.64	350.64	323.01	269.46	241.82	188.28
67	229.73	212.46	177.91	160.64	124.37	328.19	302.28	252.19	228.00	176.19	380.01	350.64	291.92	262.55	203.82
68	253.91	233.19	195.19	176.19	136.46	357.55	329.92	276.37	248.73	193.46	409.37	378.28	316.10	283.28	221.10
69	276.37	255.64	212.46	191.73	148.55	386.92	357.55	298.82	269.46	209.00	440.46	405.92	338.55	305.73	236.64
70	298.82	276.37	229.73	207.28	160.64	416.28	386.92	321.28	288.46	224.55	469.83	433.55	361.01	326.46	252.19
71	342.01	316.10	262.55	236.64	183.09	475.01	437.01	364.46	328.19	255.64	532.01	490.56	407.65	367.92	285.01
72	385.19	355.83	297.10	267.73	207.28	530.28	488.83	405.92	367.92	285.01	592.47	545.83	456.01	409.37	319.55
73	428.37	395.55	328.19	297.10	229.73	585.56	540.65	450.83	405.92	316.10	652.92	602.83	502.65	452.56	352.37
74	471.56	435.28	362.74	326.46	253.91	640.83	592.47	494.01	443.92	345.46	715.11	659.83	551.01	494.01	385.19
75	514.74	475.01	397.28	357.55	278.10	697.83	642.56	535.47	483.65	374.83	777.29	716.83	597.65	537.19	418.01
76	592.47	545.83	456.01	409.37	319.55	785.93	725.47	604.56	544.10	423.19	867.11	798.02	666.74	599.38	466.37
77	668.47	616.65	514.74	462.92	361.01	875.75	808.38	671.92	606.29	469.83	955.20	882.66	735.83	661.56	514.74
78	746.20	687.47	573.47	514.74	400.74	963.84	889.56	741.02	668.47	518.19	1,045.02	965.57	804.93	723.74	563.10
79	822.20	758.29	632.20	570.01	442.19	1,051.93	972.48	810.11	728.92	566.56	1,136.57	1,048.48	874.02	787.65	611.47
80	898.20	829.11	690.92	621.83	483.65	1,141.75	1,053.66	877.47	789.38	614.92	1,226.39	1,131.39	943.11	848.11	659.83
81	962.11	887.84	739.29	665.01	518.19	1,221.21	1,127.93	939.66	846.38	658.11	1,311.03	1,210.84	1,008.75	906.84	706.47
82	1,032.93	955.20	796.29	715.11	557.92	1,314.48	1,212.57	1,010.48	908.57	708.20	1,409.48	1,300.66	1,084.75	975.93	760.02
83	1,115.84	1,031.20	858.47	772.11	601.10	1,418.12	1,309.30	1,091.66	982.84	763.47	1,521.76	1,404.30	1,171.12	1,053.66	820.47
84	1,210.84	1,117.57	932.75	837.75	652.92	1,539.03	1,421.58	1,183.21	1,065.75	829.11	1,651.31	1,525.21	1,271.30	1,143.48	889.56
85	1,319.66	1,219.48	1,015.66	915.47	711.65	1,678.95	1,549.40	1,290.30	1,160.75	903.38	1,801.58	1,661.67	1,385.30	1,247.12	969.02
86	1,438.85	1,328.30	1,107.21	996.66	775.56	1,827.49	1,689.31	1,406.03	1,266.12	984.57	1,962.22	1,811.95	1,509.67	1,359.39	1,057.11
87	1,568.40	1,447.49	1,207.39	1,086.48	844.65	1,991.59	1,839.59	1,532.12	1,380.12	1,072.66	2,138.41	1,974.32	1,646.13	1,482.03	1,152.12
88	1,708.31	1,578.76	1,316.21	1,183.21	920.66	2,172.96	2,005.41	1,670.31	1,502.76	1,169.39	2,331.87	2,152.23	1,794.68	1,615.03	1,255.75
89	1,863.77	1,720.40	1,433.67	1,290.30	1,003.57	2,368.14	2,186.77	1,822.31	1,639.22	1,276.48	2,540.87	2,345.69	1,955.31	1,760.13	1,368.03
90	2,031.32	1,874.13	1,561.49	1,406.03	1,093.39	2,580.60	2,383.69	1,984.68	1,786.04	1,388.76	2,770.61	2,558.15	2,131.50	1,919.04	1,492.40
91	2,214.41	2,043.41	1,703.13	1,532.12	1,191.84	2,813.79	2,597.87	2,164.32	1,948.41	1,514.85	3,019.34	2,787.88	2,323.23	2,090.05	1,627.13
92	2,413.05	2,226.50	1,855.13	1,670.31	1,298.94	3,067.70	2,831.06	2,359.51	2,122.86	1,651.31	3,292.25	3,040.07	2,532.24	2,278.32	1,772.22
93	2,630.69	2,428.60	2,022.68	1,820.58	1,416.39	3,342.34	3,084.98	2,570.24	2,314.60	1,799.86	3,587.62	3,312.98	2,760.24	2,483.87	1,932.86
94	2,867.33	2,647.97	2,205.77	1,984.68	1,544.22	3,642.90	3,363.07	2,803.42	2,521.87	1,962.22	3,910.63	3,610.08	3,008.97	2,706.69	2,105.59

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	77.73	70.82	58.73	53.55	41.46	115.73	107.09	88.09	79.46	62.18	153.73	141.64	119.18	107.09	82.91
25-29	82.91	76.00	63.91	57.00	44.91	122.64	114.00	95.00	84.64	67.37	165.82	152.00	127.82	114.00	89.82
30-34	89.82	82.91	69.09	62.18	48.36	133.00	122.64	103.64	93.27	72.55	177.91	164.09	136.46	122.64	95.00
35-39	95.00	88.09	74.27	65.64	51.82	143.37	133.00	110.55	100.18	77.73	191.73	176.19	146.82	133.00	103.64
40-44	103.64	95.00	79.46	72.55	55.27	153.73	141.64	119.18	107.09	82.91	205.55	190.00	158.91	141.64	110.55
45	105.37	96.73	81.18	74.27	57.00	157.19	145.09	120.91	108.82	84.64	210.73	193.46	162.37	145.09	114.00
46	105.37	98.46	81.18	74.27	57.00	157.19	145.09	122.64	108.82	86.37	212.46	196.91	164.09	148.55	115.73
47	107.09	98.46	82.91	74.27	58.73	158.91	145.09	122.64	110.55	86.37	217.64	200.37	167.55	150.28	117.46
48	107.09	100.18	82.91	74.27	58.73	158.91	146.82	122.64	110.55	86.37	221.10	202.10	169.28	152.00	119.18
49	108.82	100.18	82.91	74.27	58.73	158.91	146.82	122.64	110.55	86.37	222.82	205.55	171.00	153.73	119.18
50	108.82	101.91	82.91	74.27	58.73	160.64	146.82	122.64	110.55	86.37	226.28	210.73	174.46	157.19	122.64
51	112.28	103.64	84.64	76.00	58.73	162.37	152.00	126.09	112.28	88.09	229.73	212.46	177.91	160.64	124.37
52	112.28	103.64	86.37	77.73	60.46	167.55	153.73	129.55	115.73	91.55	234.91	215.91	181.37	162.37	127.82
53	115.73	107.09	88.09	79.46	62.18	171.00	158.91	133.00	119.18	93.27	238.37	221.10	183.09	164.09	127.82
54	117.46	108.82	91.55	81.18	63.91	174.46	162.37	134.73	122.64	95.00	241.82	222.82	186.55	167.55	131.28
55	119.18	110.55	93.27	82.91	65.64	179.64	165.82	138.18	122.64	96.73	247.01	228.00	190.00	171.00	133.00
56	126.09	117.46	96.73	88.09	67.37	191.73	177.91	148.55	133.00	103.64	259.10	238.37	198.64	179.64	139.91
57	133.00	122.64	103.64	93.27	72.55	205.55	190.00	158.91	141.64	110.55	269.46	250.46	207.28	186.55	145.09
58	141.64	131.28	108.82	98.46	76.00	219.37	202.10	169.28	152.00	119.18	281.55	259.10	217.64	195.19	152.00
59	150.28	138.18	114.00	103.64	79.46	233.19	214.19	179.64	162.37	126.09	293.64	271.19	226.28	203.82	158.91
60	157.19	143.37	120.91	108.82	84.64	247.01	228.00	190.00	171.00	133.00	305.73	281.55	234.91	210.73	164.09
61	171.00	158.91	133.00	119.18	93.27	267.73	247.01	205.55	184.82	143.37	328.19	300.55	250.46	226.28	176.19
62	186.55	171.00	143.37	129.55	100.18	288.46	266.01	221.10	200.37	155.46	347.19	321.28	267.73	240.10	188.28
63	200.37	186.55	155.46	139.91	108.82	309.19	285.01	238.37	214.19	167.55	367.92	340.28	283.28	255.64	198.64
64	215.91	200.37	165.82	150.28	115.73	328.19	304.01	253.91	228.00	177.91	388.64	359.28	298.82	269.46	209.00
65	231.46	212.46	177.91	160.64	124.37	350.64	323.01	269.46	241.82	188.28	411.10	378.28	316.10	285.01	221.10
66	259.10	240.10	200.37	179.64	139.91	388.64	359.28	298.82	269.46	209.00	450.83	416.28	347.19	310.92	243.55
67	288.46	266.01	221.10	200.37	155.46	428.37	395.55	328.19	297.10	229.73	490.56	454.28	376.55	338.55	264.28
68	316.10	291.92	243.55	219.37	171.00	466.37	430.10	359.28	323.01	252.19	532.01	490.56	407.65	367.92	285.01
69	345.46	317.83	266.01	240.10	186.55	504.37	466.37	388.64	348.92	272.91	571.74	526.83	438.74	395.55	307.46
70	373.10	343.73	286.73	259.10	200.37	544.10	502.65	418.01	376.55	291.92	611.47	563.10	469.83	423.19	328.19
71	431.83	397.28	331.64	298.82	231.46	618.38	570.01	475.01	426.65	333.37	690.92	639.10	533.74	478.46	373.10
72	490.56	452.56	376.55	338.55	264.28	690.92	637.38	532.01	478.46	373.10	772.11	713.38	594.19	533.74	416.28
73	549.28	506.10	421.46	380.01	295.37	765.20	704.74	587.29	528.56	411.10	853.29	787.65	656.38	590.74	459.46
74	606.29	561.38	466.37	419.74	326.46	837.75	773.83	644.29	580.38	450.83	934.47	861.93	718.56	646.01	502.65
75	665.01	613.20	513.01	461.19	359.28	910.29	841.20	699.56	630.47	490.56	1,013.93	934.47	779.02	701.29	545.83
76	760.02	701.29	585.56	526.83	409.37	1,029.48	950.02	791.11	711.65	554.47	1,136.57	1,050.20	875.75	787.65	613.20
77	856.75	789.38	658.11	592.47	461.19	1,148.66	1,060.57	882.66	794.56	618.38	1,259.21	1,162.48	969.02	872.29	678.83
78	951.75	877.47	730.65	659.83	511.28	1,266.12	1,169.39	974.20	875.75	682.29	1,383.58	1,276.48	1,064.02	956.93	744.47
79	1,046.75	965.57	804.93	723.74	563.10	1,385.30	1,278.21	1,064.02	958.66	744.47	1,506.21	1,390.48	1,159.03	1,043.30	811.84
80	1,141.75	1,053.66	877.47	789.38	614.92	1,502.76	1,387.03	1,155.57	1,041.57	808.38	1,628.85	1,502.76	1,252.30	1,127.93	877.47
81	1,221.21	1,127.93	939.66	846.38	658.11	1,608.13	1,483.76	1,238.48	1,112.39	867.11	1,742.86	1,609.85	1,340.39	1,207.39	937.93
82	1,314.48	1,212.57	1,010.48	908.57	708.20	1,727.31	1,596.03	1,330.03	1,197.03	931.02	1,874.13	1,729.04	1,442.30	1,297.21	1,010.48
83	1,418.12	1,309.30	1,091.66	982.84	763.47	1,867.22	1,723.86	1,435.39	1,292.03	1,005.29	2,022.68	1,867.22	1,556.31	1,400.85	1,089.93
84	1,539.03	1,421.58	1,183.21	1,065.75	829.11	2,026.13	1,870.68	1,558.03	1,402.58	1,089.93	2,195.41	2,026.13	1,689.31	1,520.03	1,183.21
85	1,678.95	1,549.40	1,290.30	1,160.75	903.38	2,207.50	2,038.23	1,697.95	1,528.67	1,188.39	2,394.05	2,209.23	1,841.31	1,656.49	1,288.57
86	1,827.49	1,689.31	1,406.03	1,266.12	984.57	2,406.14	2,221.32	1,851.68	1,666.85	1,295.48	2,608.24	2,407.87	2,007.13	1,806.77	1,404.30
87	1,991.59	1,839.59	1,532.12	1,380.12	1,072.66	2,623.78	2,421.69	2,017.50	1,815.40	1,412.94	2,843.15	2,625.51	2,188.50	1,969.13	1,532.12
88	2,172.96	2,005.41	1,670.31	1,502.76	1,169.39	2,860.43	2,639.33	2,198.87	1,979.50	1,539.03	3,098.79	2,860.43	2,383.69	2,145.32	1,668.58
89	2,368.14	2,186.77	1,822.31	1,639.22	1,276.48	3,117.79	2,877.70	2,397.51	2,159.14	1,678.95	3,378.62	3,117.79	2,599.60	2,338.78	1,820.58
90	2,580.60	2,383.69	1,984.68	1,786.04	1,388.76	3,397.62	3,136.79	2,613.42	2,352.60	1,829.22	3,682.62	3,399.35	2,832.79	2,549.51	1,982.95
91	2,813.79	2,597.87	2,164.32	1,948.41	1,514.85	3,703.35	3,418.35	2,848.33	2,563.33	1,993.32	4,014.27	3,705.08	3,088.43	2,777.51	2,162.59
92	3,067.70	2,831.06	2,359.51	2,122.86	1,651.31	4,036.72	3,725.81	3,105.70	2,794.79	2,174.68	4,375.28	4,038.45	3,364.80	3,029.70	2,356.05
93	3,342.34	3,084.98	2,570.24	2,314.60	1,799.86	4,399.46	4,060.91	3,383.80	3,046.97	2,368.14	4,769.10	4,401.19	3,667.08	3,300.89	2,566.78
94	3,642.90	3,363.07	2,803.42	2,521.87	1,962.22	4,795.01	4,427.10	3,689.53	3,319.89	2,582.33	5,197.48	4,798.47	3,998.72	3,597.99	2,799.97

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	82.91	76.00	63.91	57.00	44.91	127.82	119.18	98.46	88.09	69.09	172.73	160.64	133.00	120.91	93.27
25-29	89.82	82.91	69.09	62.18	48.36	138.18	127.82	105.37	95.00	74.27	186.55	171.00	143.37	129.55	100.18
30-34	96.73	89.82	74.27	65.64	51.82	148.55	136.46	114.00	103.64	79.46	200.37	184.82	153.73	138.18	107.09
35-39	103.64	95.00	79.46	72.55	55.27	160.64	146.82	122.64	110.55	86.37	215.91	198.64	165.82	150.28	115.73
40-44	112.28	103.64	84.64	77.73	58.73	171.00	158.91	133.00	119.18	93.27	231.46	214.19	177.91	160.64	124.37
45	112.28	105.37	88.09	79.46	62.18	174.46	162.37	134.73	120.91	95.00	236.64	219.37	181.37	162.37	127.82
46	114.00	105.37	88.09	79.46	62.18	176.19	162.37	136.46	122.64	95.00	240.10	222.82	184.82	167.55	129.55
47	115.73	105.37	88.09	79.46	62.18	179.64	164.09	138.18	122.64	96.73	245.28	228.00	190.00	171.00	133.00
48	115.73	107.09	89.82	81.18	62.18	181.37	167.55	139.91	124.37	98.46	250.46	231.46	191.73	172.73	134.73
49	117.46	107.09	89.82	81.18	62.18	181.37	169.28	141.64	126.09	98.46	255.64	236.64	196.91	176.19	138.18
50	117.46	108.82	91.55	81.18	63.91	184.82	171.00	141.64	127.82	98.46	259.10	240.10	200.37	181.37	139.91
51	120.91	112.28	93.27	82.91	65.64	188.28	172.73	145.09	131.28	101.91	262.55	243.55	202.10	181.37	141.64
52	124.37	114.00	95.00	86.37	67.37	191.73	176.19	146.82	133.00	103.64	267.73	247.01	205.55	184.82	143.37
53	127.82	117.46	98.46	88.09	69.09	195.19	179.64	150.28	134.73	105.37	269.46	250.46	207.28	186.55	145.09
54	131.28	120.91	101.91	91.55	70.82	198.64	183.09	152.00	136.46	107.09	272.91	252.19	210.73	190.00	146.82
55	134.73	122.64	103.64	93.27	72.55	200.37	186.55	155.46	139.91	108.82	276.37	255.64	212.46	191.73	148.55
56	143.37	133.00	110.55	100.18	77.73	217.64	200.37	167.55	152.00	117.46	288.46	267.73	222.82	200.37	155.46
57	152.00	141.64	117.46	105.37	82.91	234.91	215.91	181.37	162.37	127.82	302.28	279.82	233.19	210.73	164.09
58	162.37	148.55	122.64	112.28	86.37	250.46	231.46	191.73	172.73	134.73	316.10	291.92	243.55	219.37	171.00
59	171.00	157.19	131.28	117.46	91.55	267.73	247.01	205.55	184.82	143.37	329.92	304.01	253.91	228.00	177.91
60	179.64	165.82	138.18	122.64	96.73	283.28	260.82	219.37	196.91	153.73	343.73	317.83	264.28	238.37	184.82
61	193.46	179.64	150.28	133.00	105.37	305.73	281.55	234.91	210.73	164.09	367.92	338.55	281.55	253.91	196.91
62	209.00	191.73	160.64	143.37	112.28	328.19	302.28	252.19	228.00	176.19	390.37	361.01	300.55	269.46	210.73
63	222.82	207.28	171.00	153.73	119.18	350.64	324.73	269.46	241.82	188.28	414.55	383.46	317.83	288.46	222.82
64	240.10	221.10	183.09	165.82	127.82	373.10	345.46	286.73	259.10	200.37	438.74	405.92	338.55	304.01	236.64
65	253.91	233.19	195.19	176.19	136.46	395.55	366.19	304.01	272.91	212.46	462.92	426.65	355.83	319.55	248.73
66	286.73	264.28	221.10	198.64	155.46	440.46	405.92	338.55	305.73	236.64	509.56	471.56	392.10	354.10	274.64
67	317.83	295.37	245.28	221.10	171.00	485.37	447.37	373.10	336.83	260.82	557.92	514.74	428.37	386.92	300.55
68	352.37	324.73	269.46	243.55	188.28	530.28	488.83	407.65	367.92	285.01	606.29	559.65	464.65	419.74	324.73
69	385.19	355.83	297.10	266.01	207.28	573.47	530.28	442.19	397.28	309.19	652.92	602.83	502.65	452.56	352.37
70	416.28	386.92	321.28	288.46	224.55	620.10	571.74	475.01	428.37	333.37	701.29	647.74	538.92	485.37	376.55
71	485.37	447.37	373.10	335.10	260.82	703.02	649.47	540.65	485.37	378.28	794.56	732.38	611.47	549.28	428.37
72	552.74	509.56	424.92	381.74	297.10	787.65	725.47	604.56	544.10	423.19	886.11	817.02	680.56	613.20	476.74
73	618.38	571.74	475.01	428.37	333.37	870.56	803.20	670.20	602.83	469.83	979.38	905.11	753.11	678.83	526.83
74	685.74	632.20	526.83	475.01	369.64	955.20	880.93	734.11	661.56	514.74	1,072.66	989.75	823.93	741.02	576.92
75	751.38	694.38	578.65	521.65	405.92	1,038.11	956.93	798.02	718.56	557.92	1,164.21	1,074.39	896.47	806.65	627.01
76	875.75	808.38	673.65	606.29	471.56	1,190.12	1,100.30	915.47	825.65	640.83	1,323.12	1,221.21	1,017.39	915.47	711.65
77	998.39	922.38	768.65	690.92	538.92	1,345.57	1,240.21	1,032.93	931.02	723.74	1,482.03	1,366.30	1,140.02	1,024.29	798.02
78	1,121.02	1,034.66	863.66	777.29	604.56	1,497.58	1,383.58	1,152.12	1,036.39	806.65	1,639.22	1,513.12	1,260.94	1,134.84	882.66
79	1,245.39	1,150.39	956.93	861.93	670.20	1,651.31	1,523.49	1,269.57	1,143.48	889.56	1,798.13	1,659.94	1,383.58	1,245.39	969.02
80	1,368.03	1,262.66	1,051.93	946.57	735.83	1,806.77	1,666.85	1,388.76	1,248.85	972.48	1,957.04	1,806.77	1,504.49	1,355.94	1,053.66
81	1,463.03	1,352.48	1,126.21	1,013.93	787.65	1,932.86	1,782.58	1,485.49	1,336.94	1,039.84	2,093.50	1,932.86	1,609.85	1,449.21	1,126.21
82	1,573.58	1,454.40	1,210.84	1,089.93	848.11	2,076.23	1,915.59	1,597.76	1,437.12	1,119.30	2,250.68	2,077.95	1,730.76	1,558.03	1,210.84
83	1,699.67	1,570.12	1,307.57	1,178.03	915.47	2,242.05	2,071.04	1,725.58	1,551.12	1,207.39	2,430.33	2,243.78	1,868.95	1,682.40	1,307.57
84	1,844.77	1,703.13	1,418.12	1,278.21	993.20	2,432.05	2,247.23	1,872.40	1,684.13	1,311.03	2,637.60	2,433.78	2,029.59	1,825.77	1,421.58
85	2,010.59	1,855.13	1,545.94	1,392.21	1,083.02	2,651.42	2,447.60	2,041.68	1,836.13	1,428.49	2,874.24	2,653.15	2,210.96	1,989.86	1,547.67
86	2,191.96	2,022.68	1,685.85	1,516.58	1,179.75	2,891.52	2,668.69	2,224.78	2,001.95	1,558.03	3,133.34	2,893.24	2,409.60	2,167.77	1,687.58
87	2,388.87	2,205.77	1,837.86	1,653.04	1,286.85	3,150.61	2,908.79	2,423.42	2,181.59	1,696.22	3,414.89	3,152.34	2,627.24	2,364.69	1,839.59
88	2,603.06	2,402.69	2,001.95	1,803.31	1,400.85	3,433.89	3,169.61	2,641.06	2,378.51	1,848.22	3,722.35	3,435.62	2,863.88	2,577.15	2,005.41
89	2,837.97	2,618.60	2,183.32	1,963.95	1,528.67	3,744.81	3,456.35	2,879.43	2,590.97	2,015.77	4,057.45	3,744.81	3,121.25	2,808.61	2,185.05
90	3,093.61	2,855.24	2,380.23	2,141.86	1,666.85	4,079.91	3,767.26	3,138.52	2,824.15	2,197.14	4,421.91	4,081.63	3,401.07	3,060.79	2,380.23
91	3,371.71	3,112.61	2,594.42	2,335.32	1,815.40	4,449.55	4,105.82	3,421.80	3,078.07	2,395.78	4,820.92	4,449.55	3,708.53	3,337.16	2,596.15
92	3,675.72	3,392.44	2,827.61	2,544.33	1,979.50	4,848.56	4,475.46	3,729.26	3,356.16	2,609.97	5,254.48	4,850.29	4,041.91	3,637.71	2,829.33
93	4,007.36	3,698.17	3,081.52	2,774.06	2,157.41	5,283.84	4,877.92	4,066.09	3,658.44	2,846.61	5,727.76	5,287.30	4,406.37	3,965.90	3,084.98
94	4,366.64	4,029.81	3,359.62	3,022.79	2,352.60	5,760.58	5,318.39	4,430.55	3,988.36	3,102.25	6,242.50	5,762.31	4,801.92	4,321.73	3,361.35

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	96.73	89.82	74.27	65.64	51.82	146.82	136.46	112.28	101.91	79.46	198.64	183.09	152.00	138.18	107.09
25-29	103.64	95.00	79.46	72.55	55.27	158.91	146.82	122.64	110.55	86.37	214.19	196.91	164.09	148.55	115.73
30-34	112.28	103.64	84.64	76.00	58.73	171.00	157.19	131.28	117.46	91.55	229.73	210.73	176.19	158.91	122.64
35-39	119.18	110.55	93.27	82.91	65.64	183.09	169.28	141.64	126.09	98.46	247.01	228.00	190.00	171.00	133.00
40-44	129.55	119.18	98.46	89.82	69.09	196.91	181.37	152.00	136.46	107.09	266.01	245.28	203.82	183.09	143.37
45	131.28	122.64	101.91	91.55	70.82	200.37	184.82	153.73	139.91	107.09	271.19	250.46	209.00	188.28	146.82
46	133.00	122.64	101.91	91.55	70.82	200.37	186.55	153.73	139.91	107.09	274.64	252.19	210.73	190.00	146.82
47	133.00	122.64	101.91	91.55	70.82	200.37	186.55	153.73	139.91	107.09	278.10	255.64	212.46	191.73	148.55
48	133.00	122.64	103.64	93.27	72.55	200.37	186.55	155.46	139.91	108.82	279.82	259.10	215.91	193.46	152.00
49	133.00	122.64	103.64	93.27	72.55	200.37	186.55	155.46	139.91	108.82	283.28	260.82	217.64	195.19	152.00
50	134.73	122.64	103.64	93.27	72.55	200.37	186.55	155.46	139.91	108.82	285.01	264.28	221.10	198.64	155.46
51	138.18	126.09	105.37	95.00	74.27	207.28	191.73	160.64	143.37	112.28	288.46	267.73	222.82	200.37	155.46
52	141.64	129.55	108.82	96.73	76.00	212.46	196.91	164.09	148.55	115.73	293.64	271.19	226.28	202.10	158.91
53	143.37	133.00	110.55	100.18	77.73	219.37	202.10	169.28	152.00	119.18	298.82	274.64	229.73	205.55	160.64
54	146.82	134.73	112.28	101.91	79.46	226.28	209.00	172.73	155.46	120.91	302.28	279.82	231.46	209.00	162.37
55	150.28	138.18	114.00	103.64	79.46	231.46	212.46	177.91	160.64	124.37	305.73	281.55	234.91	210.73	164.09
56	162.37	148.55	122.64	112.28	86.37	250.46	229.73	191.73	172.73	134.73	323.01	298.82	250.46	224.55	176.19
57	172.73	160.64	133.00	120.91	93.27	267.73	247.01	205.55	184.82	143.37	342.01	316.10	262.55	236.64	183.09
58	184.82	171.00	141.64	127.82	98.46	285.01	262.55	219.37	196.91	153.73	359.28	331.64	276.37	250.46	193.46
59	196.91	181.37	152.00	136.46	107.09	302.28	279.82	233.19	210.73	164.09	376.55	347.19	290.19	260.82	203.82
60	209.00	191.73	160.64	143.37	112.28	319.55	297.10	247.01	221.10	172.73	395.55	366.19	304.01	272.91	212.46
61	224.55	209.00	172.73	155.46	120.91	345.46	317.83	266.01	238.37	186.55	424.92	390.37	326.46	293.64	228.00
62	241.82	222.82	186.55	167.55	131.28	367.92	340.28	283.28	255.64	198.64	452.56	416.28	347.19	312.64	243.55
63	259.10	238.37	198.64	179.64	139.91	392.10	362.74	302.28	271.19	212.46	480.19	443.92	369.64	333.37	259.10
64	274.64	253.91	210.73	190.00	146.82	416.28	385.19	319.55	288.46	224.55	509.56	469.83	392.10	352.37	274.64
65	290.19	269.46	222.82	200.37	155.46	440.46	405.92	338.55	305.73	236.64	537.19	495.74	412.83	371.37	288.46
66	328.19	302.28	252.19	228.00	176.19	492.28	456.01	378.28	340.28	264.28	590.74	544.10	456.01	409.37	319.55
67	366.19	338.55	281.55	252.19	196.91	544.10	502.65	418.01	376.55	291.92	644.29	594.19	495.74	445.65	347.19
68	402.46	371.37	309.19	279.82	215.91	595.92	551.01	459.46	412.83	321.28	697.83	644.29	537.19	483.65	376.55
69	440.46	405.92	338.55	305.73	236.64	649.47	599.38	499.19	449.10	348.92	751.38	694.38	578.65	519.92	405.92
70	476.74	440.46	367.92	329.92	257.37	701.29	647.74	538.92	485.37	376.55	806.65	742.74	620.10	557.92	433.55
71	552.74	509.56	424.92	381.74	297.10	798.02	737.56	613.20	552.74	430.10	906.84	837.75	697.83	628.74	488.83
72	625.29	576.92	481.92	433.55	336.83	896.47	827.38	689.20	620.10	481.92	1,008.75	931.02	777.29	699.56	544.10
73	699.56	646.01	537.19	485.37	376.55	993.20	915.47	763.47	687.47	533.74	1,110.66	1,024.29	855.02	768.65	599.38
74	773.83	713.38	594.19	535.47	416.28	1,091.66	1,007.02	837.75	754.83	587.29	1,212.57	1,121.02	932.75	839.47	652.92
75	846.38	782.47	651.20	587.29	456.01	1,188.39	1,096.84	913.75	822.20	639.10	1,314.48	1,214.30	1,012.20	910.29	708.20
76	965.57	891.29	742.74	670.20	519.92	1,342.12	1,238.48	1,032.93	929.29	723.74	1,473.40	1,359.39	1,131.39	1,019.11	792.84
77	1,102.02	1,015.66	846.38	761.74	592.47	1,516.58	1,400.85	1,167.66	1,050.20	817.02	1,649.58	1,521.76	1,267.85	1,141.75	887.84
78	1,233.30	1,140.02	948.29	855.02	663.29	1,684.13	1,554.58	1,295.48	1,165.93	906.84	1,815.40	1,675.49	1,395.67	1,255.75	977.66
79	1,355.94	1,252.30	1,043.30	939.66	730.65	1,836.13	1,694.49	1,412.94	1,269.57	989.75	1,958.77	1,808.49	1,506.21	1,355.94	1,053.66
80	1,464.76	1,352.48	1,127.93	1,013.93	789.38	1,982.95	1,829.22	1,523.49	1,373.21	1,065.75	2,115.95	1,953.59	1,628.85	1,464.76	1,140.02
81	1,568.40	1,447.49	1,207.39	1,084.75	844.65	2,121.14	1,957.04	1,630.58	1,468.21	1,141.75	2,264.50	2,090.05	1,741.13	1,568.40	1,219.48
82	1,685.85	1,556.31	1,297.21	1,167.66	908.57	2,280.05	2,103.86	1,754.95	1,578.76	1,228.12	2,433.78	2,247.23	1,872.40	1,685.85	1,311.03
83	1,820.58	1,680.67	1,400.85	1,259.21	981.11	2,461.42	2,273.14	1,894.86	1,704.85	1,326.57	2,628.97	2,426.87	2,020.95	1,818.86	1,414.67
84	1,974.32	1,824.04	1,520.03	1,366.30	1,064.02	2,672.15	2,466.60	2,055.50	1,849.95	1,438.85	2,851.79	2,632.42	2,193.68	1,974.32	1,535.58
85	2,152.23	1,988.13	1,656.49	1,490.67	1,159.03	2,912.24	2,687.69	2,240.32	2,015.77	1,568.40	3,107.43	2,869.06	2,392.32	2,152.23	1,675.49
86	2,345.69	2,166.05	1,805.04	1,625.40	1,264.39	3,174.80	2,931.25	2,442.42	2,197.14	1,710.04	3,388.98	3,128.16	2,606.51	2,345.69	1,824.04
87	2,558.15	2,361.23	1,967.41	1,770.49	1,376.67	3,459.80	3,193.80	2,661.78	2,394.05	1,863.77	3,694.72	3,409.71	2,841.42	2,558.15	1,989.86
88	2,787.88	2,573.69	2,145.32	1,931.13	1,501.03	3,772.45	3,480.53	2,901.88	2,609.97	2,031.32	4,026.36	3,715.44	3,097.07	2,786.15	2,167.77
89	3,040.07	2,805.15	2,337.05	2,103.86	1,635.76	4,111.00	3,793.17	3,162.70	2,844.88	2,214.41	4,389.09	4,050.54	3,375.16	3,038.34	2,362.96
90	3,312.98	3,059.07	2,549.51	2,293.87	1,784.31	4,480.64	4,135.18	3,445.98	3,102.25	2,413.05	4,782.92	4,415.00	3,679.17	3,311.25	2,575.42
91	3,610.08	3,333.71	2,777.51	2,501.14	1,944.95	4,883.11	4,508.28	3,756.90	3,382.07	2,630.69	5,213.02	4,812.29	4,009.09	3,608.35	2,806.88
92	3,936.54	3,632.53	3,027.97	2,725.70	2,119.41	5,323.57	4,914.20	4,095.45	3,686.08	2,867.33	5,682.85	5,245.84	4,370.09	3,934.81	3,059.07
93	4,290.64	3,958.99	3,300.89	2,970.97	2,311.14	5,802.03	5,356.39	4,463.37	4,017.72	3,124.70	6,194.13	5,717.40	4,763.92	4,288.91	3,335.44
94	4,675.83	4,316.55	3,597.99	3,236.98	2,518.42	6,325.41	5,838.31	4,865.83	4,378.73	3,406.26	6,752.05	6,232.13	5,192.29	4,674.10	3,634.26

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	103.64	95.00	79.46	70.82	55.27	160.64	148.55	122.64	112.28	86.37	210.73	195.19	162.37	146.82	114.00
25-29	110.55	101.91	84.64	76.00	58.73	172.73	158.91	133.00	119.18	93.27	228.00	210.73	174.46	157.19	122.64
30-34	119.18	110.55	91.55	82.91	63.91	184.82	171.00	141.64	127.82	98.46	245.28	226.28	188.28	169.28	131.28
35-39	127.82	117.46	98.46	88.09	69.09	200.37	183.09	153.73	138.18	107.09	262.55	241.82	202.10	181.37	141.64
40-44	138.18	126.09	105.37	95.00	74.27	214.19	198.64	164.09	148.55	115.73	283.28	260.82	217.64	195.19	152.00
45	139.91	129.55	107.09	96.73	74.27	219.37	202.10	169.28	152.00	119.18	288.46	266.01	221.10	200.37	155.46
46	141.64	129.55	108.82	96.73	76.00	219.37	202.10	169.28	152.00	119.18	290.19	269.46	224.55	200.37	157.19
47	141.64	131.28	108.82	98.46	76.00	219.37	202.10	169.28	152.00	119.18	293.64	271.19	226.28	203.82	158.91
48	141.64	131.28	108.82	98.46	76.00	221.10	202.10	169.28	152.00	119.18	297.10	274.64	229.73	205.55	160.64
49	141.64	131.28	110.55	98.46	77.73	221.10	202.10	169.28	152.00	119.18	298.82	276.37	229.73	207.28	160.64
50	141.64	133.00	110.55	98.46	77.73	221.10	202.10	169.28	152.00	119.18	302.28	279.82	231.46	210.73	162.37
51	145.09	133.00	112.28	101.91	79.46	228.00	210.73	174.46	157.19	122.64	305.73	281.55	234.91	210.73	164.09
52	148.55	136.46	114.00	103.64	79.46	233.19	215.91	179.64	162.37	126.09	309.19	286.73	238.37	214.19	167.55
53	152.00	139.91	115.73	103.64	81.18	240.10	221.10	184.82	165.82	129.55	312.64	288.46	240.10	217.64	167.55
54	153.73	141.64	119.18	107.09	82.91	247.01	228.00	190.00	171.00	133.00	317.83	291.92	243.55	219.37	171.00
55	157.19	143.37	120.91	108.82	84.64	253.91	233.19	195.19	176.19	136.46	319.55	297.10	247.01	221.10	172.73
56	169.28	155.46	129.55	115.73	91.55	272.91	252.19	210.73	190.00	146.82	342.01	316.10	262.55	236.64	183.09
57	181.37	165.82	139.91	124.37	98.46	291.92	269.46	224.55	202.10	157.19	362.74	335.10	279.82	250.46	195.19
58	191.73	177.91	148.55	133.00	103.64	310.92	288.46	240.10	215.91	167.55	383.46	354.10	295.37	266.01	207.28
59	203.82	190.00	157.19	141.64	110.55	329.92	305.73	253.91	229.73	177.91	404.19	373.10	310.92	279.82	217.64
60	215.91	200.37	165.82	150.28	115.73	350.64	323.01	269.46	241.82	188.28	426.65	392.10	328.19	295.37	229.73
61	236.64	217.64	181.37	162.37	127.82	374.83	345.46	288.46	259.10	202.10	456.01	421.46	350.64	316.10	245.28
62	255.64	234.91	196.91	176.19	138.18	397.28	367.92	307.46	276.37	215.91	487.10	450.83	376.55	338.55	264.28
63	274.64	253.91	210.73	190.00	146.82	423.19	388.64	324.73	291.92	228.00	519.92	478.46	399.01	359.28	279.82
64	293.64	271.19	226.28	203.82	158.91	445.65	411.10	343.73	309.19	240.10	551.01	507.83	423.19	381.74	297.10
65	312.64	288.46	240.10	217.64	167.55	469.83	433.55	361.01	326.46	252.19	582.10	537.19	447.37	402.46	312.64
66	354.10	326.46	271.19	245.28	190.00	526.83	485.37	405.92	364.46	285.01	640.83	590.74	492.28	443.92	345.46
67	393.83	364.46	302.28	272.91	212.46	582.10	538.92	449.10	404.19	314.37	697.83	644.29	537.19	483.65	376.55
68	435.28	400.74	333.37	300.55	233.19	640.83	590.74	492.28	443.92	345.46	756.56	697.83	582.10	523.37	407.65
69	475.01	437.01	366.19	328.19	255.64	697.83	642.56	535.47	483.65	374.83	815.29	751.38	627.01	563.10	438.74
70	514.74	475.01	397.28	357.55	278.10	753.11	696.11	580.38	521.65	405.92	872.29	806.65	670.20	602.83	469.83
71	592.47	547.56	456.01	411.10	319.55	858.47	792.84	661.56	594.19	462.92	982.84	905.11	754.83	680.56	528.56
72	671.92	621.83	518.19	464.65	362.74	963.84	891.29	742.74	668.47	519.92	1,091.66	1,007.02	837.75	754.83	587.29
73	751.38	694.38	578.65	521.65	405.92	1,072.66	988.02	823.93	741.02	576.92	1,198.75	1,107.21	924.11	830.84	647.74
74	830.84	768.65	640.83	575.19	449.10	1,178.03	1,086.48	905.11	815.29	633.92	1,307.57	1,209.12	1,007.02	905.11	704.74
75	910.29	841.20	699.56	630.47	490.56	1,283.39	1,184.93	986.29	887.84	690.92	1,418.12	1,307.57	1,091.66	982.84	763.47
76	1,038.11	958.66	798.02	720.29	557.92	1,449.21	1,338.67	1,115.84	1,003.57	780.74	1,589.13	1,464.76	1,221.21	1,100.30	855.02
77	1,183.21	1,091.66	910.29	818.74	637.38	1,639.22	1,513.12	1,259.21	1,133.12	880.93	1,777.40	1,640.94	1,368.03	1,231.57	956.93
78	1,326.57	1,224.66	1,020.84	917.20	715.11	1,818.86	1,678.95	1,399.12	1,257.48	979.38	1,955.31	1,806.77	1,504.49	1,354.21	1,053.66
79	1,457.85	1,345.57	1,121.02	1,010.48	784.20	1,982.95	1,829.22	1,523.49	1,373.21	1,065.75	2,112.50	1,950.13	1,625.40	1,463.03	1,138.30
80	1,575.31	1,454.40	1,210.84	1,091.66	848.11	2,140.14	1,976.04	1,647.85	1,482.03	1,153.84	2,281.78	2,107.32	1,754.95	1,580.49	1,228.12
81	1,685.85	1,556.31	1,297.21	1,167.66	908.57	2,290.41	2,114.23	1,761.86	1,585.67	1,233.30	2,442.42	2,254.14	1,877.59	1,689.31	1,314.48
82	1,811.95	1,672.04	1,393.94	1,254.03	975.93	2,461.42	2,273.14	1,894.86	1,704.85	1,326.57	2,625.51	2,423.42	2,019.23	1,817.13	1,412.94
83	1,957.04	1,806.77	1,504.49	1,355.94	1,053.66	2,658.33	2,454.51	2,045.14	1,841.31	1,431.94	2,834.52	2,616.87	2,179.87	1,962.22	1,525.21
84	2,122.86	1,960.50	1,632.31	1,469.94	1,143.48	2,884.61	2,663.51	2,219.59	1,998.50	1,554.58	3,076.34	2,839.70	2,364.69	2,129.77	1,654.76
85	2,314.60	2,136.68	1,779.13	1,601.22	1,245.39	3,145.43	2,901.88	2,419.96	2,178.14	1,694.49	3,352.71	3,095.34	2,578.87	2,321.50	1,805.04
86	2,521.87	2,328.41	1,939.77	1,746.31	1,357.67	3,428.71	3,164.43	2,637.60	2,373.32	1,846.49	3,654.99	3,371.71	2,810.33	2,530.51	1,967.41
87	2,748.15	2,537.42	2,114.23	1,903.50	1,480.30	3,736.17	3,449.44	2,874.24	2,587.51	2,012.32	3,983.18	3,675.72	3,064.25	2,756.79	2,145.32
88	2,996.88	2,765.42	2,305.96	2,074.50	1,615.03	4,073.00	3,760.35	3,133.34	2,820.70	2,193.68	4,340.73	4,007.36	3,340.62	3,005.52	2,338.78
89	3,266.34	3,015.88	2,511.51	2,261.05	1,758.40	4,439.19	4,097.18	3,414.89	3,072.88	2,390.60	4,732.83	4,368.37	3,639.44	3,274.98	2,547.78
90	3,559.99	3,285.34	2,737.79	2,464.87	1,917.31	4,839.92	4,466.82	3,722.35	3,350.98	2,606.51	5,157.75	4,762.19	3,967.63	3,570.35	2,777.51
91	3,881.27	3,582.44	2,984.79	2,687.69	2,090.05	5,275.20	4,869.29	4,057.45	3,651.53	2,839.70	5,622.39	5,190.57	4,325.18	3,891.63	3,027.97
92	4,230.18	3,903.72	3,254.25	2,929.52	2,278.32	5,750.21	5,308.02	4,421.91	3,979.72	3,095.34	6,128.50	5,656.94	4,713.83	4,244.00	3,299.16
93	4,610.19	4,256.09	3,547.89	3,192.07	2,483.87	6,266.68	5,784.76	4,820.92	4,339.00	3,375.16	6,681.24	6,166.50	5,138.75	4,625.74	3,597.99
94	5,026.47	4,639.55	3,865.72	3,480.53	2,706.69	6,829.78	6,306.41	5,254.48	4,729.37	3,677.44	7,280.61	6,720.96	5,601.67	5,040.29	3,920.99

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	114.00	105.37	88.09	79.46	62.18	177.91	164.09	136.46	122.64	95.00	234.91	217.64	181.37	162.37	127.82
25-29	122.64	112.28	93.27	84.64	65.64	191.73	176.19	146.82	133.00	103.64	252.19	233.19	193.46	174.46	134.73
30-34	133.00	122.64	101.91	91.55	70.82	205.55	191.73	158.91	141.64	110.55	271.19	250.46	209.00	188.28	146.82
35-39	141.64	131.28	108.82	98.46	76.00	221.10	203.82	171.00	152.00	119.18	291.92	269.46	224.55	202.10	157.19
40-44	152.00	141.64	117.46	105.37	82.91	238.37	221.10	183.09	164.09	127.82	314.37	290.19	241.82	217.64	169.28
45	155.46	143.37	119.18	107.09	82.91	241.82	224.55	186.55	167.55	131.28	319.55	295.37	247.01	221.10	172.73
46	155.46	143.37	120.91	108.82	84.64	243.55	224.55	186.55	169.28	131.28	323.01	298.82	248.73	222.82	174.46
47	157.19	143.37	120.91	108.82	84.64	243.55	224.55	188.28	169.28	131.28	326.46	300.55	250.46	226.28	176.19
48	157.19	145.09	120.91	108.82	84.64	243.55	224.55	188.28	169.28	131.28	328.19	304.01	253.91	228.00	177.91
49	157.19	145.09	122.64	108.82	86.37	243.55	224.55	188.28	169.28	131.28	331.64	307.46	255.64	229.73	179.64
50	158.91	146.82	122.64	110.55	86.37	243.55	226.28	188.28	169.28	131.28	336.83	309.19	259.10	231.46	181.37
51	162.37	150.28	124.37	112.28	86.37	250.46	231.46	193.46	174.46	134.73	338.55	314.37	260.82	234.91	183.09
52	164.09	152.00	126.09	114.00	88.09	259.10	240.10	200.37	179.64	139.91	343.73	317.83	264.28	238.37	184.82
53	167.55	153.73	129.55	115.73	91.55	267.73	247.01	205.55	184.82	143.37	347.19	321.28	267.73	240.10	188.28
54	171.00	157.19	131.28	117.46	91.55	274.64	252.19	210.73	190.00	146.82	352.37	324.73	269.46	243.55	188.28
55	172.73	160.64	133.00	120.91	93.27	281.55	259.10	215.91	195.19	152.00	355.83	328.19	272.91	247.01	191.73
56	186.55	172.73	143.37	129.55	100.18	302.28	279.82	233.19	210.73	164.09	378.28	348.92	291.92	262.55	203.82
57	200.37	184.82	153.73	138.18	107.09	324.73	298.82	250.46	224.55	176.19	402.46	371.37	309.19	279.82	215.91
58	212.46	196.91	164.09	148.55	115.73	347.19	317.83	266.01	240.10	186.55	426.65	393.83	328.19	295.37	229.73
59	226.28	210.73	174.46	157.19	122.64	367.92	338.55	283.28	253.91	198.64	449.10	414.55	345.46	310.92	241.82
60	240.10	221.10	184.82	165.82	129.55	388.64	359.28	298.82	269.46	209.00	473.28	435.28	362.74	328.19	253.91
61	260.82	240.10	200.37	181.37	139.91	416.28	383.46	319.55	288.46	224.55	506.10	468.10	390.37	350.64	272.91
62	283.28	260.82	217.64	196.91	152.00	442.19	407.65	340.28	305.73	238.37	542.38	500.92	416.28	374.83	291.92
63	305.73	281.55	234.91	210.73	164.09	468.10	433.55	359.28	324.73	252.19	576.92	532.01	443.92	399.01	310.92
64	326.46	300.55	250.46	226.28	176.19	494.01	456.01	380.01	342.01	266.01	611.47	563.10	469.83	423.19	328.19
65	347.19	321.28	267.73	240.10	188.28	521.65	481.92	400.74	361.01	279.82	646.01	595.92	495.74	447.37	347.19
66	392.10	362.74	302.28	271.19	212.46	583.83	538.92	449.10	405.92	314.37	709.92	656.38	545.83	492.28	381.74
67	437.01	404.19	336.83	302.28	236.64	647.74	597.65	497.47	447.37	348.92	775.56	715.11	595.92	535.47	418.01
68	481.92	445.65	369.64	333.37	259.10	709.92	656.38	545.83	492.28	381.74	839.47	775.56	646.01	582.10	452.56
69	526.83	485.37	405.92	364.46	285.01	773.83	713.38	594.19	535.47	416.28	905.11	834.29	696.11	625.29	487.10
70	571.74	526.83	438.74	395.55	307.46	837.75	772.11	642.56	578.65	449.10	969.02	894.75	744.47	670.20	521.65
71	659.83	608.01	506.10	456.01	354.10	955.20	880.93	734.11	661.56	514.74	1,089.93	1,005.29	837.75	754.83	587.29
72	747.93	690.92	573.47	516.47	400.74	1,072.66	989.75	823.93	741.02	576.92	1,210.84	1,117.57	931.02	837.75	651.20
73	836.02	770.38	640.83	578.65	449.10	1,190.12	1,098.57	915.47	823.93	640.83	1,331.76	1,228.12	1,024.29	922.38	716.83
74	924.11	851.56	709.92	639.10	497.47	1,307.57	1,207.39	1,005.29	905.11	703.02	1,454.40	1,340.39	1,117.57	1,005.29	782.47
75	1,010.48	934.47	779.02	699.56	545.83	1,425.03	1,314.48	1,095.11	986.29	766.93	1,573.58	1,454.40	1,210.84	1,089.93	848.11
76	1,152.12	1,062.30	886.11	798.02	620.10	1,609.85	1,485.49	1,238.48	1,114.11	867.11	1,763.58	1,627.13	1,355.94	1,219.48	950.02
77	1,314.48	1,212.57	1,010.48	908.57	708.20	1,818.86	1,678.95	1,399.12	1,259.21	979.38	1,974.32	1,822.31	1,518.31	1,366.30	1,062.30
78	1,471.67	1,357.67	1,131.39	1,019.11	792.84	2,019.23	1,863.77	1,552.85	1,397.39	1,086.48	2,171.23	2,003.68	1,670.31	1,502.76	1,169.39
79	1,618.49	1,494.12	1,245.39	1,121.02	872.29	2,200.59	2,031.32	1,692.76	1,523.49	1,184.93	2,343.96	2,166.05	1,805.04	1,623.67	1,264.39
80	1,748.04	1,613.31	1,345.57	1,209.12	941.38	2,376.78	2,193.68	1,827.49	1,646.13	1,279.94	2,532.24	2,338.78	1,948.41	1,753.22	1,364.57
81	1,870.68	1,727.31	1,438.85	1,295.48	1,007.02	2,542.60	2,347.41	1,955.31	1,760.13	1,368.03	2,710.15	2,501.14	2,084.86	1,875.86	1,459.58
82	2,010.59	1,855.13	1,545.94	1,392.21	1,083.02	2,734.33	2,523.60	2,102.14	1,893.13	1,471.67	2,913.97	2,689.42	2,242.05	2,017.50	1,570.12
83	2,171.23	2,003.68	1,670.31	1,502.76	1,169.39	2,951.97	2,725.70	2,271.41	2,043.41	1,590.85	3,147.16	2,903.61	2,421.69	2,178.14	1,694.49
84	2,356.05	2,174.68	1,811.95	1,630.58	1,267.85	3,204.16	2,957.15	2,463.14	2,217.87	1,723.86	3,413.16	3,152.34	2,627.24	2,364.69	1,839.59
85	2,568.51	2,371.60	1,974.32	1,777.40	1,381.85	3,490.89	3,223.16	2,685.97	2,416.51	1,881.04	3,722.35	3,435.62	2,863.88	2,577.15	2,005.41
86	2,798.24	2,584.06	2,153.96	1,938.04	1,507.94	3,805.26	3,513.35	2,927.79	2,634.15	2,050.32	4,057.45	3,744.81	3,119.52	2,808.61	2,183.32
87	3,050.43	2,815.52	2,347.41	2,112.50	1,642.67	4,147.27	3,829.45	3,190.34	2,872.52	2,233.41	4,421.91	4,081.63	3,401.07	3,060.79	2,380.23
88	3,325.07	3,069.43	2,558.15	2,302.50	1,791.22	4,522.10	4,174.91	3,478.80	3,129.89	2,435.51	4,820.92	4,449.55	3,706.81	3,337.16	2,594.42
89	3,625.62	3,345.80	2,787.88	2,509.78	1,951.86	4,928.02	4,548.01	3,791.45	3,411.44	2,654.88	5,252.75	4,850.29	4,040.18	3,635.99	2,827.61
90	3,950.36	3,646.35	3,040.07	2,736.06	2,128.05	5,371.93	4,957.38	4,131.73	3,718.90	2,891.52	5,726.03	5,285.57	4,404.64	3,964.18	3,083.25
91	4,306.18	3,976.27	3,312.98	2,981.34	2,319.78	5,855.58	5,404.75	4,504.82	4,054.00	3,154.07	6,240.77	5,760.58	4,801.92	4,321.73	3,361.35
92	4,693.10	4,332.09	3,611.81	3,250.80	2,528.78	6,382.41	5,891.85	4,909.02	4,418.46	3,435.62	6,803.87	6,278.77	5,232.02	4,710.37	3,661.90
93	5,116.29	4,722.47	3,936.54	3,542.71	2,755.06	6,955.88	6,422.14	5,351.21	4,815.74	3,746.54	7,415.34	6,845.33	5,703.58	5,133.57	3,991.81
94	5,577.48	5,149.11	4,290.64	3,862.27	3,003.79	7,582.89	6,999.06	5,833.13	5,251.02	4,083.36	8,082.08	7,461.98	6,218.32	5,594.76	4,352.82

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	122.64	112.28	93.27	84.64	65.64	191.73	176.19	146.82	133.00	103.64	250.46	231.46	193.46	174.46	134.73
25-29	133.00	122.64	101.91	91.55	70.82	205.55	190.00	157.19	141.64	110.55	269.46	250.46	209.00	188.28	146.82
30-34	141.64	131.28	108.82	98.46	76.00	221.10	203.82	171.00	152.00	119.18	290.19	269.46	222.82	200.37	155.46
35-39	152.00	141.64	117.46	105.37	82.91	238.37	219.37	181.37	164.09	127.82	312.64	288.46	240.10	215.91	167.55
40-44	162.37	152.00	126.09	112.28	88.09	255.64	234.91	196.91	176.19	138.18	336.83	309.19	259.10	233.19	181.37
45	165.82	152.00	127.82	114.00	89.82	259.10	240.10	200.37	181.37	139.91	342.01	317.83	264.28	238.37	184.82
46	167.55	153.73	127.82	115.73	89.82	259.10	240.10	200.37	181.37	139.91	347.19	319.55	266.01	240.10	186.55
47	167.55	153.73	129.55	115.73	91.55	259.10	240.10	200.37	181.37	139.91	348.92	323.01	269.46	241.82	188.28
48	169.28	155.46	129.55	115.73	91.55	260.82	240.10	200.37	181.37	139.91	352.37	326.46	271.19	243.55	190.00
49	169.28	155.46	129.55	117.46	91.55	260.82	240.10	200.37	181.37	139.91	355.83	328.19	272.91	247.01	191.73
50	169.28	157.19	131.28	117.46	91.55	260.82	240.10	200.37	181.37	139.91	359.28	331.64	276.37	248.73	193.46
51	172.73	160.64	133.00	119.18	93.27	269.46	248.73	207.28	186.55	145.09	364.46	336.83	279.82	250.46	195.19
52	176.19	162.37	134.73	122.64	95.00	278.10	255.64	212.46	191.73	148.55	367.92	338.55	283.28	253.91	198.64
53	179.64	165.82	138.18	124.37	96.73	285.01	262.55	219.37	196.91	153.73	371.37	343.73	286.73	257.37	200.37
54	181.37	169.28	141.64	126.09	98.46	293.64	269.46	226.28	202.10	158.91	376.55	347.19	288.46	259.10	202.10
55	186.55	171.00	141.64	129.55	98.46	300.55	278.10	231.46	209.00	162.37	380.01	350.64	291.92	262.55	203.82
56	200.37	184.82	153.73	138.18	107.09	324.73	298.82	250.46	224.55	176.19	405.92	374.83	310.92	279.82	217.64
57	214.19	198.64	164.09	148.55	115.73	347.19	319.55	267.73	240.10	188.28	430.10	397.28	331.64	298.82	231.46
58	229.73	210.73	176.19	158.91	122.64	369.64	342.01	285.01	257.37	200.37	456.01	419.74	350.64	316.10	245.28
59	241.82	224.55	186.55	167.55	131.28	393.83	362.74	302.28	271.19	212.46	480.19	443.92	369.64	333.37	259.10
60	257.37	238.37	198.64	177.91	139.91	416.28	385.19	319.55	288.46	224.55	504.37	466.37	388.64	348.92	272.91
61	279.82	259.10	215.91	193.46	152.00	445.65	409.37	342.01	309.19	240.10	544.10	500.92	416.28	376.55	291.92
62	302.28	279.82	233.19	210.73	164.09	473.28	435.28	364.46	328.19	255.64	580.38	533.74	445.65	400.74	312.64
63	326.46	300.55	250.46	226.28	176.19	500.92	462.92	386.92	347.19	271.19	616.65	570.01	475.01	426.65	333.37
64	348.92	323.01	269.46	241.82	188.28	530.28	488.83	407.65	367.92	285.01	652.92	602.83	504.37	452.56	352.37
65	373.10	343.73	286.73	259.10	200.37	557.92	514.74	428.37	386.92	300.55	690.92	637.38	532.01	478.46	373.10
66	419.74	386.92	323.01	290.19	226.28	625.29	576.92	481.92	433.55	336.83	760.02	701.29	583.83	525.10	409.37
67	468.10	431.83	359.28	324.73	252.19	692.65	640.83	533.74	480.19	373.10	829.11	765.20	637.38	573.47	445.65
68	514.74	475.01	397.28	357.55	278.10	760.02	701.29	583.83	525.10	409.37	898.20	829.11	690.92	621.83	483.65
69	563.10	519.92	433.55	390.37	304.01	827.38	763.47	637.38	573.47	445.65	967.29	893.02	744.47	670.20	521.65
70	611.47	563.10	469.83	423.19	328.19	894.75	827.38	689.20	620.10	481.92	1,036.39	956.93	798.02	718.56	557.92
71	704.74	651.20	542.38	488.83	380.01	1,020.84	943.11	785.93	706.47	551.01	1,165.93	1,076.11	896.47	808.38	627.01
72	798.02	739.29	614.92	552.74	430.10	1,146.93	1,058.84	882.66	794.56	618.38	1,295.48	1,197.03	996.66	896.47	697.83
73	893.02	825.65	687.47	618.38	481.92	1,273.03	1,174.57	979.38	880.93	685.74	1,425.03	1,316.21	1,096.84	986.29	768.65
74	988.02	912.02	758.29	684.01	530.28	1,397.39	1,290.30	1,074.39	967.29	751.38	1,554.58	1,433.67	1,197.03	1,076.11	837.75
75	1,081.30	998.39	832.56	749.65	582.10	1,523.49	1,406.03	1,171.12	1,055.39	820.47	1,684.13	1,554.58	1,295.48	1,165.93	906.84
76	1,233.30	1,138.30	948.29	853.29	663.29	1,722.13	1,590.85	1,324.85	1,191.84	927.57	1,886.22	1,741.13	1,450.94	1,305.85	1,015.66
77	1,404.30	1,297.21	1,081.30	974.20	756.56	1,944.95	1,796.40	1,495.85	1,347.30	1,046.75	2,112.50	1,950.13	1,625.40	1,463.03	1,138.30
78	1,573.58	1,454.40	1,210.84	1,089.93	848.11	2,159.14	1,993.32	1,661.67	1,494.12	1,162.48	2,324.96	2,145.32	1,787.77	1,609.85	1,252.30
79	1,730.76	1,599.49	1,331.76	1,198.75	932.75	2,354.32	2,172.96	1,810.22	1,630.58	1,267.85	2,509.78	2,316.32	1,931.13	1,737.67	1,352.48
80	1,870.68	1,727.31	1,438.85	1,295.48	1,007.02	2,542.60	2,347.41	1,955.31	1,760.13	1,368.03	2,710.15	2,501.14	2,084.86	1,875.86	1,459.58
81	2,001.95	1,846.49	1,539.03	1,385.30	1,077.84	2,720.51	2,511.51	2,091.77	1,884.50	1,464.76	2,900.15	2,677.33	2,231.68	2,008.86	1,561.49
82	2,150.50	1,984.68	1,654.76	1,488.94	1,159.03	2,924.34	2,699.79	2,248.96	2,024.41	1,573.58	3,117.79	2,877.70	2,399.23	2,159.14	1,678.95
83	2,323.23	2,145.32	1,786.04	1,608.13	1,250.57	3,157.52	2,915.70	2,430.33	2,186.77	1,701.40	3,368.25	3,107.43	2,589.24	2,331.87	1,811.95
84	2,520.15	2,326.69	1,939.77	1,746.31	1,357.67	3,426.98	3,164.43	2,637.60	2,373.32	1,846.49	3,653.26	3,371.71	2,810.33	2,530.51	1,967.41
85	2,746.42	2,535.69	2,112.50	1,901.77	1,478.58	3,734.44	3,449.44	2,872.52	2,585.78	2,010.59	3,981.45	3,675.72	3,062.52	2,756.79	2,143.59
86	2,995.16	2,765.42	2,304.23	2,072.77	1,613.31	4,071.27	3,758.63	3,131.61	2,818.97	2,191.96	4,340.73	4,007.36	3,338.89	3,005.52	2,337.05
87	3,264.62	3,012.43	2,511.51	2,259.32	1,758.40	4,439.19	4,097.18	3,413.16	3,072.88	2,388.87	4,732.83	4,368.37	3,639.44	3,274.98	2,547.78
88	3,558.26	3,283.62	2,736.06	2,463.14	1,915.59	4,838.20	4,465.10	3,722.35	3,349.25	2,606.51	5,157.75	4,760.47	3,967.63	3,570.35	2,777.51
89	3,877.81	3,578.99	2,983.06	2,685.97	2,088.32	5,271.75	4,867.56	4,057.45	3,649.81	2,839.70	5,622.39	5,188.84	4,323.46	3,891.63	3,026.25
90	4,226.73	3,901.99	3,252.52	2,926.06	2,276.59	5,748.49	5,306.30	4,420.19	3,979.72	3,093.61	6,126.77	5,655.21	4,713.83	4,242.27	3,299.16
91	4,606.74	4,252.64	3,544.44	3,190.34	2,480.42	6,264.95	5,783.03	4,819.19	4,337.28	3,373.44	6,679.51	6,164.77	5,137.02	4,624.01	3,596.26
92	5,023.02	4,636.10	3,862.27	3,477.08	2,703.24	6,828.06	6,302.95	5,252.75	4,727.65	3,677.44	7,278.88	6,719.24	5,599.94	5,040.29	3,919.27
93	5,475.57	5,054.11	4,211.18	3,789.72	2,948.52	7,444.71	6,871.24	5,726.03	5,154.29	4,009.09	7,935.26	7,325.52	6,102.59	5,494.57	4,271.64
94	5,966.13	5,508.39	4,589.46	4,131.73	3,212.80	8,113.18	7,489.62	6,240.77	5,617.21	4,368.37	8,648.64	7,983.63	6,653.60	5,986.86	4,656.83

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	136.46	126.09	105.37	93.27	74.27	212.46	196.91	164.09	148.55	115.73	281.55	259.10	217.64	195.19	152.00
25-29	146.82	134.73	112.28	101.91	79.46	229.73	210.73	176.19	158.91	122.64	302.28	279.82	233.19	210.73	164.09
30-34	158.91	145.09	122.64	110.55	86.37	247.01	228.00	190.00	171.00	133.00	326.46	300.55	250.46	226.28	176.19
35-39	171.00	157.19	131.28	117.46	91.55	266.01	245.28	203.82	183.09	143.37	350.64	323.01	269.46	241.82	188.28
40-44	183.09	169.28	141.64	126.09	98.46	285.01	264.28	221.10	198.64	155.46	376.55	347.19	288.46	260.82	202.10
45	186.55	171.00	141.64	129.55	98.46	290.19	269.46	224.55	200.37	157.19	385.19	354.10	295.37	266.01	207.28
46	186.55	171.00	143.37	129.55	100.18	290.19	269.46	224.55	200.37	157.19	386.92	357.55	298.82	269.46	209.00
47	188.28	172.73	143.37	129.55	100.18	291.92	269.46	224.55	200.37	157.19	392.10	361.01	300.55	271.19	210.73
48	188.28	172.73	145.09	131.28	101.91	291.92	269.46	224.55	202.10	157.19	395.55	364.46	304.01	272.91	212.46
49	190.00	174.46	145.09	131.28	101.91	291.92	269.46	224.55	202.10	157.19	399.01	367.92	307.46	276.37	215.91
50	190.00	174.46	145.09	131.28	101.91	291.92	269.46	224.55	202.10	157.19	402.46	371.37	309.19	279.82	215.91
51	193.46	179.64	148.55	133.00	103.64	300.55	278.10	231.46	209.00	162.37	405.92	376.55	312.64	281.55	219.37
52	196.91	181.37	152.00	136.46	107.09	309.19	286.73	240.10	214.19	167.55	412.83	380.01	317.83	285.01	222.82
53	200.37	184.82	153.73	139.91	107.09	317.83	295.37	245.28	221.10	171.00	416.28	385.19	319.55	288.46	224.55
54	203.82	188.28	157.19	141.64	110.55	328.19	302.28	252.19	228.00	176.19	421.46	388.64	324.73	291.92	228.00
55	209.00	191.73	160.64	143.37	112.28	338.55	310.92	259.10	233.19	181.37	426.65	393.83	328.19	295.37	229.73
56	224.55	207.28	171.00	155.46	119.18	362.74	335.10	279.82	250.46	195.19	454.28	419.74	348.92	314.37	243.55
57	240.10	221.10	184.82	165.82	129.55	388.64	359.28	298.82	269.46	209.00	481.92	445.65	371.37	333.37	260.82
58	255.64	236.64	196.91	177.91	138.18	414.55	383.46	317.83	288.46	222.82	511.28	471.56	392.10	354.10	274.64
59	271.19	250.46	209.00	188.28	146.82	440.46	405.92	338.55	305.73	236.64	538.92	495.74	414.55	373.10	290.19
60	288.46	266.01	221.10	200.37	155.46	464.65	430.10	357.55	323.01	250.46	566.56	523.37	435.28	392.10	304.01
61	314.37	288.46	240.10	217.64	167.55	497.47	459.46	383.46	345.46	267.73	608.01	561.38	466.37	421.46	326.46
62	338.55	312.64	260.82	234.91	183.09	530.28	488.83	405.92	367.92	285.01	649.47	599.38	499.19	449.10	348.92
63	366.19	338.55	279.82	252.19	195.19	561.38	518.19	431.83	388.64	302.28	690.92	637.38	532.01	478.46	373.10
64	390.37	361.01	300.55	269.46	210.73	592.47	547.56	456.01	411.10	319.55	732.38	675.38	563.10	506.10	393.83
65	416.28	385.19	319.55	288.46	224.55	625.29	576.92	480.19	433.55	336.83	773.83	713.38	594.19	535.47	416.28
66	469.83	435.28	361.01	326.46	252.19	699.56	646.01	538.92	485.37	376.55	851.56	785.93	654.65	589.01	457.74
67	523.37	483.65	402.46	362.74	281.55	775.56	716.83	595.92	537.19	418.01	927.57	856.75	715.11	642.56	500.92
68	576.92	533.74	445.65	399.01	312.64	851.56	785.93	654.65	589.01	457.74	1,005.29	927.57	773.83	696.11	542.38
69	632.20	582.10	485.37	437.01	340.28	925.84	856.75	711.65	640.83	497.47	1,083.02	1,000.11	834.29	749.65	583.83
70	684.01	632.20	526.83	475.01	369.64	1,003.57	925.84	770.38	694.38	538.92	1,160.75	1,072.66	893.02	803.20	625.29
71	789.38	728.92	608.01	545.83	424.92	1,141.75	1,055.39	879.20	791.11	614.92	1,305.85	1,205.66	1,003.57	905.11	703.02
72	896.47	827.38	689.20	620.10	481.92	1,283.39	1,184.93	988.02	887.84	690.92	1,450.94	1,338.67	1,115.84	1,003.57	780.74
73	1,000.11	924.11	768.65	692.65	538.92	1,425.03	1,316.21	1,096.84	986.29	768.65	1,596.03	1,473.40	1,228.12	1,105.48	860.20
74	1,105.48	1,020.84	849.84	765.20	594.19	1,564.94	1,444.03	1,203.94	1,083.02	842.93	1,741.13	1,608.13	1,338.67	1,205.66	937.93
75	1,210.84	1,119.30	932.75	837.75	652.92	1,706.58	1,575.31	1,312.76	1,181.48	918.93	1,886.22	1,741.13	1,450.94	1,305.85	1,015.66
76	1,380.12	1,274.75	1,062.30	955.20	744.47	1,929.41	1,780.86	1,483.76	1,335.21	1,038.11	2,112.50	1,950.13	1,625.40	1,463.03	1,138.30
77	1,573.58	1,454.40	1,210.84	1,089.93	848.11	2,178.14	2,012.32	1,677.22	1,509.67	1,174.57	2,364.69	2,185.05	1,820.58	1,639.22	1,274.75
78	1,763.58	1,627.13	1,355.94	1,219.48	950.02	2,419.96	2,233.41	1,860.31	1,675.49	1,302.39	2,603.06	2,402.69	2,001.95	1,801.58	1,400.85
79	1,939.77	1,789.49	1,492.40	1,342.12	1,045.02	2,637.60	2,433.78	2,027.86	1,825.77	1,419.85	2,810.33	2,594.42	2,162.59	1,944.95	1,513.12
80	2,095.23	1,932.86	1,609.85	1,450.94	1,126.21	2,848.33	2,628.97	2,190.23	1,972.59	1,533.85	3,036.61	2,803.42	2,335.32	2,100.41	1,634.04
81	2,240.32	2,069.32	1,723.86	1,551.12	1,207.39	3,046.97	2,813.79	2,343.96	2,109.05	1,640.94	3,247.34	2,998.61	2,499.42	2,248.96	1,749.77
82	2,409.60	2,224.78	1,853.40	1,668.58	1,297.21	3,274.98	3,022.79	2,520.15	2,267.96	1,763.58	3,490.89	3,223.16	2,685.97	2,416.51	1,881.04
83	2,601.33	2,402.69	2,001.95	1,801.58	1,400.85	3,537.53	3,264.62	2,720.51	2,449.33	1,905.22	3,772.45	3,480.53	2,901.88	2,609.97	2,031.32
84	2,824.15	2,606.51	2,171.23	1,953.59	1,520.03	3,838.08	3,542.71	2,951.97	2,658.33	2,065.86	4,092.00	3,775.90	3,147.16	2,832.79	2,202.32
85	3,078.07	2,841.42	2,366.41	2,129.77	1,656.49	4,185.27	3,862.27	3,217.98	2,896.70	2,252.41	4,459.91	4,116.18	3,430.44	3,088.43	2,400.96
86	3,352.71	3,097.07	2,578.87	2,323.23	1,805.04	4,560.10	4,209.45	3,508.17	3,157.52	2,456.23	4,860.65	4,487.55	3,739.63	3,364.80	2,618.60
87	3,656.72	3,375.16	2,812.06	2,530.51	1,969.13	4,971.20	4,587.74	3,822.54	3,440.80	2,675.60	5,299.39	4,890.01	4,076.45	3,668.81	2,853.52
88	3,984.90	3,677.44	3,065.98	2,758.51	2,147.05	5,418.57	5,000.56	4,168.00	3,751.72	2,917.43	5,776.12	5,330.48	4,442.64	3,998.72	3,109.16
89	4,342.46	4,009.09	3,342.34	3,007.25	2,340.51	5,905.67	5,451.39	4,542.83	4,088.54	3,179.98	6,296.04	5,810.67	4,841.65	4,359.73	3,388.98
90	4,734.56	4,370.09	3,642.90	3,276.71	2,549.51	6,435.96	5,941.95	4,952.20	4,456.46	3,466.71	6,862.60	6,334.05	5,278.66	4,751.83	3,694.72
91	5,161.20	4,763.92	3,969.36	3,572.08	2,779.24	7,016.33	6,475.69	5,397.84	4,858.92	3,779.35	7,479.25	6,905.79	5,753.67	5,178.48	4,028.09
92	5,624.12	5,192.29	4,326.91	3,893.36	3,029.70	7,648.53	7,059.52	5,883.22	5,294.21	4,117.91	8,152.90	7,525.89	6,270.14	5,643.12	4,389.09
93	6,131.95	5,660.39	4,715.56	4,244.00	3,300.89	8,336.00	7,695.17	6,413.50	5,770.94	4,489.28	8,887.01	8,203.00	6,836.69	6,152.68	4,786.38
94	6,682.96	6,169.95	5,142.20	4,625.74	3,599.71	9,087.38	8,387.82	6,990.42	6,290.86	4,893.47	9,685.03	8,942.28	7,451.62	6,705.42	5,216.48

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	259.93	244.17	204.79	181.17	141.77	409.57	378.08	315.07	283.56	220.55	559.23	511.98	425.33	378.08	299.31
25-29	261.79	239.98	196.34	181.80	138.17	407.23	378.15	312.70	283.61	218.16	552.67	509.03	429.04	385.42	298.16
30-34	257.30	243.75	203.13	176.05	142.19	406.27	372.40	311.46	284.39	216.68	555.23	507.83	426.58	379.18	297.93
35-39	263.34	238.26	200.65	181.84	137.94	407.56	376.21	313.50	282.15	219.45	551.78	507.88	420.10	376.21	294.70
40-44	259.62	236.53	196.15	178.85	138.47	403.84	375.00	311.53	276.92	219.23	542.31	501.92	415.38	375.00	288.46
45	251.08	229.25	191.04	169.21	136.46	387.53	354.79	294.75	267.45	207.41	523.99	480.33	403.91	360.24	283.83
46	246.31	230.25	192.76	171.35	133.86	380.18	348.05	294.50	262.38	208.83	524.75	481.92	401.59	358.76	283.80
47	247.61	226.53	189.66	168.58	131.70	374.05	347.71	289.76	258.15	205.47	521.57	479.42	400.39	358.25	279.22
48	248.73	222.82	191.73	171.00	134.73	373.10	342.01	285.01	259.10	202.10	513.01	476.74	399.01	357.55	279.82
49	242.93	222.69	187.26	167.01	131.58	364.40	339.09	283.41	253.04	197.38	511.16	475.73	389.70	354.27	273.29
50	237.95	223.08	183.43	168.55	128.89	361.89	332.14	277.61	247.86	193.34	505.65	466.00	386.68	351.97	272.66
51	238.68	219.19	185.10	165.62	131.52	360.46	331.23	277.64	248.42	194.84	511.46	467.62	389.68	350.71	272.78
52	238.37	219.30	181.17	166.85	128.72	357.55	328.95	276.50	247.90	195.47	505.34	467.20	390.92	348.02	271.74
53	232.32	218.38	181.21	162.62	125.45	353.13	325.26	274.15	246.27	190.50	501.82	464.65	385.66	348.49	269.50
54	232.57	214.32	177.85	164.16	123.12	351.13	323.77	273.61	246.24	191.53	506.17	465.13	387.61	351.13	273.61
55	231.74	213.91	178.26	160.44	124.78	347.60	316.41	267.38	240.65	187.17	499.13	463.47	387.71	343.15	271.84
56	244.73	227.24	187.92	170.43	131.10	371.45	340.87	284.06	257.84	201.02	506.93	471.97	393.30	353.98	275.31
57	253.91	236.99	198.90	177.74	139.66	389.34	355.48	300.47	270.84	211.59	512.06	469.75	393.57	351.25	275.07
58	266.09	245.63	204.68	184.22	143.29	405.28	372.52	311.12	278.38	216.97	511.71	474.88	393.00	356.16	274.28
59	271.74	252.05	208.72	189.04	145.71	413.52	382.02	319.00	287.50	224.48	508.03	472.59	389.89	354.45	271.74
60	277.40	258.40	212.81	193.81	148.20	425.61	395.21	330.61	292.61	231.81	509.21	467.40	391.40	353.40	273.61
61	297.10	274.82	230.25	204.25	159.69	449.36	412.22	345.38	308.24	241.39	538.49	493.93	412.22	371.37	289.67
62	317.69	292.41	241.88	216.61	169.68	465.70	433.21	357.39	321.29	249.09	559.57	516.24	429.60	386.27	299.64
63	329.61	305.06	252.47	227.92	175.32	487.40	448.82	371.68	336.62	259.47	578.57	532.98	445.31	399.73	312.07
64	347.18	323.11	264.68	240.62	185.61	505.29	464.04	388.42	350.60	271.55	601.53	556.85	464.04	419.36	326.54
65	360.04	330.04	276.70	250.03	193.35	520.05	480.06	400.04	360.04	280.03	616.73	573.40	476.72	426.71	333.37
66	390.84	358.54	300.39	268.09	209.96	558.80	513.59	429.60	387.61	300.39	655.71	604.02	503.89	452.21	352.08
67	415.81	384.55	322.02	290.76	225.10	594.02	547.13	456.47	412.69	318.90	687.82	634.66	528.37	475.21	368.92
68	446.89	410.40	343.53	310.09	240.16	629.29	580.66	486.41	437.77	340.48	720.49	665.78	556.33	498.58	389.13
69	469.83	434.59	361.18	325.94	252.54	657.76	607.84	508.00	458.09	355.30	748.78	690.05	575.54	519.75	402.29
70	490.07	453.25	376.75	339.93	263.45	682.70	634.54	526.90	473.08	368.27	770.51	711.04	592.05	535.40	413.59
71	543.79	502.59	417.46	376.26	291.13	755.26	694.85	579.49	521.82	406.47	845.90	779.98	648.16	584.98	453.16
72	593.19	547.97	457.54	412.30	319.20	816.64	752.80	625.11	566.60	438.91	912.39	840.58	702.25	630.43	492.11
73	633.99	585.42	485.72	439.70	340.00	866.63	800.16	667.22	600.76	467.82	966.33	892.19	743.92	669.78	521.51
74	674.32	622.45	518.72	466.84	363.10	916.38	847.23	706.43	634.81	494.01	1,022.61	943.57	787.95	706.43	550.82
75	705.20	650.77	544.28	489.85	381.00	956.03	880.31	733.58	662.59	513.51	1,064.88	982.06	818.79	735.95	572.68
76	776.14	715.04	597.37	536.28	418.61	1,029.56	950.37	791.96	712.78	554.39	1,135.91	1,045.40	873.43	785.19	610.95
77	835.59	770.81	643.42	578.65	451.26	1,094.69	1,010.48	839.90	757.86	587.29	1,194.00	1,103.32	919.79	826.95	643.42
78	895.44	824.96	688.17	617.68	480.89	1,156.60	1,067.48	889.22	802.17	621.83	1,254.03	1,158.68	965.91	868.49	675.73
79	937.31	864.45	720.70	649.82	504.09	1,199.21	1,108.63	923.52	830.97	645.88	1,295.68	1,195.26	996.38	897.92	697.07
80	970.05	895.44	746.20	671.58	522.34	1,233.10	1,137.95	947.68	852.53	664.12	1,324.50	1,221.90	1,018.56	915.96	712.62
81	1,000.59	923.35	768.85	691.62	538.92	1,270.05	1,173.04	977.24	880.23	684.43	1,363.46	1,259.28	1,049.09	943.11	734.72
82	1,074.25	993.40	828.14	743.71	580.24	1,367.07	1,261.07	1,050.90	944.91	736.53	1,465.87	1,352.68	1,128.13	1,014.96	790.41
83	1,160.47	1,072.46	892.82	803.00	625.15	1,474.84	1,361.67	1,135.32	1,022.15	794.01	1,582.63	1,460.47	1,217.95	1,095.81	853.29
84	1,259.28	1,162.28	970.05	871.26	679.03	1,600.60	1,478.44	1,230.54	1,108.38	862.28	1,717.36	1,586.22	1,322.16	1,189.22	925.14
85	1,372.45	1,268.26	1,056.28	952.10	740.12	1,746.11	1,611.38	1,341.92	1,207.19	939.52	1,873.65	1,728.14	1,440.71	1,297.01	1,007.78
86	1,496.40	1,381.43	1,151.50	1,036.52	806.59	1,900.59	1,756.88	1,462.27	1,316.76	1,023.95	2,040.72	1,884.43	1,570.06	1,413.77	1,099.40
87	1,631.13	1,505.38	1,255.69	1,129.94	878.44	2,071.25	1,913.16	1,593.41	1,435.33	1,115.56	2,223.95	2,053.29	1,711.97	1,541.31	1,198.20
88	1,776.64	1,641.91	1,368.86	1,230.54	957.48	2,259.87	2,085.63	1,737.12	1,562.87	1,216.16	2,425.14	2,238.31	1,866.46	1,679.64	1,305.98
89	1,938.32	1,789.21	1,491.02	1,341.92	1,043.71	2,462.86	2,274.25	1,895.21	1,704.79	1,327.54	2,642.50	2,439.51	2,033.53	1,830.53	1,422.75
90	2,112.57	1,949.10	1,623.95	1,462.27	1,137.12	2,683.82	2,479.04	2,064.07	1,857.47	1,444.31	2,881.43	2,660.47	2,216.75	1,995.81	1,552.09
91	2,302.99	2,125.14	1,771.26	1,593.41	1,239.51	2,926.34	2,701.79	2,250.89	2,026.34	1,575.44	3,140.12	2,899.39	2,416.16	2,173.65	1,692.21
92	2,509.58	2,315.56	1,929.34	1,737.12	1,350.89	3,190.41	2,944.30	2,453.89	2,207.78	1,717.36	3,423.94	3,161.67	2,633.53	2,369.45	1,843.11
93	2,735.93	2,525.74	2,103.58	1,893.41	1,473.05	3,476.04	3,208.38	2,673.05	2,407.17	1,871.86	3,731.12	3,445.50	2,870.66	2,583.23	2,010.17
94	2,982.03	2,753.88	2,294.00	2,064.07	1,605.98	3,788.61	3,497.60	2,915.57	2,622.75	2,040.72	4,067.05	3,754.48	3,129.34	2,814.97	2,189.81

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	354.45	322.94	267.80	244.17	189.04	527.73	488.35	401.70	362.32	283.56	701.01	645.88	543.49	488.35	378.08
25-29	349.05	319.97	269.06	239.98	189.07	516.31	479.95	399.96	356.32	283.61	698.11	639.93	538.13	479.95	378.15
30-34	352.09	325.02	270.84	243.75	189.59	521.37	480.74	406.27	365.64	284.39	697.42	643.26	534.92	480.74	372.40
35-39	344.86	319.78	269.62	238.26	188.10	520.42	482.80	401.28	363.67	282.15	695.99	639.56	532.96	482.80	376.21
40-44	346.16	317.30	265.39	242.31	184.62	513.47	473.08	398.07	357.69	276.92	686.53	634.62	530.77	473.08	369.23
45	332.96	305.67	256.54	234.71	180.12	496.70	458.50	382.08	343.87	267.45	665.91	611.33	513.08	458.50	360.24
46	326.64	305.21	251.67	230.25	176.71	487.28	449.80	380.18	337.35	267.73	658.63	610.44	508.69	460.50	358.76
47	326.64	300.30	252.88	226.53	179.12	484.68	442.54	374.05	337.17	263.41	663.81	611.12	511.03	458.34	358.25
48	321.28	300.55	248.73	222.82	176.19	476.74	440.46	367.92	331.64	259.10	663.29	606.29	507.83	456.01	357.55
49	318.84	293.54	242.93	217.63	172.07	465.61	430.18	359.33	323.90	253.04	652.87	602.26	501.04	450.43	349.21
50	312.31	292.49	237.95	213.17	168.55	461.03	421.38	351.97	317.28	247.86	649.42	604.80	500.69	451.12	351.97
51	316.62	292.26	238.68	214.32	165.62	457.87	428.65	355.58	316.62	248.42	647.85	599.14	501.71	453.01	350.71
52	309.88	286.04	238.37	214.53	166.85	462.44	424.30	357.55	319.42	252.67	648.36	595.92	500.57	448.14	352.79
53	311.32	288.09	236.98	213.73	167.27	460.00	427.48	357.78	320.61	250.92	641.21	594.74	492.52	441.41	343.84
54	310.09	287.28	241.69	214.32	168.73	460.58	428.65	355.69	323.77	250.81	638.41	588.25	492.48	442.33	346.57
55	307.50	285.21	240.65	213.91	169.34	463.47	427.82	356.52	316.41	249.56	637.27	588.25	490.21	441.19	343.15
56	319.02	297.16	244.73	222.88	170.43	485.08	450.12	375.83	336.49	262.20	655.51	603.07	502.57	454.48	353.98
57	325.86	300.47	253.91	228.53	177.74	503.60	465.50	389.34	347.02	270.84	660.18	613.62	507.83	457.04	355.48
58	335.69	311.12	257.90	233.35	180.12	519.91	478.96	401.19	360.24	282.46	667.28	614.05	515.81	462.58	360.24
59	342.62	315.07	259.93	236.29	181.17	531.66	488.35	409.57	370.19	287.50	669.50	618.31	515.92	464.71	362.32
60	345.81	315.40	266.01	239.40	186.20	543.41	501.62	418.01	376.21	292.61	672.62	619.41	516.81	463.62	361.01
61	367.66	341.66	285.96	256.24	200.54	575.62	531.06	441.94	397.36	308.24	705.60	646.19	538.49	486.50	378.80
62	389.89	357.39	299.64	270.76	209.38	602.88	555.95	462.09	418.77	324.91	725.63	671.47	559.57	501.80	393.49
63	406.75	378.70	315.58	284.02	220.91	627.66	578.57	483.89	434.80	340.12	746.87	690.76	575.06	518.96	403.24
64	429.67	398.73	329.98	299.05	230.31	653.10	604.97	505.29	453.73	354.04	773.41	714.97	594.66	536.23	415.92
65	446.72	410.04	343.37	310.03	240.03	676.74	623.40	520.05	466.72	363.38	793.42	730.08	610.08	550.06	426.71
66	484.50	448.98	374.69	335.93	261.64	726.77	671.86	558.80	503.89	390.84	843.05	778.44	649.24	581.41	455.43
67	522.12	481.46	400.19	362.67	281.38	775.36	715.95	594.02	537.74	415.81	887.90	822.25	681.56	612.78	478.34
68	556.33	513.77	428.65	386.09	300.97	820.82	756.98	632.33	568.49	443.85	936.34	863.37	717.45	647.54	501.62
69	587.29	540.30	452.21	408.17	317.13	857.44	792.84	660.69	593.16	463.95	971.95	895.60	745.85	672.45	522.68
70	611.88	563.72	470.24	424.92	328.60	892.32	824.34	685.54	617.55	478.75	1,002.80	923.49	770.51	694.03	538.22
71	686.60	631.67	527.31	475.13	368.02	983.21	906.32	755.26	678.36	530.06	1,098.57	1,016.18	848.64	760.75	593.23
72	755.45	696.94	579.89	521.37	406.99	1,064.02	981.57	819.29	736.84	574.58	1,189.05	1,098.61	915.06	821.96	641.07
73	812.95	749.04	623.76	562.41	437.14	1,132.50	1,043.01	869.19	782.27	608.43	1,262.86	1,165.73	971.44	874.30	680.01
74	866.99	802.77	666.92	600.22	466.84	1,197.98	1,106.59	921.33	829.94	644.69	1,336.30	1,232.56	1,027.55	923.80	718.79
75	911.07	840.08	702.83	631.83	492.22	1,247.10	1,152.45	958.40	863.74	672.06	1,389.09	1,280.23	1,067.25	960.76	747.79
76	995.63	918.69	767.09	690.15	536.28	1,348.61	1,244.52	1,036.35	932.27	726.35	1,488.90	1,375.77	1,147.23	1,031.82	803.28
77	1,070.93	986.72	822.63	740.59	576.49	1,435.82	1,325.70	1,103.32	993.20	772.96	1,574.01	1,453.10	1,211.27	1,090.36	848.54
78	1,142.10	1,052.96	876.78	791.80	613.54	1,519.34	1,403.27	1,169.04	1,050.90	818.74	1,660.29	1,531.78	1,276.83	1,148.31	893.37
79	1,193.29	1,100.75	917.62	825.07	641.94	1,579.24	1,457.15	1,212.99	1,092.87	848.70	1,717.08	1,585.15	1,321.29	1,189.35	925.49
80	1,233.10	1,137.95	947.68	852.53	664.12	1,622.98	1,497.99	1,248.01	1,124.89	873.05	1,759.16	1,622.98	1,352.48	1,218.17	947.68
81	1,270.05	1,173.04	977.24	880.23	684.43	1,672.45	1,543.10	1,288.02	1,156.88	901.79	1,812.56	1,674.25	1,394.01	1,255.69	975.45
82	1,367.07	1,261.07	1,050.90	944.91	736.53	1,796.40	1,659.88	1,383.23	1,244.91	968.26	1,949.10	1,798.20	1,500.00	1,349.10	1,050.90
83	1,474.84	1,361.67	1,135.32	1,022.15	794.01	1,941.91	1,792.81	1,492.81	1,343.71	1,045.50	2,103.58	1,941.91	1,618.56	1,456.89	1,133.53
84	1,600.60	1,478.44	1,230.54	1,108.38	862.28	2,107.18	1,945.50	1,620.35	1,458.68	1,133.53	2,283.22	2,107.18	1,756.88	1,580.84	1,230.54
85	1,746.11	1,611.38	1,341.92	1,207.19	939.52	2,295.80	2,119.76	1,765.86	1,589.82	1,235.92	2,489.82	2,297.60	1,914.97	1,722.74	1,340.11
86	1,900.59	1,756.88	1,462.27	1,316.76	1,023.95	2,502.39	2,310.18	1,925.75	1,733.52	1,347.30	2,712.57	2,504.18	2,087.42	1,879.03	1,460.47
87	2,071.25	1,913.16	1,593.41	1,435.33	1,115.56	2,728.73	2,518.55	2,098.20	1,888.02	1,469.46	2,956.87	2,730.53	2,276.05	2,047.89	1,593.41
88	2,259.87	2,085.63	1,737.12	1,562.87	1,216.16	2,974.84	2,744.90	2,286.82	2,058.67	1,600.60	3,222.75	2,974.84	2,479.04	2,231.14	1,735.33
89	2,462.86	2,274.25	1,895.21	1,704.79	1,327.54	3,242.51	2,992.81	2,493.41	2,245.50	1,746.11	3,513.76	3,242.51	2,703.59	2,432.33	1,893.41
90	2,683.82	2,479.04	2,064.07	1,857.47	1,444.31	3,533.53	3,262.27	2,717.96	2,446.70	1,902.38	3,829.93	3,535.32	2,946.09	2,651.49	2,062.27
91	2,926.34	2,701.79	2,250.89	2,026.34	1,575.44	3,851.49	3,555.09	2,962.27	2,665.86	2,073.05	4,174.84	3,853.28	3,211.97	2,888.61	2,249.09
92	3,190.41	2,944.30	2,453.89	2,207.78	1,717.36	4,198.19	3,874.84	3,229.94	2,906.58	2,261.66	4,550.28	4,199.99	3,499.40	3,150.89	2,450.29
93	3,476.04	3,208.38	2,673.05	2,407.17	1,871.86	4,575.44	4,223.34	3,519.15	3,168.85	2,462.86	4,959.87	4,577.24	3,813.77	3,432.93	2,669.46
94	3,788.61	3,497.60	2,915.57	2,622.75	2,040.72	4,986.81	4,604.18	3,837.12	3,452.69	2,685.62	5,405.37	4,990.40	4,158.67	3,741.90	2,911.96

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	378.08	346.57	291.43	259.93	204.79	582.87	543.49	448.97	401.70	315.07	787.65	732.51	606.49	551.36	425.33
25-29	378.15	349.05	290.88	261.79	203.62	581.76	538.13	443.58	399.96	312.70	785.38	719.93	603.57	545.40	421.77
30-34	379.18	352.09	291.15	257.30	203.13	582.30	534.92	446.89	406.27	311.46	785.44	724.51	602.63	541.68	419.80
35-39	376.21	344.86	288.42	263.34	200.65	583.12	532.96	445.18	401.28	313.50	783.77	721.06	601.93	545.50	420.10
40-44	375.00	346.16	282.69	259.62	196.15	571.15	530.77	444.23	398.07	311.53	773.07	715.39	594.23	536.54	415.38
45	354.79	332.96	278.38	251.08	196.50	551.29	513.08	425.75	382.08	300.20	747.79	693.20	573.12	513.08	403.91
46	353.40	326.64	273.09	246.31	192.76	546.18	503.34	423.02	380.18	294.50	744.30	690.75	572.94	519.40	401.59
47	352.97	321.36	268.68	242.35	189.66	547.91	500.49	421.46	374.05	295.02	748.10	695.41	579.51	521.57	405.66
48	347.19	321.28	269.46	243.55	186.55	544.10	502.65	419.74	373.10	295.37	751.38	694.38	575.19	518.19	404.19
49	344.15	313.78	263.17	237.87	182.20	531.41	495.98	415.01	369.46	288.47	749.04	693.36	576.96	516.22	404.89
50	337.11	312.31	262.74	233.00	183.43	530.44	490.78	406.51	366.85	282.57	743.60	689.08	575.06	520.52	401.55
51	340.98	316.62	263.03	233.80	185.10	530.94	487.10	409.17	370.19	287.39	740.40	686.81	569.91	511.46	399.42
52	343.25	314.65	262.20	238.37	185.93	529.17	486.27	405.22	367.09	286.04	738.94	681.74	567.32	510.11	395.69
53	343.84	315.96	264.85	236.98	185.85	525.05	483.23	404.24	362.43	283.44	724.85	673.73	557.57	501.82	390.31
54	346.57	319.20	269.05	241.69	186.96	524.41	483.37	401.28	360.24	282.73	720.49	665.78	556.33	501.62	387.61
55	347.60	316.41	267.38	240.65	187.17	516.95	481.30	401.08	360.97	280.76	713.03	659.55	548.15	494.67	383.26
56	362.72	336.49	279.69	253.46	196.66	550.64	506.93	423.90	384.57	297.16	729.81	677.36	563.75	506.93	393.30
57	372.40	347.02	287.76	258.15	203.13	575.54	528.99	444.35	397.80	313.17	740.59	685.57	571.31	516.29	402.03
58	384.82	352.06	290.66	266.09	204.68	593.59	548.56	454.40	409.37	319.31	749.16	691.83	577.22	519.91	405.28
59	389.89	358.38	299.31	267.80	208.72	610.44	563.17	468.65	421.40	326.88	752.21	693.13	578.93	519.85	405.64
60	395.21	364.81	304.01	269.81	212.81	623.21	573.82	482.62	433.21	338.20	756.21	699.21	581.41	524.41	406.61
61	415.93	386.22	323.09	285.96	226.53	657.33	605.34	505.07	453.08	352.80	791.03	727.89	605.34	545.91	423.37
62	436.82	400.72	335.74	299.64	234.66	685.92	631.77	527.07	476.54	368.23	815.88	754.50	628.15	563.17	440.42
63	452.33	420.77	347.14	312.07	241.94	711.81	659.22	547.01	490.90	382.20	841.55	778.43	645.18	585.57	452.33
64	477.80	439.98	364.36	329.98	254.37	742.46	687.47	570.60	515.60	398.73	873.08	807.78	673.72	604.97	470.91
65	490.06	450.05	376.71	340.04	263.37	763.42	706.75	586.74	526.72	410.04	893.43	823.43	686.75	616.73	480.06
66	536.19	494.20	413.44	371.45	290.71	823.67	759.07	633.09	571.73	442.53	952.87	881.81	733.22	662.16	513.59
67	575.26	534.62	443.96	400.19	309.52	878.53	809.75	675.31	609.66	472.09	1,009.83	931.68	775.36	700.32	544.00
68	620.17	571.54	474.25	428.65	331.36	933.30	860.33	717.45	647.54	501.62	1,067.06	984.98	817.78	738.74	571.54
69	654.82	604.91	505.07	452.21	352.37	974.90	901.48	751.73	675.38	525.62	1,109.96	1,024.82	854.50	769.35	599.03
70	682.70	634.54	526.90	473.08	368.27	1,016.97	937.65	779.02	702.53	546.73	1,150.11	1,062.30	883.83	796.01	617.55
71	771.75	711.32	593.23	532.80	414.72	1,117.80	1,032.65	859.62	771.75	601.47	1,263.36	1,164.49	972.23	873.36	681.11
72	851.22	784.72	654.37	587.87	457.54	1,212.99	1,117.22	931.02	837.92	651.72	1,364.62	1,258.20	1,048.06	944.32	734.17
73	915.19	846.18	703.02	633.99	493.39	1,288.44	1,188.74	991.89	892.19	695.34	1,449.49	1,339.56	1,114.60	1,004.68	779.71
74	980.62	904.04	753.36	679.26	528.60	1,365.94	1,259.73	1,049.78	946.03	736.08	1,533.90	1,415.34	1,178.21	1,059.66	825.00
75	1,029.40	951.29	792.75	714.65	556.11	1,422.22	1,310.99	1,093.28	984.43	764.35	1,594.96	1,471.91	1,228.17	1,105.12	859.01
76	1,147.23	1,058.97	882.48	794.23	617.73	1,559.05	1,441.39	1,199.28	1,081.60	839.49	1,733.28	1,599.78	1,332.77	1,199.28	932.27
77	1,247.97	1,152.97	960.81	863.66	673.65	1,681.97	1,550.25	1,291.16	1,163.78	904.68	1,852.53	1,707.88	1,425.03	1,280.37	997.51
78	1,345.23	1,241.59	1,036.39	932.75	725.47	1,797.10	1,660.29	1,382.54	1,243.66	967.99	1,967.06	1,815.75	1,513.12	1,361.82	1,059.19
79	1,419.74	1,311.44	1,090.90	982.60	764.02	1,882.49	1,736.78	1,447.31	1,303.57	1,014.11	2,049.86	1,892.34	1,577.28	1,419.74	1,104.69
80	1,477.47	1,363.68	1,136.09	1,022.29	794.70	1,951.31	1,800.21	1,499.85	1,348.75	1,050.27	2,113.61	1,951.31	1,624.85	1,464.41	1,137.95
81	1,521.56	1,406.58	1,171.25	1,054.49	819.16	2,010.17	1,853.89	1,544.91	1,390.42	1,081.43	2,177.24	2,010.17	1,674.25	1,507.18	1,171.25
82	1,636.53	1,512.57	1,259.28	1,133.53	882.04	2,159.27	1,992.20	1,661.67	1,494.61	1,164.07	2,340.71	2,161.07	1,799.99	1,620.35	1,259.28
83	1,767.65	1,632.92	1,359.88	1,225.14	952.10	2,331.73	2,153.89	1,794.61	1,613.17	1,255.69	2,527.54	2,333.53	1,943.71	1,749.70	1,359.88
84	1,918.56	1,771.26	1,474.84	1,329.33	1,032.93	2,529.33	2,337.12	1,947.29	1,751.49	1,363.46	2,743.10	2,531.13	2,110.77	1,898.80	1,478.44
85	2,091.01	1,929.34	1,607.78	1,447.90	1,126.34	2,757.48	2,545.51	2,123.35	1,909.57	1,485.62	2,989.21	2,759.28	2,299.40	2,069.45	1,609.57
86	2,279.63	2,103.58	1,753.29	1,577.23	1,226.94	3,007.18	2,775.44	2,313.77	2,082.02	1,620.35	3,258.67	3,008.97	2,505.98	2,254.49	1,755.08
87	2,484.42	2,294.00	1,911.37	1,719.16	1,338.32	3,276.64	3,025.14	2,520.35	2,268.86	1,764.07	3,551.48	3,278.43	2,732.32	2,459.27	1,913.16
88	2,707.18	2,498.80	2,082.02	1,875.44	1,456.89	3,571.25	3,296.40	2,746.70	2,473.64	1,922.15	3,871.25	3,573.04	2,978.43	2,680.24	2,085.63
89	2,951.49	2,723.35	2,270.65	2,042.51	1,589.82	3,894.60	3,594.60	2,994.61	2,694.60	2,096.41	4,219.75	3,894.60	3,246.10	2,920.95	2,272.44
90	3,217.36	2,969.45	2,475.44	2,227.53	1,733.52	4,243.10	3,917.95	3,264.07	2,937.12	2,285.03	4,598.80	4,244.90	3,537.12	3,183.23	2,475.44
91	3,506.57	3,237.11	2,698.19	2,428.73	1,888.02	4,627.53	4,270.04	3,558.67	3,201.19	2,491.61	5,013.76	4,627.53	3,856.88	3,470.65	2,699.99
92	3,822.74	3,528.13	2,940.71	2,646.11	2,058.67	5,042.50	4,654.48	3,878.43	3,490.41	2,714.37	5,464.66	5,044.29	4,203.58	3,783.22	2,942.51
93	4,167.65	3,846.10	3,204.78	2,885.02	2,243.71	5,495.19	5,073.04	4,228.74	3,804.78	2,960.48	5,956.88	5,498.79	4,582.62	4,124.54	3,208.38
94	4,541.30	4,191.00	3,494.00	3,143.70	2,446.70	5,991.01	5,531.13	4,607.77	4,147.89	3,226.33	6,492.20	5,992.80	4,994.00	4,494.59	3,495.79

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	441.08	409.57	338.69	299.31	236.29	669.50	622.25	511.98	464.71	362.32	905.81	834.91	693.13	630.12	488.35
25-29	436.31	399.96	334.51	305.43	232.70	669.02	618.12	516.31	465.41	363.59	901.72	829.00	690.84	625.39	487.22
30-34	440.12	406.27	331.78	297.93	230.21	670.33	616.17	514.60	460.43	358.87	900.54	826.07	690.64	622.94	480.74
35-39	432.64	401.28	338.59	300.97	238.26	664.64	614.47	514.15	457.72	357.39	896.63	827.66	689.72	620.75	482.80
40-44	432.68	398.07	328.85	300.00	230.76	657.69	605.76	507.70	455.77	357.69	888.45	819.23	680.76	611.53	478.84
45	414.84	387.53	322.04	289.29	223.79	633.16	584.03	485.79	442.12	338.42	856.95	791.46	660.45	594.96	463.95
46	412.30	380.18	315.92	283.80	219.54	621.14	578.30	476.56	433.73	331.99	851.39	781.78	653.27	589.01	455.14
47	405.66	374.05	310.84	279.22	215.99	611.12	568.98	468.88	426.73	326.64	848.19	779.71	648.00	584.78	453.08
48	399.01	367.92	310.92	279.82	217.64	601.10	559.65	466.37	419.74	326.46	839.47	777.29	647.74	580.38	456.01
49	389.70	359.33	303.66	273.29	212.57	587.08	546.59	455.49	409.95	318.84	830.01	764.21	637.69	571.90	445.36
50	386.68	351.97	297.45	267.69	208.21	575.06	535.40	446.17	401.55	312.31	817.97	758.48	634.54	570.09	446.17
51	389.68	355.58	297.14	267.91	209.46	584.53	540.69	453.01	404.30	316.62	813.46	755.01	628.37	565.03	438.39
52	390.92	357.55	300.35	266.97	209.77	586.39	543.49	452.90	409.99	319.42	810.46	748.47	624.52	557.79	438.60
53	385.66	357.78	297.38	269.50	209.08	590.10	543.63	455.35	408.89	320.61	803.84	738.79	617.98	552.93	432.12
54	387.61	355.69	296.40	269.05	209.77	597.37	551.78	456.01	410.40	319.20	798.02	738.74	611.05	551.78	428.65
55	387.71	356.52	294.12	267.38	205.00	597.17	548.15	459.01	414.45	320.86	788.79	726.41	606.08	543.69	423.37
56	410.79	375.83	310.27	284.06	218.50	633.67	581.22	485.08	437.01	340.87	817.21	756.03	633.67	568.11	445.75
57	423.19	393.57	325.86	296.23	228.53	655.95	605.16	503.60	452.81	351.25	837.92	774.44	643.26	579.77	448.58
58	438.03	405.28	335.69	302.94	233.35	675.46	622.25	519.91	466.68	364.34	851.50	785.99	655.00	593.59	458.50
59	448.97	413.52	346.57	311.12	244.17	689.20	637.99	531.66	480.47	374.13	858.54	791.59	661.63	594.68	464.71
60	459.81	421.81	353.40	315.40	247.01	703.02	653.62	543.41	486.41	380.01	870.22	805.62	668.82	600.41	467.40
61	482.78	449.36	371.37	334.23	259.95	742.74	683.32	571.91	512.49	401.08	913.57	839.30	701.89	631.33	490.21
62	505.41	465.70	389.89	350.18	274.36	768.95	711.18	592.05	534.29	415.16	945.84	870.03	725.63	653.42	509.02
63	525.96	483.89	403.24	364.66	284.02	795.96	736.36	613.62	550.52	431.29	974.79	901.16	750.38	676.74	525.96
64	546.54	505.29	419.36	378.11	292.17	828.40	766.52	635.90	574.04	446.85	1,014.01	934.96	780.28	701.22	546.54
65	560.06	520.05	430.05	386.72	300.03	850.09	783.42	653.41	590.07	456.72	1,036.79	956.77	796.76	716.75	556.73
66	613.72	565.26	471.60	426.36	329.46	920.58	852.74	707.38	636.32	494.20	1,104.69	1,017.47	852.74	765.53	597.57
67	662.81	612.78	509.61	456.47	356.42	984.82	909.80	756.60	681.56	528.37	1,166.16	1,075.50	897.29	806.61	628.41
68	708.33	653.62	544.17	492.48	380.01	1,048.83	969.78	808.66	726.58	565.45	1,228.18	1,133.95	945.45	851.22	662.74
69	748.78	690.05	575.54	519.75	402.29	1,104.10	1,018.94	848.63	763.47	593.16	1,277.34	1,180.45	983.70	883.86	690.05
70	781.86	722.36	603.38	541.06	422.08	1,150.11	1,062.30	883.83	796.01	617.55	1,322.92	1,218.10	1,016.97	914.99	711.04
71	878.85	810.19	675.62	606.96	472.39	1,268.85	1,172.72	974.98	878.85	683.85	1,441.88	1,332.01	1,109.55	999.70	777.24
72	962.94	888.45	742.15	667.68	518.72	1,380.58	1,274.17	1,061.36	954.96	742.15	1,553.47	1,433.77	1,197.03	1,077.32	837.92
73	1,035.35	956.10	795.04	718.36	557.31	1,469.94	1,354.91	1,129.94	1,017.45	789.93	1,643.78	1,515.96	1,265.42	1,137.60	887.07
74	1,106.59	1,020.13	849.70	765.72	595.28	1,561.07	1,440.04	1,197.98	1,079.41	839.82	1,733.98	1,603.06	1,333.83	1,200.44	933.68
75	1,159.55	1,071.99	892.14	804.58	624.74	1,628.09	1,502.68	1,251.83	1,126.41	875.57	1,800.85	1,663.59	1,386.72	1,247.10	970.23
76	1,264.89	1,167.59	973.00	877.96	681.10	1,758.17	1,622.41	1,353.14	1,217.38	948.11	1,930.14	1,780.80	1,482.11	1,335.04	1,038.61
77	1,377.52	1,269.57	1,057.97	952.18	740.59	1,895.72	1,751.06	1,459.58	1,312.76	1,021.27	2,061.98	1,902.20	1,584.80	1,427.19	1,109.79
78	1,479.96	1,368.03	1,137.95	1,026.02	795.94	2,020.95	1,865.49	1,554.58	1,399.12	1,088.21	2,178.49	2,010.59	1,674.79	1,506.91	1,173.19
79	1,545.77	1,427.62	1,189.35	1,071.21	832.94	2,093.19	1,931.72	1,610.75	1,447.31	1,128.31	2,233.00	2,061.69	1,717.08	1,545.77	1,201.18
80	1,581.93	1,460.69	1,218.17	1,095.05	852.53	2,141.58	1,975.56	1,645.36	1,483.06	1,151.00	2,285.23	2,109.88	1,759.16	1,581.93	1,231.22
81	1,631.13	1,505.38	1,255.69	1,128.13	878.44	2,205.98	2,035.32	1,695.80	1,526.94	1,187.43	2,355.09	2,173.65	1,810.77	1,631.13	1,268.26
82	1,753.29	1,618.56	1,349.10	1,214.37	944.91	2,371.25	2,188.02	1,825.15	1,641.91	1,277.25	2,531.13	2,337.12	1,947.29	1,753.29	1,363.46
83	1,893.41	1,747.90	1,456.89	1,309.58	1,020.36	2,559.87	2,364.07	1,970.66	1,773.05	1,379.64	2,734.13	2,523.95	2,101.79	1,891.61	1,471.25
84	2,053.29	1,897.00	1,580.84	1,420.96	1,106.59	2,779.04	2,565.26	2,137.71	1,923.94	1,496.40	2,965.86	2,737.72	2,281.43	2,053.29	1,597.00
85	2,238.31	2,067.66	1,722.74	1,550.29	1,205.38	3,028.74	2,795.20	2,329.94	2,096.41	1,631.13	3,231.73	2,983.83	2,488.02	2,238.31	1,742.51
86	2,439.51	2,252.69	1,877.24	1,690.42	1,314.96	3,301.79	3,048.50	2,540.11	2,285.03	1,778.43	3,524.54	3,253.29	2,710.77	2,439.51	1,897.00
87	2,660.47	2,455.69	2,046.10	1,841.31	1,431.74	3,598.19	3,321.55	2,768.26	2,489.82	1,938.32	3,842.50	3,546.10	2,955.08	2,660.47	2,069.45
88	2,899.39	2,676.63	2,231.14	2,008.38	1,561.07	3,923.34	3,619.75	3,017.96	2,714.37	2,112.57	4,187.41	3,864.06	3,220.95	2,897.60	2,254.49
89	3,161.67	2,917.36	2,430.53	2,188.02	1,701.20	4,275.44	3,944.89	3,289.21	2,958.68	2,302.99	4,564.66	4,212.56	3,510.18	3,159.87	2,457.48
90	3,445.50	3,181.42	2,651.49	2,385.62	1,855.68	4,659.87	4,300.59	3,583.82	3,226.33	2,509.58	4,974.24	4,591.61	3,826.34	3,443.71	2,678.44
91	3,754.48	3,467.06	2,888.61	2,601.19	2,022.75	5,078.43	4,688.62	3,907.18	3,517.35	2,735.93	5,421.54	5,004.78	4,169.45	3,752.68	2,919.15
92	4,094.01	3,777.83	3,149.09	2,834.72	2,204.18	5,536.51	5,110.76	4,259.27	3,833.52	2,982.03	5,910.16	5,455.68	4,544.90	4,092.20	3,181.42
93	4,462.26	4,117.36	3,432.93	3,089.81	2,403.59	6,034.11	5,570.64	4,641.90	4,178.43	3,249.69	6,441.90	5,946.10	4,954.47	4,460.46	3,468.85
94	4,862.86	4,489.21	3,741.90	3,366.46	2,619.15	6,578.43	6,071.84	5,060.47	4,553.89	3,542.51	7,022.13	6,481.42	5,399.99	4,861.07	3,779.64

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	472.59	433.21	362.32	322.94	252.05	732.51	677.39	559.23	511.98	393.83	960.93	890.05	740.40	669.50	519.85
25-29	465.41	429.04	356.32	319.97	247.25	727.20	669.02	559.94	501.76	392.69	959.90	887.18	734.47	661.75	516.31
30-34	467.20	433.35	358.87	325.02	250.53	724.51	670.33	555.23	501.05	385.95	961.50	887.01	738.04	663.57	514.60
35-39	463.99	426.36	357.39	319.78	250.81	727.33	664.64	558.04	501.62	388.75	953.06	877.82	733.61	658.36	514.15
40-44	461.54	421.16	351.92	317.30	248.08	715.39	663.46	548.08	496.15	386.54	946.15	871.15	726.92	651.92	507.70
45	442.12	409.37	338.42	305.67	234.71	693.20	638.62	534.92	480.33	376.62	911.54	840.58	698.66	633.16	491.25
46	439.08	401.59	337.35	299.86	235.61	680.04	626.49	524.75	471.21	369.47	899.58	835.32	696.11	621.14	487.28
47	432.00	400.39	331.90	300.30	231.81	669.07	616.40	516.29	463.62	363.51	895.60	827.13	690.15	621.66	484.68
48	424.92	393.83	326.46	295.37	228.00	663.29	606.29	507.83	456.01	357.55	891.29	823.93	689.20	616.65	481.92
49	415.01	384.64	323.90	288.47	227.75	647.81	592.13	495.98	445.36	349.21	875.56	809.76	673.12	607.32	470.67
50	406.51	381.72	317.28	282.57	223.08	634.54	580.01	485.83	436.25	342.06	867.54	803.09	664.29	604.80	466.00
51	409.17	375.07	316.62	287.39	224.07	642.97	594.26	491.98	443.26	345.84	862.17	793.97	662.46	594.26	462.75
52	409.99	376.62	314.65	286.04	219.30	643.59	595.92	495.80	448.14	348.02	853.36	791.39	657.90	591.16	462.44
53	408.89	376.37	311.32	278.79	218.38	645.85	594.74	497.17	446.06	348.49	841.01	775.96	645.85	585.45	450.71
54	405.85	373.93	314.65	282.73	218.89	652.09	601.93	501.62	451.44	351.13	839.06	770.66	642.97	579.13	451.44
55	405.54	369.89	311.95	280.76	218.36	655.11	601.63	503.58	454.56	352.06	824.45	766.51	637.27	570.43	445.65
56	428.27	393.30	327.76	292.80	231.62	690.47	638.03	533.15	480.71	371.45	865.28	799.73	664.25	598.71	463.23
57	444.35	406.27	342.78	304.70	241.22	715.19	660.18	550.14	495.14	385.11	888.69	820.99	685.57	613.62	478.21
58	454.40	421.65	352.06	315.21	245.63	736.87	683.65	569.02	511.71	397.09	908.81	839.22	700.03	630.43	491.25
59	464.71	433.21	358.38	322.94	252.05	752.21	697.07	578.93	523.79	405.64	921.55	850.67	708.89	637.99	496.22
60	475.01	440.81	364.81	330.61	254.61	771.41	710.62	592.82	532.01	414.21	938.63	862.62	722.02	649.82	505.41
61	508.78	467.93	389.94	349.09	274.82	805.88	742.74	620.18	557.05	434.51	980.42	906.14	753.88	679.61	527.35
62	534.29	490.97	411.56	368.23	288.81	830.31	768.95	642.60	577.62	451.26	1,018.04	942.23	787.00	707.58	552.34
63	557.52	515.45	427.78	385.71	298.05	859.08	788.95	659.22	592.59	462.85	1,055.44	971.28	809.99	729.34	568.04
64	584.35	539.66	450.29	405.61	316.23	886.83	818.09	684.03	615.28	477.80	1,096.51	1,010.58	842.15	759.65	591.22
65	603.41	556.73	463.39	420.04	323.37	906.77	836.75	696.75	630.07	486.73	1,123.46	1,036.79	863.43	776.75	603.41
66	662.16	610.48	507.12	458.67	355.30	985.17	907.65	759.07	681.55	532.96	1,198.35	1,104.69	920.58	830.13	646.01
67	712.83	659.67	547.13	493.97	384.55	1,053.61	975.45	812.87	731.59	569.01	1,263.08	1,166.16	972.31	875.40	681.56
68	766.10	705.29	586.74	528.97	410.40	1,127.87	1,039.71	866.41	781.29	608.01	1,331.56	1,228.18	1,024.50	921.14	717.45
69	807.51	742.92	622.53	557.92	434.59	1,186.31	1,092.36	910.29	822.20	637.20	1,386.00	1,277.34	1,065.92	957.28	745.85
70	844.17	779.02	651.54	586.39	456.08	1,235.09	1,141.62	951.81	855.50	665.71	1,430.56	1,322.92	1,099.12	988.64	770.51
71	942.03	870.62	725.06	653.65	508.08	1,364.98	1,260.60	1,051.88	944.77	736.03	1,562.72	1,439.13	1,200.19	1,082.09	840.41
72	1,034.77	957.63	798.02	715.56	558.62	1,484.31	1,372.60	1,143.83	1,029.44	800.68	1,681.15	1,550.82	1,290.13	1,162.44	904.41
73	1,112.04	1,027.68	856.40	772.04	600.76	1,587.53	1,462.27	1,219.41	1,096.71	853.84	1,774.15	1,638.67	1,367.68	1,229.64	958.66
74	1,188.09	1,099.17	916.38	822.53	642.21	1,684.58	1,553.67	1,294.30	1,165.87	906.50	1,869.83	1,729.04	1,440.04	1,294.30	1,007.78
75	1,247.10	1,152.45	958.40	863.74	672.06	1,758.24	1,623.36	1,351.23	1,216.33	946.57	1,942.82	1,791.38	1,495.57	1,346.49	1,045.96
76	1,359.93	1,255.83	1,045.40	943.58	730.88	1,898.47	1,753.65	1,461.76	1,314.67	1,022.77	2,081.76	1,918.84	1,599.78	1,441.39	1,120.07
77	1,479.01	1,364.57	1,137.87	1,023.42	796.72	2,049.02	1,891.40	1,574.01	1,416.39	1,101.15	2,221.75	2,051.17	1,710.04	1,539.46	1,196.16
78	1,591.88	1,469.59	1,225.01	1,100.64	858.12	2,182.62	2,014.74	1,678.95	1,508.97	1,175.27	2,346.38	2,168.12	1,805.39	1,625.05	1,264.39
79	1,661.95	1,533.96	1,277.97	1,151.94	893.98	2,260.57	2,085.32	1,736.78	1,565.47	1,214.96	2,408.25	2,223.16	1,852.95	1,667.86	1,297.67
80	1,701.33	1,570.74	1,307.71	1,178.99	915.96	2,311.34	2,134.12	1,779.68	1,600.60	1,246.15	2,464.32	2,275.90	1,895.34	1,706.93	1,326.37
81	1,753.29	1,618.56	1,349.10	1,214.37	944.91	2,382.03	2,198.80	1,832.33	1,649.10	1,282.63	2,540.11	2,344.31	1,952.69	1,756.88	1,367.07
82	1,884.43	1,738.92	1,449.70	1,304.19	1,014.96	2,559.87	2,364.07	1,970.66	1,773.05	1,379.64	2,730.53	2,520.35	2,099.99	1,889.81	1,469.46
83	2,035.32	1,879.03	1,564.66	1,410.18	1,095.81	2,764.66	2,552.68	2,126.93	1,914.97	1,489.22	2,947.90	2,721.54	2,267.06	2,040.72	1,586.22
84	2,207.78	2,038.92	1,697.60	1,528.74	1,189.22	2,999.99	2,770.06	2,308.38	2,078.44	1,616.76	3,199.39	2,953.29	2,459.27	2,214.96	1,720.95
85	2,407.17	2,222.15	1,850.30	1,665.26	1,295.20	3,271.24	3,017.96	2,516.76	2,265.27	1,762.27	3,486.82	3,219.16	2,682.03	2,414.36	1,877.24
86	2,622.75	2,421.55	2,017.36	1,816.17	1,411.98	3,565.86	3,291.01	2,743.10	2,468.26	1,920.35	3,801.19	3,506.57	2,922.74	2,631.72	2,046.10
87	2,858.08	2,638.91	2,198.80	1,979.63	1,539.52	3,885.62	3,587.42	2,989.21	2,691.02	2,092.80	4,142.50	3,822.74	3,186.82	2,867.05	2,231.14
88	3,116.76	2,876.04	2,398.20	2,157.48	1,679.64	4,235.91	3,910.76	3,258.67	2,933.52	2,281.43	4,514.36	4,167.65	3,474.24	3,125.73	2,432.33
89	3,397.00	3,136.51	2,611.97	2,351.48	1,828.74	4,616.75	4,261.07	3,551.48	3,195.80	2,486.22	4,922.14	4,543.11	3,785.02	3,405.97	2,649.69
90	3,702.39	3,416.75	2,847.30	2,563.46	1,994.01	5,033.52	4,645.50	3,871.25	3,485.02	2,710.77	5,364.06	4,952.68	4,126.34	3,713.17	2,888.61
91	4,036.52	3,725.74	3,104.18	2,795.20	2,173.65	5,486.22	5,064.06	4,219.75	3,797.59	2,953.29	5,847.29	5,398.19	4,498.20	4,047.29	3,149.09
92	4,399.39	4,059.87	3,384.42	3,046.69	2,369.45	5,980.23	5,520.35	4,598.80	4,138.92	3,219.16	6,373.64	5,883.22	4,902.39	4,413.76	3,431.13
93	4,794.60	4,426.33	3,689.82	3,319.76	2,583.23	6,517.34	6,016.15	5,013.76	4,512.56	3,510.18	6,948.49	6,413.15	5,344.30	4,810.76	3,741.90
94	5,227.54	4,825.14	4,020.35	3,619.75	2,814.97	7,102.98	6,558.66	5,464.66	4,918.55	3,824.55	7,571.83	6,989.81	5,825.73	5,241.90	4,077.83

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	519.85	480.47	401.70	362.32	283.56	811.29	748.27	622.25	559.23	433.21	1,071.21	992.44	827.03	740.40	582.87
25-29	516.31	472.68	392.69	356.32	276.33	807.19	741.74	618.12	559.94	436.31	1,061.71	981.71	814.46	734.47	567.21
30-34	521.37	480.74	399.49	358.87	277.61	805.76	751.58	622.94	555.23	433.35	1,063.06	981.81	819.29	738.04	575.54
35-39	514.15	476.54	395.02	357.39	275.89	802.58	739.88	620.75	551.78	432.64	1,059.66	978.14	815.12	733.61	570.59
40-44	507.70	473.08	392.30	351.92	276.92	796.16	738.46	611.53	548.08	426.93	1,050.00	969.22	807.68	726.92	565.38
45	491.25	453.04	376.62	338.42	262.00	764.17	709.58	589.49	529.45	414.84	1,009.78	933.36	780.54	698.66	545.83
46	481.92	444.44	374.83	337.35	262.38	755.01	696.11	578.30	524.75	406.95	1,001.32	926.36	771.08	690.75	540.82
47	479.42	437.26	368.77	331.90	258.15	742.82	684.87	574.24	516.29	400.39	995.71	916.68	763.90	690.15	537.37
48	471.56	435.28	362.74	326.46	253.91	730.65	673.65	564.83	507.83	393.83	984.57	912.02	761.74	684.01	533.74
49	460.55	425.12	359.33	318.84	253.04	713.61	657.93	551.65	495.98	384.64	971.71	900.87	749.04	673.12	526.35
50	456.08	421.38	351.97	317.28	247.86	698.98	649.42	540.35	485.83	376.75	966.69	887.37	743.60	664.29	520.52
51	457.87	423.78	350.71	316.62	243.55	706.30	652.72	545.55	491.98	379.94	954.72	886.53	735.53	662.46	516.33
52	452.90	419.54	348.02	314.65	243.14	715.11	662.67	553.02	495.80	386.15	948.71	877.19	729.41	657.90	510.11
53	450.71	413.54	348.49	311.32	246.27	720.21	664.44	552.93	497.17	385.66	933.94	864.24	720.21	645.85	506.46
54	451.44	414.97	346.57	310.09	241.69	725.06	665.78	556.33	501.62	387.61	930.26	857.29	711.37	642.97	497.05
55	445.65	414.45	343.15	311.95	240.65	726.41	668.47	557.05	503.58	392.17	918.03	846.73	704.13	637.27	494.67
56	471.97	437.01	362.72	327.76	253.46	764.77	707.96	589.96	533.15	415.16	957.05	882.76	738.55	664.25	515.68
57	490.90	452.81	376.63	338.55	262.38	795.59	732.13	613.62	550.14	431.65	986.04	909.86	757.51	685.57	528.99
58	503.53	466.68	388.90	352.06	274.28	822.84	753.24	630.43	569.02	442.12	1,011.15	933.36	777.81	700.03	544.46
59	515.92	480.47	397.76	358.38	279.62	838.86	771.91	645.88	578.93	452.90	1,023.95	945.19	787.65	708.89	551.36
60	528.21	486.41	406.61	364.81	285.01	855.02	790.41	657.41	592.82	459.81	1,041.22	957.63	798.02	722.02	558.62
61	560.77	516.21	430.80	389.94	300.81	895.00	824.45	687.04	620.18	482.78	1,088.12	1,006.42	839.30	753.88	586.76
62	592.05	545.12	454.87	411.56	317.69	924.18	851.98	711.18	638.98	498.19	1,133.57	1,046.92	870.03	783.38	610.10
63	620.64	571.55	476.87	427.78	333.12	950.25	880.11	729.34	659.22	511.94	1,171.16	1,079.98	901.16	809.99	631.16
64	649.66	598.10	498.42	450.29	350.60	983.08	907.45	756.21	680.60	529.35	1,216.82	1,120.57	934.96	842.15	653.10
65	670.08	620.06	516.72	463.39	363.38	1,006.78	930.11	773.42	696.75	540.06	1,246.81	1,150.13	956.77	863.43	670.08
66	733.22	678.31	565.26	507.12	397.29	1,091.77	1,007.78	839.82	759.07	587.87	1,327.56	1,227.42	1,020.71	920.58	713.85
67	790.99	731.59	609.66	547.13	428.32	1,172.42	1,081.75	900.41	809.75	631.54	1,403.77	1,294.34	1,078.62	969.19	756.60
68	848.18	784.33	650.58	586.74	456.01	1,249.46	1,155.22	960.67	866.41	671.86	1,477.47	1,364.99	1,136.99	1,024.50	796.49
69	895.60	825.13	690.05	619.58	484.50	1,315.51	1,212.75	1,010.13	910.29	707.67	1,538.69	1,418.30	1,183.38	1,062.99	828.08
70	937.65	864.00	719.53	648.71	504.24	1,373.91	1,266.25	1,053.79	948.99	736.53	1,589.19	1,467.38	1,220.93	1,099.12	855.50
71	1,049.13	966.74	804.70	725.06	563.02	1,518.77	1,400.67	1,167.23	1,051.88	818.44	1,732.99	1,598.42	1,332.01	1,200.19	933.78
72	1,151.81	1,064.02	883.14	795.35	617.13	1,651.90	1,524.21	1,268.85	1,141.16	888.45	1,864.70	1,721.06	1,433.77	1,290.13	1,002.84
73	1,237.30	1,140.16	948.43	856.40	664.67	1,761.37	1,625.88	1,354.91	1,219.41	948.43	1,970.99	1,817.61	1,515.96	1,365.12	1,060.92
74	1,321.47	1,217.74	1,015.19	913.92	711.37	1,869.83	1,726.57	1,437.58	1,294.30	1,005.31	2,079.79	1,916.77	1,598.12	1,437.58	1,118.94
75	1,384.35	1,280.23	1,067.25	958.40	747.79	1,952.29	1,800.85	1,500.31	1,351.23	1,050.69	2,155.80	1,992.53	1,658.86	1,493.21	1,161.90
76	1,509.27	1,391.61	1,160.81	1,045.40	812.33	2,108.91	1,945.98	1,622.41	1,459.50	1,135.91	2,310.30	2,131.54	1,776.28	1,597.52	1,244.52
77	1,643.10	1,515.71	1,263.09	1,135.70	885.24	2,273.57	2,098.68	1,748.89	1,574.01	1,224.23	2,467.90	2,277.89	1,897.89	1,707.88	1,327.87
78	1,766.01	1,629.20	1,357.67	1,222.94	951.40	2,423.07	2,236.52	1,863.42	1,676.87	1,303.77	2,605.48	2,404.42	2,004.38	1,803.31	1,403.27
79	1,845.08	1,703.30	1,419.74	1,277.97	994.41	2,508.67	2,315.71	1,929.75	1,736.78	1,350.82	2,672.11	2,469.29	2,057.75	1,850.98	1,441.41
80	1,887.88	1,742.37	1,453.22	1,305.85	1,016.69	2,566.92	2,369.17	1,973.70	1,777.82	1,382.33	2,734.81	2,525.88	2,104.28	1,893.48	1,473.74
81	1,945.50	1,796.40	1,496.40	1,347.30	1,047.30	2,644.31	2,441.30	2,033.53	1,830.53	1,422.75	2,818.55	2,601.19	2,168.26	1,950.90	1,517.96
82	2,091.01	1,929.34	1,607.78	1,447.90	1,126.34	2,843.70	2,624.55	2,186.23	1,968.85	1,530.53	3,030.53	2,797.00	2,331.73	2,098.20	1,632.92
83	2,258.08	2,083.83	1,737.12	1,562.87	1,216.16	3,070.05	2,834.72	2,362.26	2,125.14	1,654.48	3,273.05	3,019.75	2,518.55	2,265.27	1,762.27
84	2,450.29	2,261.66	1,884.43	1,695.80	1,318.55	3,332.33	3,075.44	2,561.67	2,306.57	1,792.81	3,549.69	3,278.43	2,732.32	2,459.27	1,913.16
85	2,671.25	2,466.46	2,053.29	1,848.50	1,437.12	3,630.52	3,352.09	2,793.41	2,513.17	1,956.28	3,871.25	3,573.04	2,978.43	2,680.24	2,085.63
86	2,910.17	2,687.41	2,240.12	2,015.57	1,568.26	3,957.47	3,653.88	3,044.90	2,739.51	2,132.33	4,219.75	3,894.60	3,244.30	2,920.95	2,270.65
87	3,172.45	2,928.14	2,441.30	2,197.00	1,708.38	4,313.16	3,982.63	3,317.96	2,987.42	2,322.75	4,598.80	4,244.90	3,537.12	3,183.23	2,475.44
88	3,458.07	3,192.20	2,660.47	2,394.60	1,862.87	4,702.98	4,341.91	3,617.95	3,255.08	2,532.93	5,013.76	4,627.53	3,855.07	3,470.65	2,698.19
89	3,770.65	3,479.63	2,899.39	2,610.17	2,029.94	5,125.13	4,729.92	3,943.10	3,547.89	2,761.07	5,462.87	5,044.29	4,201.78	3,781.43	2,940.71
90	4,108.37	3,792.21	3,161.67	2,845.50	2,213.17	5,586.82	5,155.67	4,297.00	3,867.65	3,007.18	5,955.07	5,497.00	4,580.83	4,122.74	3,206.58
91	4,478.43	4,135.31	3,445.50	3,100.59	2,412.57	6,089.80	5,620.95	4,685.01	4,216.16	3,280.23	6,490.40	5,991.01	4,994.00	4,494.59	3,495.79
92	4,880.83	4,505.37	3,756.28	3,380.83	2,629.93	6,637.70	6,127.53	5,105.38	4,595.19	3,573.04	7,076.03	6,529.93	5,441.31	4,898.79	3,808.37
93	5,320.94	4,911.36	4,094.01	3,684.42	2,865.26	7,234.11	6,679.03	5,565.26	5,008.37	3,896.40	7,711.96	7,119.14	5,931.72	5,338.91	4,151.49
94	5,800.59	5,355.08	4,462.26	4,016.76	3,123.94	7,886.20	7,279.02	6,066.45	5,461.06	4,246.69	8,405.37	7,760.46	6,467.05	5,818.54	4,526.93

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	559.23	511.98	425.33	385.95	299.31	874.30	803.40	669.50	606.49	472.59	1,142.10	1,055.45	882.17	795.53	614.37
25-29	559.94	516.31	429.04	385.42	298.16	865.37	799.92	661.75	596.30	465.41	1,134.43	1,054.44	879.91	792.65	618.12
30-34	555.23	514.60	426.58	385.95	297.93	866.69	798.98	670.33	595.86	467.20	1,137.53	1,056.28	873.47	785.44	609.39
35-39	551.78	514.15	426.36	382.47	300.97	865.28	796.30	658.36	595.67	463.99	1,134.90	1,047.11	871.56	783.77	608.20
40-44	542.31	507.70	421.16	375.00	294.23	853.84	784.61	657.69	588.46	461.54	1,125.00	1,032.69	865.38	778.84	605.76
45	523.99	480.33	403.91	360.24	283.83	818.74	758.70	633.16	573.12	442.12	1,080.75	1,004.33	835.12	753.24	584.03
46	519.40	476.56	396.25	358.76	278.45	803.20	744.30	621.14	562.23	433.73	1,076.29	990.61	824.62	744.30	578.30
47	511.03	468.88	395.13	352.97	279.22	790.24	732.30	611.12	553.17	426.73	1,064.20	985.17	821.85	737.56	574.24
48	507.83	466.37	388.64	347.19	274.64	782.47	720.29	601.10	544.10	419.74	1,057.11	979.38	813.56	730.65	570.01
49	495.98	455.49	379.58	344.15	268.23	764.21	703.48	587.08	531.41	409.95	1,042.57	961.59	799.64	723.73	561.78
50	485.83	451.12	376.75	337.11	262.74	748.57	689.08	575.06	520.52	401.55	1,031.14	951.81	793.18	713.86	555.23
51	487.10	453.01	375.07	336.10	263.03	759.88	701.42	584.53	526.07	409.17	1,027.79	949.85	789.10	706.30	550.42
52	486.27	448.14	371.85	338.49	262.20	767.54	705.57	586.39	529.17	409.99	1,015.46	934.41	781.86	700.81	548.25
53	483.23	446.06	371.72	334.55	260.21	766.67	706.27	590.10	529.70	413.54	998.99	924.65	771.32	692.32	538.99
54	478.81	446.89	373.93	332.89	259.93	775.21	711.37	597.37	533.54	419.54	994.10	916.59	761.54	684.01	533.54
55	481.30	441.19	365.43	334.23	254.02	775.43	717.49	597.17	539.23	418.91	980.42	904.66	753.15	677.39	525.87
56	506.93	467.61	388.94	349.61	270.95	821.58	756.03	633.67	568.11	445.75	1,026.97	948.31	786.62	707.96	550.64
57	524.75	486.67	402.03	363.94	283.53	850.61	782.90	655.95	588.24	461.27	1,053.74	973.33	812.53	732.13	567.08
58	544.46	499.43	417.55	376.62	290.66	876.05	810.56	675.46	609.97	474.88	1,080.75	994.77	831.02	749.16	581.31
59	551.36	511.98	425.33	382.02	299.31	897.92	827.03	689.20	618.31	484.41	1,094.83	1,012.14	842.79	760.08	590.74
60	566.21	524.41	437.01	391.40	307.81	915.82	847.41	703.02	634.62	494.01	1,109.63	1,026.02	855.02	767.62	600.41
61	601.63	557.05	464.22	415.93	326.81	958.13	880.15	735.31	664.76	516.21	1,169.82	1,076.97	895.00	809.59	627.62
62	631.77	584.84	487.36	440.42	342.96	989.16	909.74	761.73	685.92	534.29	1,212.99	1,115.51	931.40	837.54	653.42
63	662.71	610.12	508.43	459.34	357.66	1,016.86	939.72	785.44	704.80	550.52	1,251.80	1,157.12	964.27	866.09	676.74
64	694.34	642.79	536.23	481.22	374.67	1,055.27	972.77	811.22	732.15	567.16	1,299.31	1,199.64	1,003.70	900.58	701.22
65	720.09	663.41	553.40	500.05	386.72	1,076.78	993.44	826.77	746.75	580.07	1,333.48	1,230.14	1,026.79	923.44	720.09
66	784.91	723.54	604.02	542.66	423.14	1,169.28	1,078.85	901.19	810.75	629.87	1,421.23	1,311.40	1,091.77	981.94	765.53
67	847.27	781.60	650.30	587.77	456.47	1,253.69	1,159.91	966.06	869.14	675.31	1,500.68	1,385.01	1,153.66	1,037.98	806.61
68	905.94	836.02	699.21	629.29	489.44	1,337.63	1,234.26	1,027.55	924.18	720.49	1,580.84	1,459.23	1,216.03	1,094.42	851.22
69	957.28	883.86	737.04	663.64	516.81	1,406.55	1,297.91	1,083.55	974.90	757.59	1,644.40	1,518.13	1,265.60	1,139.33	886.81
70	1,002.80	923.49	770.51	694.03	538.22	1,467.38	1,356.90	1,130.28	1,016.97	790.34	1,699.67	1,569.36	1,308.75	1,178.44	914.99
71	1,120.54	1,035.40	862.38	777.24	604.21	1,623.14	1,499.55	1,249.62	1,123.29	876.11	1,853.83	1,711.03	1,425.39	1,285.32	996.95
72	1,228.95	1,138.50	946.98	851.22	662.35	1,766.27	1,630.62	1,359.29	1,223.63	952.30	1,995.04	1,843.41	1,534.86	1,380.58	1,074.67
73	1,321.67	1,221.97	1,017.45	915.19	713.25	1,884.08	1,738.37	1,449.49	1,303.77	1,014.90	2,109.05	1,947.99	1,623.32	1,459.71	1,137.60
74	1,412.87	1,304.19	1,084.35	978.14	758.30	1,998.27	1,845.13	1,536.37	1,383.23	1,074.47	2,223.05	2,050.14	1,711.75	1,538.85	1,197.98
75	1,481.38	1,367.79	1,140.61	1,027.03	797.48	2,087.18	1,926.26	1,604.43	1,445.88	1,124.05	2,307.26	2,129.77	1,774.80	1,597.33	1,242.36
76	1,615.62	1,491.16	1,242.27	1,117.81	868.90	2,255.99	2,084.02	1,735.54	1,561.31	1,215.12	2,470.95	2,280.88	1,900.74	1,710.65	1,330.51
77	1,755.38	1,621.52	1,351.61	1,217.75	945.70	2,431.18	2,245.50	1,869.81	1,684.13	1,308.43	2,640.63	2,437.66	2,031.75	1,828.79	1,422.87
78	1,888.30	1,745.28	1,453.02	1,307.92	1,017.73	2,590.97	2,391.98	1,994.01	1,792.95	1,394.97	2,789.95	2,574.39	2,145.32	1,931.83	1,502.76
79	1,973.07	1,823.42	1,518.20	1,366.58	1,063.33	2,683.93	2,477.16	2,063.65	1,858.87	1,445.34	2,861.15	2,640.60	2,201.49	1,980.94	1,541.83
80	2,020.34	1,865.49	1,553.96	1,399.12	1,087.59	2,746.01	2,535.21	2,111.74	1,900.94	1,477.47	2,926.96	2,701.23	2,251.65	2,025.93	1,576.34
81	2,082.02	1,920.35	1,600.60	1,440.71	1,120.96	2,829.33	2,611.97	2,175.45	1,959.88	1,523.35	3,016.16	2,784.42	2,320.96	2,089.21	1,623.95
82	2,236.52	2,064.07	1,720.95	1,548.50	1,205.38	3,041.31	2,807.78	2,338.91	2,105.39	1,636.53	3,242.51	2,992.81	2,495.20	2,245.50	1,746.11
83	2,416.16	2,231.14	1,857.47	1,672.45	1,300.60	3,283.82	3,032.33	2,527.54	2,274.25	1,769.46	3,502.98	3,231.73	2,692.81	2,425.14	1,884.43
84	2,620.95	2,419.76	2,017.36	1,816.17	1,411.98	3,564.06	3,291.01	2,743.10	2,468.26	1,920.35	3,799.39	3,506.57	2,922.74	2,631.72	2,046.10
85	2,856.27	2,637.12	2,197.00	1,977.84	1,537.72	3,883.82	3,587.42	2,987.42	2,689.22	2,091.01	4,140.71	3,822.74	3,185.03	2,867.05	2,229.34
86	3,114.96	2,876.04	2,396.39	2,155.68	1,677.83	4,234.12	3,908.97	3,256.88	2,931.73	2,279.63	4,514.36	4,167.65	3,472.44	3,125.73	2,430.53
87	3,395.20	3,132.93	2,611.97	2,349.69	1,828.74	4,616.75	4,261.07	3,549.69	3,195.80	2,484.42	4,922.14	4,543.11	3,785.02	3,405.97	2,649.69
88	3,700.59	3,414.96	2,845.50	2,561.67	1,992.20	5,031.72	4,643.71	3,871.25	3,483.22	2,710.77	5,364.06	4,950.89	4,126.34	3,713.17	2,888.61
89	4,032.92	3,722.15	3,102.38	2,793.41	2,171.84	5,482.62	5,062.26	4,219.75	3,795.80	2,953.29	5,847.29	5,396.40	4,496.39	4,047.29	3,147.29
90	4,395.80	4,058.07	3,382.62	3,043.11	2,367.66	5,978.42	5,518.55	4,596.99	4,138.92	3,217.36	6,371.85	5,881.42	4,902.39	4,411.96	3,431.13
91	4,791.01	4,422.74	3,686.21	3,317.96	2,579.64	6,515.55	6,014.36	5,011.96	4,510.77	3,508.37	6,946.69	6,411.36	5,342.50	4,808.96	3,740.11
92	5,223.93	4,821.54	4,016.76	3,616.16	2,811.36	7,101.17	6,555.07	5,462.87	4,916.75	3,824.55	7,570.04	6,988.00	5,823.94	5,241.90	4,076.04
93	5,694.59	5,256.27	4,379.63	3,941.31	3,066.46	7,742.50	7,146.08	5,955.07	5,360.46	4,169.45	8,252.67	7,618.55	6,346.69	5,714.36	4,442.51
94	6,204.78	5,728.72	4,773.04	4,297.00	3,341.31	8,437.71	7,789.20	6,490.40	5,841.90	4,543.11	8,994.59	8,302.98	6,919.74	6,226.34	4,843.10

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	622.25	574.99	480.47	425.33	338.69	968.82	897.92	748.27	677.39	527.73	1,283.87	1,181.48	992.44	890.05	693.13
25-29	618.12	567.21	472.68	429.04	334.51	967.17	887.18	741.74	669.02	516.31	1,272.60	1,178.07	981.71	887.18	690.84
30-34	622.94	568.77	480.74	433.35	338.55	968.26	893.78	744.82	670.33	521.37	1,279.74	1,178.16	981.81	887.01	690.64
35-39	620.75	570.59	476.54	426.36	332.31	965.61	890.35	739.88	664.64	520.42	1,272.84	1,172.51	978.14	877.82	683.44
40-44	611.53	565.38	473.08	421.16	328.85	951.92	882.70	738.46	663.46	519.22	1,257.68	1,159.61	963.46	871.15	675.00
45	589.49	540.37	447.57	409.37	311.12	917.00	851.50	709.58	633.16	496.70	1,217.20	1,118.95	933.36	840.58	655.00
46	578.30	530.11	444.44	401.59	310.57	899.58	835.32	696.11	621.14	487.28	1,199.45	1,108.41	926.36	835.32	647.92
47	574.24	526.83	437.26	395.13	305.56	890.34	821.85	684.87	611.12	479.42	1,195.90	1,101.07	916.68	827.13	642.73
48	564.83	518.19	435.28	393.83	305.73	875.75	808.38	673.65	606.29	471.56	1,186.66	1,093.39	912.02	818.74	637.38
49	556.72	511.16	425.12	384.64	298.60	855.31	789.51	657.93	592.13	460.55	1,169.09	1,078.00	900.87	809.76	632.62
50	545.31	500.69	416.42	376.75	292.49	837.80	773.35	644.46	580.01	451.12	1,155.07	1,065.83	887.37	803.09	619.68
51	545.55	506.58	418.91	375.07	292.26	847.56	784.24	652.72	589.39	457.87	1,144.68	1,061.88	881.65	793.97	618.62
52	543.49	500.57	419.54	376.62	295.57	853.36	791.39	662.67	591.16	462.44	1,139.41	1,048.83	877.19	786.62	614.99
53	538.99	497.17	413.54	376.37	288.09	854.95	794.55	659.79	594.74	460.00	1,119.79	1,036.16	859.60	775.96	604.04
54	538.09	497.05	414.97	373.93	291.85	866.41	798.02	665.78	601.93	465.13	1,112.67	1,026.02	857.29	770.66	601.93
55	539.23	494.67	414.45	369.89	289.67	873.47	802.17	668.47	601.63	467.93	1,100.75	1,016.07	846.73	762.05	592.71
56	568.11	524.41	432.64	393.30	301.54	917.72	847.80	707.96	633.67	493.82	1,149.33	1,061.93	882.76	795.35	616.18
57	588.24	541.68	452.81	406.27	317.40	952.18	880.23	732.13	660.18	512.06	1,180.70	1,091.83	909.86	816.76	639.02
58	605.87	560.84	466.68	421.65	327.49	982.49	908.81	753.24	683.65	528.09	1,211.74	1,117.58	929.28	839.22	650.90
59	618.31	571.04	476.54	429.27	334.75	1,004.26	925.49	771.91	697.07	539.54	1,228.73	1,130.28	945.19	850.67	661.63
60	634.62	585.21	486.41	440.81	342.01	1,022.22	946.22	786.62	710.62	551.01	1,246.42	1,151.42	957.63	862.62	668.82
61	675.90	620.18	516.21	467.93	360.23	1,069.55	987.85	824.45	742.74	575.62	1,307.23	1,206.96	1,002.70	906.14	701.89
62	707.58	653.42	545.12	490.97	382.67	1,108.29	1,021.66	848.36	768.95	595.67	1,357.38	1,252.70	1,043.31	938.63	729.23
63	743.36	687.27	568.04	511.94	396.22	1,139.60	1,051.93	876.60	788.95	613.62	1,402.58	1,293.88	1,079.98	971.28	757.39
64	776.83	718.40	598.10	536.23	419.36	1,179.02	1,089.64	907.45	818.09	635.90	1,457.43	1,344.01	1,120.57	1,007.14	783.72
65	803.43	743.41	616.73	556.73	433.38	1,206.80	1,113.46	926.78	836.75	650.07	1,493.51	1,376.83	1,146.80	1,033.45	803.43
66	878.58	813.98	675.08	610.48	471.60	1,308.18	1,208.05	1,007.78	907.65	704.15	1,592.42	1,469.69	1,224.19	1,101.45	855.97
67	947.30	875.40	728.46	656.55	509.61	1,403.77	1,297.46	1,078.62	972.31	756.60	1,678.89	1,550.71	1,294.34	1,163.03	906.66
68	1,015.38	939.38	784.33	702.25	550.25	1,498.76	1,383.23	1,152.18	1,036.67	805.62	1,769.31	1,632.51	1,361.95	1,225.14	954.59
69	1,074.73	989.57	825.13	742.92	578.47	1,573.93	1,456.47	1,209.81	1,089.41	845.69	1,841.14	1,700.20	1,418.30	1,274.41	992.51
70	1,121.79	1,036.80	864.00	779.02	606.22	1,645.85	1,518.37	1,263.43	1,138.78	883.83	1,903.63	1,759.16	1,464.56	1,317.24	1,025.47
71	1,255.11	1,158.98	966.74	867.87	675.62	1,815.39	1,678.06	1,397.93	1,257.86	977.72	2,076.29	1,917.01	1,595.67	1,439.13	1,117.80
72	1,380.58	1,274.17	1,061.36	954.96	742.15	1,976.42	1,824.80	1,521.56	1,367.27	1,064.02	2,234.44	2,061.54	1,718.39	1,545.49	1,202.34
73	1,480.17	1,367.68	1,137.60	1,025.13	797.60	2,109.05	1,947.99	1,623.32	1,459.71	1,137.60	2,362.13	2,180.63	1,817.61	1,636.11	1,273.09
74	1,580.84	1,459.80	1,215.26	1,094.23	849.70	2,237.87	2,064.97	1,721.63	1,548.73	1,205.38	2,489.82	2,299.63	1,914.29	1,724.10	1,341.24
75	1,658.86	1,533.44	1,277.86	1,147.71	894.51	2,338.01	2,158.17	1,798.48	1,618.62	1,258.93	2,584.12	2,385.35	1,987.79	1,789.01	1,391.45
76	1,807.96	1,669.93	1,391.61	1,251.31	975.26	2,527.52	2,332.93	1,943.72	1,749.12	1,359.93	2,767.38	2,554.68	2,129.28	1,916.58	1,491.16
77	1,966.98	1,817.99	1,513.55	1,362.42	1,060.14	2,722.67	2,515.39	2,096.53	1,887.08	1,468.21	2,955.86	2,731.31	2,275.72	2,049.02	1,593.44
78	2,116.30	1,952.56	1,627.13	1,463.38	1,140.02	2,903.96	2,680.09	2,232.38	2,010.59	1,562.87	3,123.67	2,883.23	2,402.34	2,161.90	1,681.02
79	2,211.33	2,040.02	1,701.33	1,530.02	1,191.32	3,006.87	2,774.52	2,311.76	2,081.37	1,618.62	3,203.79	2,957.64	2,465.35	2,217.25	1,724.97
80	2,262.84	2,087.49	1,738.64	1,567.02	1,216.31	3,076.21	2,839.28	2,365.45	2,130.39	1,656.56	3,279.55	3,027.69	2,522.15	2,268.44	1,764.76
81	2,329.94	2,152.09	1,792.81	1,613.17	1,255.69	3,168.85	2,926.34	2,437.72	2,193.40	1,706.58	3,377.24	3,118.56	2,599.40	2,338.91	1,819.75
82	2,505.98	2,313.77	1,927.54	1,735.33	1,349.10	3,405.97	3,143.70	2,620.95	2,358.68	1,834.12	3,630.52	3,352.09	2,793.41	2,513.17	1,956.28
83	2,705.38	2,498.80	2,082.02	1,873.65	1,456.89	3,679.04	3,395.20	2,829.33	2,547.30	1,981.43	3,923.34	3,619.75	3,017.96	2,714.37	2,112.57
84	2,937.12	2,710.77	2,258.08	2,031.73	1,580.84	3,991.61	3,684.42	3,070.05	2,764.66	2,148.49	4,255.68	3,926.94	3,273.05	2,946.09	2,290.41
85	3,201.19	2,955.08	2,461.07	2,214.96	1,722.74	4,352.69	4,016.76	3,346.70	3,012.56	2,342.51	4,638.31	4,280.82	3,567.66	3,211.97	2,496.99
86	3,486.82	3,220.95	2,682.03	2,416.16	1,877.24	4,742.50	4,377.83	3,648.49	3,283.82	2,554.49	5,055.07	4,667.06	3,889.21	3,499.40	2,723.35
87	3,802.99	3,510.18	2,924.54	2,631.72	2,047.89	5,170.04	4,771.25	3,975.44	3,578.44	2,782.63	5,511.36	5,085.62	4,239.52	3,815.56	2,967.65
88	4,144.30	3,824.55	3,188.61	2,868.86	2,232.93	5,635.32	5,200.58	4,334.72	3,901.79	3,034.12	6,007.17	5,543.70	4,620.35	4,158.67	3,233.52
89	4,516.15	4,169.45	3,476.04	3,127.54	2,434.13	6,141.90	5,669.45	4,724.54	4,252.09	3,307.18	6,547.88	6,043.09	5,035.31	4,534.12	3,524.54
90	4,923.94	4,544.90	3,788.61	3,407.78	2,651.49	6,693.39	6,179.62	5,150.29	4,634.72	3,605.38	7,137.11	6,587.41	5,489.81	4,941.90	3,842.50
91	5,367.65	4,954.47	4,128.14	3,714.96	2,890.41	7,296.99	6,734.71	5,613.76	5,053.28	3,930.53	7,778.43	7,182.02	5,983.82	5,385.62	4,189.21
92	5,849.09	5,399.99	4,499.99	4,049.10	3,150.89	7,954.46	7,341.90	6,118.55	5,505.97	4,282.62	8,479.02	7,826.92	6,520.94	5,868.85	4,564.66
93	6,377.23	5,886.81	4,904.18	4,413.76	3,432.93	8,669.44	8,002.98	6,670.04	6,001.79	4,668.85	9,242.49	8,531.12	7,110.16	6,398.79	4,977.83
94	6,950.28	6,416.76	5,347.89	4,810.76	3,743.70	9,450.88	8,723.33	7,270.05	6,542.50	5,089.20	10,072.43	9,299.97	7,749.68	6,973.63	5,425.13

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

730 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	71.25	66.94	56.13	49.66	38.86	112.28	103.64	86.37	77.73	60.46	153.30	140.34	116.59	103.64	82.04
25-29	85.82	78.67	64.37	59.59	45.28	133.48	123.95	102.50	92.97	71.52	181.17	166.85	140.64	126.33	97.73
30-34	114.86	108.82	90.68	78.59	63.48	181.37	166.25	139.04	126.95	96.73	247.86	226.71	190.43	169.28	133.00
35-39	150.17	135.87	114.42	103.69	78.67	232.41	214.53	178.77	160.89	125.14	314.65	289.61	239.56	214.53	168.04
40-44	178.77	162.89	135.08	123.16	95.35	278.10	258.23	214.53	190.70	150.97	373.45	345.64	286.04	258.23	198.64
45	190.70	174.11	145.09	128.52	103.64	294.34	269.46	223.85	203.13	157.53	397.98	364.81	306.76	273.61	215.57
46	192.28	179.75	150.48	133.77	104.50	296.79	271.71	229.91	204.83	163.02	409.65	376.21	313.50	280.07	221.55
47	197.27	180.48	151.11	134.32	104.94	298.01	277.03	230.86	205.67	163.69	415.55	381.96	319.00	285.42	222.46
48	203.13	181.97	156.58	139.66	110.03	304.70	279.30	232.76	211.59	165.05	418.96	389.34	325.86	292.00	228.53
49	205.62	188.48	158.50	141.36	111.38	308.43	287.01	239.90	214.19	167.07	432.66	402.66	329.85	299.86	231.33
50	207.28	194.32	159.77	146.82	112.28	315.23	289.32	241.82	215.91	168.41	440.46	405.92	336.83	306.59	237.50
51	212.45	195.11	164.75	147.41	117.06	320.82	294.82	247.13	221.11	173.43	455.23	416.21	346.84	312.16	242.79
52	218.50	201.02	166.06	152.95	117.99	327.76	301.54	253.46	227.24	179.17	463.23	428.27	358.34	319.02	249.09
53	220.23	207.02	171.78	154.16	118.93	334.75	308.32	259.87	233.44	180.59	475.71	440.46	365.59	330.34	255.47
54	225.51	207.83	172.45	159.19	119.39	340.48	313.96	265.31	238.78	185.72	490.84	451.03	375.86	340.48	265.31
55	231.74	213.91	178.26	160.44	124.78	347.60	316.41	267.38	240.65	187.17	499.13	463.47	387.71	343.15	271.84

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1095 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	97.16	88.52	73.40	66.94	51.82	144.67	133.86	110.12	99.31	77.73	192.16	177.04	148.98	133.86	103.64
25-29	114.42	104.88	88.20	78.67	61.98	169.24	157.32	131.10	116.80	92.97	228.84	209.77	176.39	157.32	123.95
30-34	157.19	145.09	120.91	108.82	84.64	232.76	214.61	181.37	163.22	126.95	311.34	287.16	238.80	214.61	166.25
35-39	196.66	182.36	153.74	135.87	107.27	296.76	275.31	228.84	207.38	160.89	396.88	364.70	303.93	275.31	214.53
40-44	238.37	218.50	182.75	166.85	127.12	353.58	325.77	274.12	246.31	190.70	472.76	437.01	365.49	325.77	254.26
45	252.88	232.16	194.84	178.26	136.81	377.25	348.22	290.19	261.17	203.13	505.75	464.30	389.68	348.22	273.61
46	254.99	238.26	196.46	179.75	137.94	380.38	351.13	296.79	263.34	209.00	514.15	476.54	397.11	359.48	280.07
47	260.23	239.25	201.48	180.48	142.71	386.15	352.57	298.01	268.63	209.86	528.86	486.90	407.15	365.17	285.42
48	262.38	245.45	203.13	181.97	143.89	389.34	359.71	300.47	270.84	211.59	541.68	495.14	414.73	372.40	292.00
49	269.88	248.45	205.62	184.21	145.64	394.11	364.11	304.14	274.16	214.19	552.61	509.76	424.09	381.25	295.57
50	272.04	254.77	207.28	185.68	146.82	401.59	367.05	306.59	276.37	215.91	565.69	526.83	436.14	392.96	306.59
51	281.81	260.13	212.45	190.77	147.41	407.54	381.53	316.50	281.81	221.11	576.63	533.27	446.56	403.20	312.16
52	284.06	262.20	218.50	196.66	152.95	423.90	388.94	327.76	292.80	231.62	594.33	546.26	458.86	410.79	323.38
53	295.12	273.09	224.63	202.62	158.56	436.06	405.22	339.16	303.93	237.85	607.84	563.80	466.90	418.44	325.94
54	300.69	278.58	234.37	207.83	163.61	446.61	415.67	344.91	313.96	243.20	619.07	570.43	477.57	428.92	336.06
55	307.50	285.21	240.65	213.91	169.34	463.47	427.82	356.52	316.41	249.56	637.27	588.25	490.21	441.19	343.15

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1460 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	103.64	95.00	79.88	71.25	56.13	159.77	148.98	123.07	110.12	86.37	215.91	200.80	166.25	151.13	116.59
25-29	123.95	114.42	95.35	85.82	66.75	190.70	176.39	145.40	131.10	102.50	257.44	235.99	197.85	178.77	138.25
30-34	169.28	157.19	129.98	114.86	90.68	259.95	238.80	199.50	181.37	139.04	350.64	323.44	269.03	241.82	187.41
35-39	214.53	196.66	164.47	150.17	114.42	332.53	303.93	253.86	228.84	178.77	446.94	411.18	343.25	311.08	239.56
40-44	258.23	238.37	194.66	178.77	135.08	393.30	365.49	305.91	274.12	214.53	532.36	492.63	409.20	369.47	286.04
45	269.46	252.88	211.43	190.70	149.24	418.71	389.68	323.36	290.19	228.00	567.94	526.48	435.28	389.68	306.76
46	275.89	254.99	213.18	192.28	150.48	426.36	392.93	330.22	296.79	229.91	581.03	539.23	447.27	405.46	313.50
47	281.22	256.04	214.07	193.08	151.11	436.53	398.75	335.79	298.01	235.05	596.03	554.05	461.71	415.55	323.19
48	283.53	262.38	220.06	198.90	152.35	444.35	410.50	342.78	304.70	241.22	613.62	567.08	469.75	423.19	330.09
49	291.30	265.59	222.76	201.33	154.21	449.80	419.80	351.26	312.71	244.17	633.99	586.87	488.35	436.94	342.70
50	293.64	272.04	228.86	202.95	159.77	462.05	427.50	354.10	319.55	246.13	647.74	600.23	500.92	453.41	349.77
51	303.48	281.81	234.12	208.11	164.75	472.57	433.55	364.18	329.50	255.80	659.00	611.31	507.25	455.23	355.52
52	314.65	288.42	240.35	218.50	170.43	485.08	445.75	371.45	336.49	262.20	677.36	624.92	520.04	467.61	362.72
53	325.94	299.52	251.06	224.63	176.19	497.72	458.09	383.21	343.56	268.68	687.12	638.68	528.56	475.71	369.99
54	336.06	309.54	260.89	234.37	181.30	508.53	468.72	389.13	349.33	274.16	698.66	645.60	539.47	486.41	375.86
55	347.60	316.41	267.38	240.65	187.17	516.95	481.30	401.08	360.97	280.76	713.03	659.55	548.15	494.67	383.26

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1825 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	120.91	112.28	92.85	82.04	64.77	183.52	170.58	140.34	127.39	99.31	248.30	228.86	190.00	172.73	133.86
25-29	143.02	131.10	109.65	100.12	76.28	219.30	202.62	169.24	152.55	119.18	295.57	271.74	226.45	205.00	159.70
30-34	196.48	181.37	148.12	133.00	102.77	299.25	275.07	229.73	205.55	160.21	402.03	368.77	308.32	278.10	214.61
35-39	246.71	228.84	193.08	171.62	135.87	379.00	350.40	293.19	261.01	203.81	511.30	471.97	393.30	353.98	275.31
40-44	297.95	274.12	226.45	206.58	158.91	452.90	417.14	349.61	313.85	246.31	611.82	564.13	468.80	421.12	329.74
45	315.07	294.34	244.58	219.72	169.97	480.89	443.57	368.95	335.79	257.02	650.85	601.10	501.62	451.86	352.37
46	321.87	296.79	246.63	221.55	171.38	484.89	451.44	372.03	338.59	259.16	664.64	610.29	509.97	459.81	355.30
47	323.19	298.01	247.65	222.46	172.09	486.90	453.32	373.57	339.99	260.23	675.78	621.22	516.28	465.91	360.97
48	325.86	300.47	253.91	228.53	177.74	490.90	457.04	380.87	342.78	266.61	685.57	634.78	528.99	473.98	372.40
49	329.85	304.14	257.02	231.33	179.92	496.92	462.64	385.54	346.99	269.88	702.53	646.84	539.75	484.06	376.97
50	336.83	306.59	259.10	233.19	181.37	500.92	466.37	388.64	349.77	272.04	712.51	660.69	552.74	496.59	388.64
51	346.84	316.50	264.47	238.45	186.43	520.27	481.25	403.20	359.86	281.81	724.04	672.00	559.29	502.93	390.20
52	358.34	327.76	275.31	244.73	192.28	537.53	498.19	415.16	375.83	292.80	742.92	686.10	572.48	511.30	402.05
53	365.59	339.16	281.90	255.47	198.21	559.39	515.34	431.65	387.61	303.93	762.00	700.34	585.81	524.15	409.63
54	375.86	344.91	287.43	260.89	203.41	579.26	535.05	442.19	397.98	309.54	773.83	716.35	592.53	535.05	415.67
55	387.71	356.52	294.12	267.38	205.00	597.17	548.15	459.01	414.45	320.86	788.79	726.41	606.08	543.69	423.37

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2190 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	129.55	118.76	99.31	88.52	69.09	200.80	185.68	153.30	140.34	107.95	263.41	243.98	202.95	183.52	142.50
25-29	152.55	140.64	116.80	104.88	81.05	238.37	219.30	183.55	164.47	128.72	314.65	290.80	240.75	216.92	169.24
30-34	208.58	193.46	160.21	145.09	111.85	323.44	299.25	247.86	223.68	172.30	429.23	395.98	329.49	296.23	229.73
35-39	264.59	243.14	203.81	182.36	143.02	414.76	379.00	318.23	286.04	221.68	543.49	500.57	418.34	375.43	293.19
40-44	317.83	290.01	242.35	218.50	170.83	492.63	456.87	377.41	341.66	266.18	651.54	599.90	500.57	448.93	349.61
45	335.79	310.92	257.02	232.16	178.26	526.48	485.03	406.27	364.81	286.04	692.30	638.41	530.63	480.89	373.10
46	342.77	313.50	263.34	234.08	183.93	530.87	489.07	409.65	367.85	288.42	702.25	652.09	543.41	484.89	380.38
47	344.19	319.00	264.44	239.25	184.69	533.07	491.09	411.34	369.36	289.61	713.55	658.99	549.86	495.28	386.15
48	347.02	321.63	266.61	241.22	186.20	541.68	495.14	414.73	372.40	292.00	727.89	672.87	562.85	503.60	393.57
49	351.26	325.56	274.16	244.17	192.76	548.32	501.20	419.80	376.97	295.57	741.08	685.39	569.73	514.04	398.39
50	354.10	332.50	276.37	246.13	194.32	552.74	505.23	423.19	380.01	297.95	755.69	699.56	578.65	526.83	405.92
51	364.18	333.84	281.81	255.80	199.43	572.29	528.93	437.89	394.54	307.82	767.39	706.70	589.63	528.93	411.88
52	375.83	345.23	288.42	262.20	201.02	589.96	546.26	454.48	410.79	319.02	782.24	725.43	603.07	541.89	423.90
53	387.61	356.78	295.12	264.28	207.02	612.24	563.80	471.30	422.84	330.34	797.24	735.58	612.24	554.99	427.25
54	393.55	362.60	305.12	274.16	212.26	632.33	583.70	486.41	437.77	340.48	813.63	747.31	623.49	561.58	437.77
55	405.54	369.89	311.95	280.76	218.36	655.11	601.63	503.58	454.56	352.06	824.45	766.51	637.27	570.43	445.65

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2920 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	142.50	131.70	110.12	99.31	77.73	222.39	205.12	170.58	153.30	118.76	293.64	272.04	226.71	202.95	159.77
25-29	169.24	154.94	128.72	116.80	90.58	264.59	243.14	202.62	183.55	143.02	348.02	321.80	266.97	240.75	185.93
30-34	232.76	214.61	178.34	160.21	123.94	359.71	335.53	278.10	247.86	193.46	474.58	438.31	365.76	329.49	256.94
35-39	293.19	271.74	225.26	203.81	157.32	457.67	421.92	353.98	314.65	246.71	604.26	557.79	464.82	418.34	325.38
40-44	349.61	325.77	270.16	242.35	190.70	548.25	508.53	421.12	377.41	293.99	723.05	667.44	556.19	500.57	389.34
45	373.10	344.08	286.04	257.02	198.99	580.38	538.92	447.72	402.12	315.07	766.93	708.89	592.82	530.63	414.55
46	376.21	346.95	292.61	263.34	204.83	589.39	543.41	451.44	409.65	317.69	781.68	723.15	601.93	539.23	422.19
47	381.96	348.38	293.82	264.44	205.67	591.82	545.66	457.51	411.34	319.00	793.30	730.34	608.62	549.86	428.13
48	385.11	355.48	296.23	266.61	207.36	596.70	550.14	461.27	414.73	321.63	804.06	744.82	622.09	558.62	435.88
49	389.82	359.83	304.14	269.88	214.19	604.01	556.89	466.92	419.80	325.56	822.48	762.51	633.99	569.73	445.51
50	397.28	367.05	306.59	276.37	215.91	608.87	565.69	470.69	423.19	328.19	842.06	772.96	647.74	578.65	453.41
51	407.54	377.20	312.16	281.81	216.77	628.66	580.97	485.57	437.89	338.18	849.77	789.07	654.66	589.63	459.57
52	415.16	384.57	319.02	288.42	222.88	655.51	607.44	506.93	454.48	353.98	869.65	804.10	668.63	603.07	467.61
53	427.25	392.02	330.34	295.12	233.44	682.72	629.87	524.15	471.30	365.59	885.33	819.27	682.72	612.24	480.11
54	437.77	402.40	336.06	300.69	234.37	703.08	645.60	539.47	486.41	375.86	902.07	831.32	689.81	623.49	481.99
55	445.65	414.45	343.15	311.95	240.65	726.41	668.47	557.05	503.58	392.17	918.03	846.73	704.13	637.27	494.67

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

3650 x Daily Maximum

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	153.30	140.34	116.59	105.79	82.04	239.67	220.23	183.52	166.25	129.55	313.07	289.32	241.82	218.07	168.41
25-29	183.55	169.24	140.64	126.33	97.73	283.65	262.20	216.92	195.47	152.55	371.85	345.64	288.42	259.82	202.62
30-34	247.86	229.73	190.43	172.30	133.00	386.92	356.68	299.25	266.01	208.58	507.83	471.56	389.94	350.64	272.04
35-39	314.65	293.19	243.14	218.11	171.62	493.42	454.10	375.43	339.68	264.59	647.17	597.11	497.00	446.94	346.83
40-44	373.45	349.61	290.01	258.23	202.62	587.98	540.30	452.90	405.22	317.83	774.69	711.13	595.92	536.32	417.14
45	397.98	364.81	306.76	273.61	215.57	621.83	576.23	480.89	435.28	335.79	820.82	762.77	634.27	572.09	443.57
46	405.46	372.03	309.32	280.07	217.36	627.01	581.03	484.89	438.91	338.59	840.20	773.31	643.74	581.03	451.44
47	407.15	373.57	314.80	281.22	222.46	629.60	583.43	486.90	440.72	339.99	847.87	784.91	654.78	587.63	457.51
48	414.73	380.87	317.40	283.53	224.30	639.02	588.24	490.90	444.35	342.78	863.31	799.82	664.41	596.70	465.50
49	419.80	385.54	321.28	291.30	227.04	646.84	595.44	496.92	449.80	346.99	882.45	813.91	676.82	612.58	475.49
50	423.19	392.96	328.19	293.64	228.86	652.05	600.23	500.92	453.41	349.77	898.20	829.11	690.92	621.83	483.65
51	433.55	403.20	333.84	299.16	234.12	676.34	624.32	520.27	468.23	364.18	914.80	845.43	702.36	628.66	489.91
52	445.75	410.79	340.87	310.27	240.35	703.59	646.78	537.53	485.08	375.83	930.83	856.54	716.70	642.40	502.57
53	458.09	422.84	352.37	317.13	246.66	726.77	669.50	559.39	502.13	392.02	946.99	876.52	731.17	656.30	510.94
54	464.30	433.35	362.60	322.81	252.05	751.73	689.81	579.26	517.36	406.81	963.97	888.80	738.46	663.29	517.36
55	481.30	441.19	365.43	334.23	254.02	775.43	717.49	597.17	539.23	418.91	980.42	904.66	753.15	677.39	525.87

Appendix B

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

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

Form: 7042VA
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

Unlimited

	No BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	170.58	157.61	131.70	116.59	92.85	265.58	246.13	205.12	185.68	144.67	351.94	323.86	272.04	243.98	190.00
25-29	202.62	185.93	154.94	140.64	109.65	317.04	290.80	243.14	219.30	169.24	417.14	386.15	321.80	290.80	226.45
30-34	278.10	253.91	214.61	193.46	151.13	432.26	399.01	332.50	299.25	232.76	571.31	525.96	438.31	395.98	308.32
35-39	353.98	325.38	271.74	243.14	189.51	550.64	507.72	421.92	379.00	296.76	725.83	668.63	557.79	500.57	389.73
40-44	421.12	389.34	325.77	290.01	226.45	655.51	607.84	508.53	456.87	357.55	866.08	798.54	663.46	599.90	464.82
45	447.72	410.40	339.93	310.92	236.29	696.45	646.71	538.92	480.89	377.25	924.46	849.84	708.89	638.41	497.47
46	451.44	413.83	346.95	313.50	242.44	702.25	652.09	543.41	484.89	380.38	936.34	865.28	723.15	652.09	505.79
47	457.51	419.74	348.38	314.80	243.44	709.35	654.78	545.66	486.90	381.96	952.81	877.25	730.34	658.99	512.07
48	461.27	423.19	355.48	321.63	249.68	715.19	660.18	550.14	495.14	385.11	969.10	892.94	744.82	668.64	520.52
49	471.21	432.66	359.83	325.56	252.74	723.94	668.27	556.89	501.20	389.82	989.55	912.43	762.51	685.39	535.47
50	475.01	436.14	362.74	328.19	254.77	729.78	673.65	561.38	505.23	392.96	1,006.15	928.42	772.96	699.56	539.78
51	485.57	450.89	372.86	333.84	260.13	754.38	698.02	580.97	524.61	407.54	1,018.86	945.15	784.73	706.70	550.61
52	498.19	458.86	384.57	345.23	270.95	782.24	725.43	607.44	541.89	423.90	1,044.45	961.42	804.10	721.06	563.75
53	510.94	471.30	392.02	356.78	273.09	810.46	753.19	625.46	563.80	436.06	1,061.52	982.24	814.86	735.58	572.60
54	521.78	481.99	402.40	362.60	283.00	840.17	773.83	645.60	583.70	451.03	1,078.95	994.93	831.32	747.31	583.70
55	539.23	494.67	414.45	369.89	289.67	873.47	802.17	668.47	601.63	467.93	1,100.75	1,016.07	846.73	762.05	592.71

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	18.06	16.77	15.48	14.19	28.38	25.80	23.22	21.93	38.70	34.83	32.25	30.96
25-29	19.35	18.06	16.77	15.48	30.96	28.38	25.80	24.51	41.28	37.41	34.83	32.25
30-34	20.64	19.35	18.06	16.77	33.54	29.67	27.09	25.80	43.86	41.28	37.41	34.83
35-39	23.22	20.64	19.35	18.06	34.83	32.25	29.67	28.38	47.73	43.86	39.99	37.41
40-44	24.51	21.93	20.64	19.35	38.70	34.83	32.25	29.67	51.60	47.73	42.57	41.28
45	24.51	23.22	20.64	19.35	38.70	36.12	32.25	30.96	52.89	47.73	43.86	41.28
46	25.80	23.22	20.64	19.35	38.70	36.12	32.25	30.96	52.89	49.02	43.86	42.57
47	25.80	23.22	20.64	20.64	38.70	36.12	32.25	30.96	54.18	49.02	45.15	42.57
48	25.80	23.22	21.93	20.64	39.99	36.12	32.25	30.96	54.18	50.31	45.15	42.57
49	25.80	24.51	21.93	20.64	39.99	36.12	33.54	30.96	55.47	50.31	46.44	43.86
50	27.09	24.51	21.93	20.64	39.99	36.12	33.54	30.96	55.47	51.60	46.44	43.86
51	27.09	24.51	21.93	20.64	39.99	37.41	33.54	32.25	56.76	51.60	47.73	45.15
52	27.09	24.51	23.22	21.93	41.28	37.41	33.54	32.25	58.05	52.89	47.73	46.44
53	27.09	25.80	23.22	21.93	41.28	37.41	34.83	32.25	59.34	54.18	49.02	46.44
54	28.38	25.80	23.22	21.93	42.57	38.70	34.83	33.54	60.63	55.47	50.31	47.73
55	28.38	25.80	23.22	21.93	42.57	38.70	34.83	33.54	61.92	56.76	51.60	49.02
56	30.96	28.38	25.80	24.51	46.44	42.57	38.70	36.12	63.21	58.05	52.89	50.31
57	33.54	29.67	27.09	25.80	50.31	46.44	41.28	39.99	65.79	60.63	55.47	52.89
58	34.83	32.25	29.67	28.38	54.18	49.02	45.15	42.57	68.37	63.21	56.76	54.18
59	37.41	34.83	30.96	29.67	58.05	52.89	47.73	45.15	70.95	64.50	59.34	55.47
60	39.99	36.12	33.54	32.25	61.92	56.76	51.60	49.02	73.53	67.08	60.63	58.05
61	43.86	39.99	36.12	34.83	65.79	60.63	55.47	52.89	78.69	72.24	65.79	61.92
62	47.73	43.86	39.99	37.41	70.95	64.50	59.34	55.47	83.85	77.40	70.95	67.08
63	51.60	47.73	42.57	41.28	76.11	69.66	63.21	59.34	90.30	82.56	74.82	70.95
64	55.47	50.31	46.44	43.86	79.98	73.53	67.08	63.21	95.46	87.72	79.98	76.11
65	59.34	54.18	49.02	46.44	85.14	77.40	70.95	67.08	101.91	92.88	85.14	79.98
66	65.79	60.63	55.47	52.89	94.17	86.43	78.69	74.82	110.94	101.91	92.88	87.72
67	73.53	67.08	60.63	58.05	103.20	95.46	86.43	82.56	119.97	109.65	100.62	95.46
68	79.98	73.53	67.08	63.21	113.52	103.20	94.17	89.01	130.29	118.68	108.36	103.20
69	87.72	79.98	72.24	69.66	122.55	112.23	101.91	96.75	139.32	127.71	116.10	109.65
70	94.17	86.43	78.69	74.82	131.58	121.26	109.65	104.49	148.35	136.74	123.84	117.39
71	108.36	99.33	90.30	85.14	149.64	136.74	125.13	118.68	167.70	153.51	140.61	132.87
72	121.26	112.23	101.91	96.75	167.70	153.51	139.32	132.87	187.05	171.57	156.09	148.35
73	135.45	123.84	113.52	107.07	184.47	170.28	154.80	147.06	206.40	189.63	172.86	163.83
74	149.64	136.74	123.84	118.68	202.53	185.76	168.99	159.96	225.75	207.69	188.34	179.31
75	162.54	149.64	135.45	129.00	220.59	202.53	183.18	174.15	245.10	224.46	205.11	194.79
76	187.05	171.57	156.09	148.35	248.97	228.33	207.69	197.37	273.48	251.55	228.33	216.72
77	211.56	193.50	176.73	167.70	276.06	254.13	230.91	219.30	301.86	277.35	251.55	239.94
78	236.07	215.43	196.08	187.05	304.44	279.93	254.13	241.23	330.24	303.15	276.06	261.87
79	260.58	238.65	216.72	206.40	332.82	305.73	277.35	263.16	359.91	328.95	299.28	283.80
80	283.80	260.58	237.36	224.46	361.20	331.53	300.57	286.38	388.29	356.04	322.50	307.02
81	304.44	278.64	252.84	241.23	387.00	354.75	322.50	305.73	415.38	380.55	345.72	328.95
82	326.37	299.28	272.19	259.29	415.38	380.55	345.72	328.95	446.34	408.93	371.52	353.46
83	353.46	323.79	294.12	279.93	448.92	411.51	374.10	354.75	481.17	441.18	401.19	381.84
84	383.13	350.88	318.63	303.15	486.33	446.34	405.06	385.71	522.45	478.59	436.02	414.09
85	417.96	383.13	348.30	330.24	530.19	486.33	442.47	420.54	570.18	522.45	474.72	451.50
86	455.37	416.67	379.26	359.91	577.92	530.19	482.46	457.95	620.49	568.89	517.29	491.49
87	496.65	455.37	412.80	392.16	630.81	577.92	525.03	499.23	677.25	620.49	563.73	535.35
88	540.51	495.36	450.21	428.28	687.57	629.52	572.76	544.38	737.88	675.96	615.33	584.37
89	589.53	540.51	491.49	466.98	749.49	686.28	624.36	593.40	803.67	736.59	669.51	635.97
90	642.42	589.53	535.35	508.26	816.57	748.20	679.83	646.29	875.91	803.67	730.14	694.02
91	700.47	642.42	583.08	554.70	890.10	815.28	741.75	704.34	955.89	875.91	795.93	755.94
92	763.68	699.18	635.97	603.72	970.08	888.81	807.54	767.55	1,041.03	954.60	868.17	824.31
93	832.05	762.39	692.73	659.19	1,056.51	968.79	881.07	837.21	1,135.20	1,041.03	945.57	899.13
94	906.87	830.76	755.94	718.53	1,151.97	1,056.51	959.76	912.03	1,237.11	1,133.91	1,030.71	979.11

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.51	21.93	20.64	19.35	36.12	33.54	30.96	28.38	49.02	45.15	39.99	38.70
25-29	25.80	24.51	21.93	20.64	38.70	36.12	32.25	30.96	52.89	47.73	43.86	41.28
30-34	28.38	25.80	23.22	21.93	42.57	38.70	34.83	33.54	56.76	51.60	46.44	45.15
35-39	30.96	28.38	25.80	24.51	45.15	41.28	37.41	36.12	60.63	55.47	50.31	47.73
40-44	32.25	29.67	27.09	25.80	49.02	45.15	41.28	38.70	64.50	59.34	54.18	51.60
45	33.54	30.96	27.09	25.80	50.31	45.15	41.28	39.99	67.08	60.63	55.47	52.89
46	33.54	30.96	28.38	27.09	50.31	45.15	41.28	39.99	67.08	61.92	56.76	52.89
47	33.54	30.96	28.38	27.09	50.31	46.44	41.28	39.99	68.37	63.21	56.76	54.18
48	33.54	30.96	28.38	27.09	50.31	46.44	41.28	39.99	69.66	63.21	58.05	55.47
49	34.83	30.96	28.38	27.09	50.31	46.44	42.57	39.99	70.95	64.50	59.34	55.47
50	34.83	32.25	28.38	27.09	50.31	46.44	42.57	39.99	72.24	65.79	59.34	56.76
51	34.83	32.25	29.67	28.38	51.60	47.73	42.57	41.28	73.53	67.08	60.63	58.05
52	36.12	32.25	29.67	28.38	52.89	49.02	43.86	41.28	74.82	68.37	61.92	59.34
53	36.12	33.54	30.96	28.38	54.18	50.31	45.15	42.57	74.82	69.66	63.21	59.34
54	37.41	33.54	30.96	29.67	55.47	50.31	46.44	43.86	76.11	69.66	64.50	60.63
55	37.41	34.83	30.96	29.67	56.76	51.60	47.73	45.15	77.40	70.95	64.50	61.92
56	39.99	37.41	33.54	32.25	60.63	55.47	50.31	47.73	81.27	74.82	68.37	64.50
57	42.57	38.70	34.83	33.54	65.79	59.34	54.18	51.60	85.14	78.69	70.95	67.08
58	45.15	41.28	37.41	36.12	69.66	63.21	58.05	55.47	89.01	81.27	74.82	70.95
59	47.73	43.86	38.70	37.41	73.53	67.08	61.92	58.05	92.88	85.14	77.40	73.53
60	49.02	45.15	41.28	38.70	77.40	70.95	64.50	61.92	96.75	89.01	79.98	76.11
61	54.18	50.31	45.15	42.57	85.14	77.40	70.95	67.08	103.20	94.17	86.43	81.27
62	59.34	54.18	49.02	46.44	91.59	83.85	76.11	72.24	109.65	100.62	91.59	86.43
63	63.21	58.05	52.89	50.31	98.04	89.01	81.27	77.40	116.10	107.07	96.75	92.88
64	68.37	63.21	56.76	54.18	104.49	95.46	86.43	82.56	123.84	113.52	103.20	98.04
65	73.53	67.08	60.63	58.05	110.94	101.91	92.88	87.72	130.29	118.68	108.36	103.20
66	82.56	74.82	68.37	64.50	122.55	112.23	103.20	98.04	141.90	130.29	118.68	112.23
67	91.59	83.85	76.11	72.24	135.45	123.84	112.23	107.07	154.80	141.90	129.00	122.55
68	100.62	91.59	83.85	78.69	147.06	135.45	122.55	117.39	167.70	153.51	140.61	132.87
69	108.36	99.33	90.30	86.43	159.96	147.06	132.87	126.42	180.60	165.12	150.93	143.19
70	117.39	108.36	98.04	92.88	171.57	157.38	143.19	136.74	193.50	176.73	161.25	153.51
71	136.74	125.13	113.52	108.36	194.79	179.31	162.54	154.80	219.30	201.24	181.89	172.86
72	154.80	141.90	129.00	122.55	218.01	199.95	181.89	172.86	243.81	224.46	203.82	193.50
73	172.86	158.67	144.48	136.74	241.23	221.88	201.24	190.92	269.61	247.68	224.46	214.14
74	192.21	175.44	159.96	152.22	264.45	242.52	220.59	210.27	295.41	270.90	246.39	233.49
75	210.27	193.50	175.44	166.41	287.67	264.45	239.94	228.33	321.21	294.12	267.03	254.13
76	239.94	220.59	199.95	190.92	325.08	297.99	270.90	258.00	359.91	330.24	299.28	285.09
77	270.90	247.68	225.75	214.14	362.49	332.82	303.15	287.67	398.61	365.07	331.53	316.05
78	300.57	276.06	250.26	238.65	399.90	367.65	334.11	317.34	437.31	401.19	365.07	345.72
79	331.53	303.15	276.06	261.87	437.31	401.19	365.07	347.01	476.01	436.02	397.32	376.68
80	361.20	331.53	300.57	286.38	474.72	436.02	396.03	376.68	514.71	472.14	429.57	407.64
81	387.00	354.75	322.50	305.73	508.26	465.69	424.41	402.48	550.83	505.68	459.24	436.02
82	415.38	380.55	345.72	328.95	546.96	501.81	455.37	433.44	592.11	543.09	494.07	469.56
83	448.92	411.51	374.10	354.75	590.82	541.80	491.49	466.98	639.84	586.95	532.77	506.97
84	486.33	446.34	405.06	385.71	641.13	586.95	534.06	506.97	694.02	635.97	579.21	549.54
85	530.19	486.33	442.47	420.54	697.89	639.84	581.79	553.41	757.23	694.02	630.81	598.56
86	577.92	530.19	482.46	457.95	761.10	697.89	634.68	602.43	825.60	755.94	687.57	652.74
87	630.81	577.92	525.03	499.23	829.47	761.10	691.44	656.61	899.13	824.31	749.49	712.08
88	687.57	629.52	572.76	544.38	904.29	829.47	753.36	715.95	980.40	899.13	816.57	776.58
89	749.49	686.28	624.36	593.40	985.56	903.00	821.73	780.45	1,068.12	979.11	890.10	846.24
90	816.57	748.20	679.83	646.29	1,074.57	985.56	895.26	850.11	1,164.87	1,068.12	970.08	922.35
91	890.10	815.28	741.75	704.34	1,171.32	1,073.28	976.53	927.51	1,269.36	1,163.58	1,057.80	1,004.91
92	970.08	888.81	807.54	767.55	1,277.10	1,170.03	1,064.25	1,010.07	1,384.17	1,268.07	1,153.26	1,095.21
93	1,056.51	968.79	881.07	837.21	1,391.91	1,275.81	1,159.71	1,101.66	1,508.01	1,382.88	1,256.46	1,194.54
94	1,151.97	1,056.51	959.76	912.03	1,517.04	1,390.62	1,264.20	1,200.99	1,643.46	1,506.72	1,369.98	1,301.61

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	25.80	24.51	21.93	20.64	39.99	37.41	33.54	32.25	54.18	50.31	45.15	43.86
25-29	28.38	25.80	23.22	21.93	43.86	39.99	36.12	34.83	59.34	54.18	49.02	46.44
30-34	30.96	28.38	25.80	24.51	46.44	42.57	38.70	37.41	63.21	58.05	52.89	50.31
35-39	32.25	29.67	27.09	25.80	50.31	46.44	42.57	39.99	68.37	61.92	56.76	54.18
40-44	34.83	32.25	29.67	28.38	54.18	50.31	45.15	42.57	73.53	67.08	60.63	58.05
45	36.12	33.54	29.67	28.38	55.47	50.31	46.44	43.86	74.82	68.37	61.92	59.34
46	36.12	33.54	29.67	28.38	55.47	51.60	46.44	43.86	76.11	69.66	63.21	60.63
47	36.12	33.54	30.96	28.38	56.76	51.60	47.73	45.15	77.40	70.95	64.50	61.92
48	36.12	33.54	30.96	29.67	56.76	52.89	47.73	45.15	78.69	72.24	65.79	63.21
49	37.41	33.54	30.96	29.67	58.05	52.89	47.73	45.15	81.27	73.53	67.08	64.50
50	37.41	33.54	30.96	29.67	58.05	54.18	49.02	46.44	82.56	76.11	68.37	65.79
51	38.70	34.83	32.25	29.67	59.34	54.18	49.02	47.73	83.85	76.11	69.66	65.79
52	38.70	36.12	32.25	30.96	60.63	55.47	50.31	47.73	83.85	77.40	69.66	67.08
53	39.99	37.41	33.54	32.25	61.92	56.76	51.60	49.02	85.14	78.69	70.95	67.08
54	41.28	37.41	34.83	32.25	63.21	58.05	52.89	49.02	86.43	78.69	72.24	68.37
55	42.57	38.70	34.83	33.54	63.21	58.05	52.89	50.31	87.72	79.98	72.24	69.66
56	45.15	41.28	37.41	36.12	68.37	63.21	58.05	54.18	91.59	83.85	76.11	72.24
57	47.73	43.86	39.99	38.70	73.53	68.37	61.92	58.05	95.46	87.72	79.98	76.11
58	51.60	46.44	42.57	39.99	78.69	72.24	65.79	63.21	100.62	91.59	83.85	78.69
59	54.18	49.02	45.15	42.57	85.14	77.40	70.95	67.08	104.49	95.46	86.43	82.56
60	56.76	51.60	47.73	45.15	90.30	82.56	74.82	70.95	108.36	99.33	90.30	86.43
61	61.92	56.76	51.60	49.02	96.75	89.01	81.27	76.11	116.10	107.07	96.75	91.59
62	65.79	60.63	55.47	52.89	103.20	95.46	86.43	82.56	123.84	113.52	103.20	98.04
63	70.95	64.50	59.34	55.47	110.94	101.91	92.88	87.72	131.58	119.97	109.65	103.20
64	76.11	69.66	63.21	59.34	117.39	108.36	98.04	92.88	139.32	127.71	116.10	109.65
65	79.98	73.53	67.08	63.21	125.13	114.81	104.49	99.33	145.77	134.16	121.26	116.10
66	90.30	82.56	76.11	72.24	139.32	127.71	116.10	109.65	161.25	148.35	134.16	127.71
67	100.62	92.88	83.85	79.98	153.51	140.61	127.71	121.26	176.73	161.25	147.06	139.32
68	110.94	101.91	92.88	87.72	167.70	153.51	139.32	132.87	190.92	175.44	159.96	152.22
69	121.26	110.94	101.91	96.75	181.89	166.41	150.93	144.48	206.40	189.63	172.86	163.83
70	131.58	121.26	109.65	104.49	196.08	179.31	163.83	154.80	221.88	203.82	184.47	175.44
71	153.51	140.61	127.71	121.26	221.88	203.82	185.76	175.44	251.55	229.62	208.98	198.66
72	174.15	159.96	145.77	138.03	248.97	228.33	207.69	197.37	279.93	256.71	233.49	221.88
73	196.08	179.31	162.54	154.80	274.77	252.84	229.62	218.01	309.60	283.80	258.00	245.10
74	216.72	198.66	180.60	171.57	301.86	276.06	251.55	238.65	339.27	310.89	282.51	268.32
75	237.36	218.01	198.66	188.34	327.66	300.57	273.48	259.29	368.94	337.98	307.02	291.54
76	277.35	254.13	230.91	219.30	376.68	345.72	313.47	297.99	417.96	383.13	348.30	331.53
77	316.05	288.96	263.16	250.26	425.70	389.58	354.75	336.69	468.27	429.57	390.87	371.52
78	354.75	325.08	295.41	281.22	473.43	434.73	394.74	375.39	518.58	476.01	432.15	410.22
79	393.45	361.20	327.66	312.18	522.45	478.59	434.73	414.09	568.89	521.16	473.43	450.21
80	433.44	397.32	361.20	343.14	571.47	523.74	476.01	451.50	619.20	567.60	516.00	490.20
81	463.11	424.41	385.71	366.36	611.46	559.86	509.55	483.75	661.77	606.30	552.12	523.74
82	497.94	456.66	415.38	394.74	656.61	602.43	546.96	519.87	712.08	652.74	593.40	563.73
83	537.93	492.78	447.63	425.70	709.50	650.16	590.82	561.15	768.84	704.34	641.13	608.88
84	583.08	535.35	486.33	461.82	770.13	705.63	641.13	608.88	834.63	764.97	695.31	660.48
85	635.97	583.08	530.19	503.10	838.50	768.84	699.18	664.35	909.45	833.34	757.23	719.82
86	692.73	635.97	577.92	548.25	914.61	838.50	762.39	723.69	990.72	908.16	825.60	784.32
87	755.94	692.73	629.52	598.56	997.17	913.32	830.76	789.48	1,079.73	990.72	900.42	855.27
88	823.02	754.65	686.28	651.45	1,086.18	995.88	905.58	860.43	1,177.77	1,079.73	981.69	932.67
89	897.84	823.02	748.20	710.79	1,184.22	1,084.89	986.85	937.83	1,283.55	1,176.48	1,069.41	1,016.52
90	977.82	896.55	815.28	774.00	1,291.29	1,182.93	1,075.86	1,021.68	1,398.36	1,282.26	1,166.16	1,106.82
91	1,066.83	977.82	888.81	843.66	1,407.39	1,290.00	1,172.61	1,113.27	1,524.78	1,397.07	1,270.65	1,207.44
92	1,162.29	1,065.54	968.79	919.77	1,533.81	1,406.10	1,278.39	1,213.89	1,661.52	1,523.49	1,385.46	1,315.80
93	1,266.78	1,161.00	1,056.51	1,003.62	1,671.84	1,532.52	1,393.20	1,323.54	1,811.16	1,660.23	1,509.30	1,434.48
94	1,381.59	1,265.49	1,150.68	1,093.92	1,821.48	1,670.55	1,518.33	1,442.22	1,974.99	1,809.87	1,646.04	1,563.48

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	30.96	28.38	25.80	24.51	46.44	42.57	38.70	37.41	63.21	58.05	52.89	50.31
25-29	32.25	29.67	27.09	25.80	50.31	46.44	41.28	39.99	67.08	61.92	56.76	52.89
30-34	34.83	32.25	29.67	28.38	54.18	49.02	45.15	42.57	72.24	67.08	60.63	58.05
35-39	37.41	34.83	30.96	29.67	58.05	52.89	47.73	46.44	78.69	72.24	64.50	61.92
40-44	41.28	37.41	33.54	32.25	61.92	56.76	51.60	49.02	83.85	77.40	69.66	67.08
45	41.28	37.41	34.83	32.25	63.21	58.05	52.89	50.31	85.14	78.69	70.95	68.37
46	41.28	38.70	34.83	33.54	63.21	58.05	52.89	50.31	86.43	79.98	72.24	68.37
47	41.28	38.70	34.83	33.54	63.21	58.05	52.89	50.31	87.72	79.98	73.53	69.66
48	42.57	38.70	34.83	33.54	63.21	58.05	52.89	50.31	89.01	81.27	73.53	69.66
49	42.57	38.70	34.83	33.54	63.21	58.05	52.89	50.31	89.01	82.56	74.82	70.95
50	42.57	38.70	34.83	33.54	63.21	58.05	52.89	50.31	90.30	82.56	74.82	70.95
51	43.86	39.99	36.12	34.83	65.79	60.63	54.18	51.60	91.59	83.85	76.11	72.24
52	43.86	41.28	37.41	34.83	67.08	61.92	56.76	52.89	92.88	85.14	77.40	73.53
53	45.15	41.28	37.41	36.12	69.66	63.21	58.05	55.47	94.17	86.43	78.69	74.82
54	46.44	42.57	38.70	36.12	70.95	65.79	59.34	56.76	95.46	87.72	79.98	76.11
55	47.73	43.86	38.70	37.41	73.53	67.08	60.63	58.05	96.75	89.01	79.98	76.11
56	50.31	46.44	42.57	39.99	78.69	72.24	65.79	61.92	101.91	94.17	85.14	81.27
57	54.18	50.31	45.15	43.86	83.85	77.40	70.95	67.08	108.36	99.33	90.30	85.14
58	58.05	54.18	49.02	46.44	90.30	82.56	74.82	70.95	113.52	104.49	94.17	90.30
59	61.92	56.76	51.60	49.02	95.46	87.72	79.98	76.11	119.97	109.65	99.33	94.17
60	65.79	60.63	55.47	52.89	101.91	92.88	85.14	79.98	125.13	114.81	104.49	99.33
61	70.95	65.79	59.34	56.76	108.36	99.33	90.30	86.43	134.16	122.55	112.23	105.78
62	76.11	69.66	63.21	60.63	116.10	107.07	96.75	92.88	143.19	131.58	118.68	113.52
63	81.27	74.82	68.37	64.50	123.84	113.52	103.20	98.04	152.22	139.32	126.42	119.97
64	86.43	79.98	72.24	68.37	131.58	121.26	109.65	104.49	161.25	147.06	134.16	127.71
65	91.59	83.85	76.11	72.24	139.32	127.71	116.10	109.65	170.28	156.09	141.90	134.16
66	104.49	95.46	86.43	82.56	156.09	143.19	130.29	123.84	187.05	171.57	156.09	148.35
67	116.10	105.78	96.75	91.59	172.86	157.38	143.19	136.74	203.82	187.05	170.28	161.25
68	127.71	117.39	105.78	100.62	188.34	172.86	157.38	149.64	220.59	202.53	184.47	175.44
69	139.32	127.71	116.10	109.65	205.11	188.34	171.57	162.54	237.36	218.01	198.66	188.34
70	150.93	138.03	126.42	119.97	221.88	203.82	184.47	175.44	255.42	233.49	212.85	201.24
71	174.15	159.96	145.77	138.03	252.84	230.91	210.27	199.95	286.38	263.16	238.65	227.04
72	197.37	181.89	165.12	156.09	283.80	259.29	236.07	224.46	318.63	292.83	265.74	252.84
73	221.88	202.53	184.47	175.44	314.76	287.67	261.87	248.97	350.88	322.50	292.83	278.64
74	245.10	224.46	203.82	193.50	344.43	316.05	287.67	273.48	383.13	352.17	319.92	303.15
75	268.32	245.10	223.17	211.56	375.39	344.43	313.47	297.99	415.38	380.55	347.01	328.95
76	305.73	279.93	254.13	242.52	424.41	389.58	353.46	336.69	465.69	426.99	388.29	368.94
77	348.30	319.92	290.25	276.06	479.88	439.89	399.90	379.26	521.16	478.59	434.73	412.80
78	389.58	357.33	325.08	308.31	532.77	487.62	443.76	421.83	574.05	526.32	478.59	454.08
79	429.57	393.45	357.33	339.27	580.50	532.77	483.75	459.24	619.20	567.60	516.00	490.20
80	463.11	424.41	385.71	366.36	626.94	575.34	522.45	496.65	669.51	614.04	557.28	530.19
81	495.36	454.08	412.80	392.16	670.80	615.33	558.57	531.48	715.95	656.61	597.27	566.31
82	532.77	488.91	443.76	421.83	721.11	660.48	601.14	571.47	770.13	705.63	641.13	608.88
83	575.34	527.61	479.88	455.37	779.16	713.37	648.87	616.62	830.76	762.39	692.73	657.90
84	624.36	572.76	521.16	494.07	844.95	774.00	704.34	669.51	901.71	826.89	752.07	714.66
85	681.12	624.36	567.60	539.22	921.06	844.95	767.55	728.85	982.98	901.71	819.15	777.87
86	741.75	679.83	617.91	586.95	1,003.62	919.77	837.21	794.64	1,071.99	982.98	892.68	848.82
87	808.83	741.75	674.67	639.84	1,093.92	1,003.62	912.03	866.88	1,168.74	1,070.70	973.95	924.93
88	882.36	808.83	735.30	697.89	1,193.25	1,093.92	994.59	944.28	1,273.23	1,167.45	1,060.38	1,007.49
89	961.05	881.07	801.09	761.10	1,300.32	1,191.96	1,083.60	1,029.42	1,388.04	1,271.94	1,157.13	1,099.08
90	1,047.48	959.76	873.33	829.47	1,417.71	1,299.03	1,181.64	1,122.30	1,513.17	1,386.75	1,260.33	1,197.12
91	1,141.65	1,046.19	952.02	904.29	1,544.13	1,416.42	1,287.42	1,222.92	1,648.62	1,511.88	1,373.85	1,305.48
92	1,244.85	1,140.36	1,037.16	985.56	1,683.45	1,542.84	1,403.52	1,332.57	1,796.97	1,647.33	1,497.69	1,422.87
93	1,357.08	1,243.56	1,130.04	1,074.57	1,835.67	1,682.16	1,529.94	1,452.54	1,959.51	1,795.68	1,633.14	1,550.58
94	1,478.34	1,355.79	1,231.95	1,171.32	2,000.79	1,834.38	1,666.68	1,584.12	2,134.95	1,956.93	1,778.91	1,689.90

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	32.25	29.67	27.09	25.80	50.31	46.44	42.57	39.99	67.08	61.92	55.47	52.89
25-29	34.83	32.25	29.67	27.09	54.18	50.31	45.15	43.86	72.24	65.79	59.34	56.76
30-34	37.41	34.83	30.96	29.67	59.34	54.18	49.02	46.44	77.40	70.95	64.50	60.63
35-39	39.99	37.41	33.54	32.25	63.21	58.05	52.89	50.31	83.85	76.11	69.66	65.79
40-44	43.86	39.99	36.12	34.83	68.37	61.92	56.76	54.18	89.01	82.56	74.82	70.95
45	43.86	39.99	37.41	34.83	69.66	63.21	58.05	54.18	91.59	83.85	76.11	72.24
46	43.86	41.28	37.41	34.83	69.66	63.21	58.05	54.18	91.59	85.14	77.40	73.53
47	45.15	41.28	37.41	34.83	69.66	63.21	58.05	55.47	92.88	85.14	77.40	73.53
48	45.15	41.28	37.41	36.12	69.66	63.21	58.05	55.47	94.17	86.43	78.69	74.82
49	45.15	41.28	37.41	36.12	69.66	63.21	58.05	55.47	94.17	86.43	78.69	74.82
50	45.15	41.28	37.41	36.12	69.66	63.21	58.05	55.47	95.46	87.72	79.98	76.11
51	46.44	42.57	38.70	36.12	72.24	65.79	59.34	56.76	96.75	89.01	81.27	76.11
52	46.44	42.57	38.70	37.41	73.53	67.08	61.92	58.05	98.04	90.30	81.27	77.40
53	47.73	43.86	39.99	37.41	76.11	69.66	63.21	60.63	99.33	90.30	82.56	78.69
54	49.02	45.15	39.99	38.70	78.69	70.95	64.50	61.92	100.62	91.59	83.85	79.98
55	49.02	45.15	41.28	38.70	79.98	73.53	67.08	63.21	101.91	92.88	85.14	79.98
56	52.89	49.02	43.86	42.57	86.43	78.69	72.24	68.37	108.36	99.33	90.30	85.14
57	56.76	52.89	47.73	45.15	92.88	85.14	77.40	73.53	114.81	104.49	95.46	90.30
58	60.63	55.47	50.31	47.73	98.04	90.30	82.56	77.40	121.26	110.94	100.62	95.46
59	64.50	59.34	54.18	51.60	104.49	95.46	87.72	82.56	127.71	117.39	107.07	100.62
60	68.37	63.21	56.76	54.18	110.94	101.91	92.88	87.72	134.16	123.84	112.23	107.07
61	74.82	68.37	61.92	59.34	118.68	108.36	98.04	94.17	144.48	132.87	119.97	114.81
62	81.27	73.53	67.08	64.50	126.42	114.81	104.49	99.33	154.80	141.90	129.00	122.55
63	86.43	79.98	72.24	68.37	132.87	122.55	110.94	105.78	163.83	150.93	136.74	130.29
64	92.88	85.14	77.40	73.53	140.61	129.00	117.39	112.23	174.15	159.96	144.48	138.03
65	99.33	90.30	82.56	78.69	148.35	136.74	123.84	117.39	184.47	168.99	153.51	145.77
66	112.23	103.20	92.88	89.01	166.41	152.22	139.32	131.58	202.53	185.76	168.99	159.96
67	125.13	114.81	103.20	98.04	184.47	168.99	153.51	145.77	220.59	202.53	184.47	175.44
68	136.74	126.42	114.81	108.36	202.53	185.76	168.99	159.96	238.65	219.30	199.95	189.63
69	149.64	138.03	125.13	118.68	220.59	202.53	183.18	174.15	258.00	236.07	214.14	203.82
70	162.54	149.64	135.45	129.00	238.65	218.01	198.66	188.34	276.06	252.84	229.62	218.01
71	188.34	171.57	156.09	148.35	272.19	248.97	227.04	215.43	310.89	285.09	259.29	246.39
72	212.85	194.79	178.02	168.99	305.73	279.93	254.13	241.23	344.43	316.05	287.67	273.48
73	237.36	218.01	198.66	188.34	339.27	310.89	282.51	268.32	379.26	348.30	316.05	300.57
74	263.16	241.23	219.30	207.69	372.81	341.85	310.89	294.12	414.09	379.26	344.43	327.66
75	287.67	264.45	239.94	228.33	406.35	371.52	337.98	321.21	448.92	411.51	374.10	354.75
76	328.95	300.57	273.48	260.58	457.95	420.54	381.84	362.49	501.81	460.53	417.96	397.32
77	374.10	343.14	312.18	296.70	518.58	474.72	432.15	410.22	562.44	516.00	468.27	445.05
78	419.25	384.42	349.59	331.53	575.34	527.61	479.88	455.37	619.20	567.60	516.00	490.20
79	461.82	423.12	384.42	365.07	626.94	574.05	522.45	496.65	668.22	612.75	557.28	528.90
80	497.94	456.66	415.38	394.74	677.25	620.49	563.73	536.64	721.11	661.77	601.14	571.47
81	532.77	488.91	443.76	421.83	724.98	664.35	603.72	574.05	772.71	708.21	643.71	611.46
82	572.76	525.03	477.30	454.08	779.16	713.37	648.87	616.62	829.47	761.10	691.44	656.61
83	619.20	567.60	516.00	490.20	841.08	771.42	700.47	665.64	896.55	821.73	746.91	709.50
84	672.09	615.33	559.86	531.48	912.03	835.92	761.10	722.40	972.66	891.39	810.12	770.13
85	731.43	670.80	610.17	579.21	994.59	912.03	829.47	786.90	1,060.38	971.37	883.65	839.79
86	798.51	731.43	664.35	632.10	1,083.60	993.30	903.00	857.85	1,155.84	1,059.09	963.63	914.61
87	869.46	797.22	724.98	688.86	1,181.64	1,083.60	984.27	935.25	1,260.33	1,154.55	1,050.06	997.17
88	948.15	869.46	789.48	750.78	1,288.71	1,180.35	1,073.28	1,020.39	1,372.56	1,259.04	1,144.23	1,087.47
89	1,033.29	946.86	860.43	817.86	1,403.52	1,287.42	1,170.03	1,111.98	1,496.40	1,372.56	1,247.43	1,184.22
90	1,126.17	1,032.00	939.12	891.39	1,529.94	1,403.52	1,275.81	1,211.31	1,631.85	1,495.11	1,359.66	1,291.29
91	1,228.08	1,124.88	1,022.97	971.37	1,667.97	1,528.65	1,390.62	1,320.96	1,777.62	1,630.56	1,482.21	1,407.39
92	1,337.73	1,226.79	1,114.56	1,059.09	1,818.90	1,666.68	1,515.75	1,439.64	1,937.58	1,776.33	1,615.08	1,533.81
93	1,458.99	1,336.44	1,215.18	1,154.55	1,981.44	1,816.32	1,651.20	1,568.64	2,113.02	1,936.29	1,760.85	1,673.13
94	1,589.28	1,457.70	1,324.83	1,259.04	2,160.75	1,980.15	1,800.84	1,710.54	2,302.65	2,110.44	1,919.52	1,822.77

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	36.12	33.54	29.67	28.38	56.76	51.60	46.44	45.15	74.82	68.37	61.92	59.34
25-29	38.70	36.12	32.25	30.96	60.63	55.47	50.31	47.73	79.98	73.53	67.08	63.21
30-34	41.28	38.70	34.83	33.54	65.79	59.34	54.18	51.60	86.43	78.69	72.24	68.37
35-39	45.15	41.28	37.41	36.12	69.66	64.50	58.05	55.47	92.88	85.14	77.40	73.53
40-44	47.73	43.86	39.99	38.70	74.82	69.66	63.21	59.34	99.33	91.59	82.56	78.69
45	49.02	45.15	41.28	38.70	77.40	70.95	64.50	60.63	101.91	92.88	83.85	79.98
46	49.02	45.15	41.28	38.70	77.40	70.95	64.50	60.63	101.91	94.17	85.14	81.27
47	49.02	45.15	41.28	38.70	77.40	70.95	64.50	60.63	103.20	94.17	86.43	81.27
48	50.31	45.15	41.28	39.99	77.40	70.95	64.50	60.63	104.49	95.46	86.43	82.56
49	50.31	45.15	41.28	39.99	77.40	70.95	64.50	60.63	105.78	96.75	87.72	83.85
50	50.31	46.44	41.28	39.99	77.40	70.95	64.50	60.63	105.78	96.75	89.01	83.85
51	51.60	46.44	42.57	39.99	79.98	73.53	65.79	63.21	107.07	98.04	89.01	85.14
52	51.60	47.73	43.86	41.28	81.27	74.82	68.37	64.50	108.36	99.33	90.30	86.43
53	52.89	49.02	43.86	42.57	83.85	77.40	69.66	67.08	109.65	100.62	91.59	86.43
54	54.18	49.02	45.15	42.57	86.43	79.98	72.24	68.37	110.94	101.91	92.88	87.72
55	55.47	50.31	45.15	43.86	89.01	81.27	73.53	70.95	112.23	103.20	94.17	89.01
56	59.34	54.18	49.02	46.44	95.46	87.72	79.98	76.11	119.97	109.65	99.33	95.46
57	63.21	58.05	52.89	50.31	103.20	94.17	85.14	81.27	127.71	116.10	105.78	100.62
58	67.08	61.92	56.76	52.89	109.65	100.62	91.59	86.43	134.16	123.84	112.23	107.07
59	72.24	65.79	59.34	56.76	116.10	107.07	96.75	91.59	141.90	130.29	118.68	112.23
60	76.11	69.66	63.21	60.63	122.55	112.23	101.91	96.75	149.64	136.74	123.84	118.68
61	82.56	76.11	68.37	65.79	131.58	119.97	109.65	104.49	159.96	147.06	134.16	126.42
62	89.01	82.56	74.82	70.95	139.32	127.71	116.10	110.94	171.57	157.38	143.19	135.45
63	96.75	87.72	79.98	76.11	148.35	135.45	123.84	117.39	181.89	167.70	152.22	144.48
64	103.20	94.17	86.43	81.27	156.09	143.19	130.29	123.84	193.50	176.73	161.25	153.51
65	109.65	100.62	91.59	87.72	165.12	150.93	138.03	130.29	203.82	187.05	170.28	161.25
66	123.84	113.52	103.20	98.04	184.47	168.99	153.51	145.77	224.46	206.40	187.05	178.02
67	138.03	126.42	114.81	109.65	205.11	187.05	170.28	162.54	245.10	224.46	203.82	193.50
68	152.22	139.32	126.42	121.26	224.46	206.40	187.05	178.02	265.74	243.81	221.88	210.27
69	166.41	152.22	139.32	131.58	245.10	224.46	203.82	193.50	286.38	261.87	238.65	225.75
70	180.60	165.12	150.93	143.19	264.45	242.52	220.59	208.98	305.73	281.22	255.42	242.52
71	208.98	190.92	174.15	165.12	301.86	276.06	251.55	238.65	344.43	316.05	287.67	272.19
72	236.07	216.72	197.37	187.05	339.27	310.89	282.51	268.32	383.13	350.88	318.63	303.15
73	264.45	242.52	220.59	208.98	376.68	344.43	313.47	297.99	421.83	385.71	350.88	334.11
74	291.54	267.03	243.81	230.91	412.80	379.26	344.43	327.66	459.24	421.83	383.13	363.78
75	319.92	292.83	267.03	252.84	450.21	412.80	375.39	356.04	497.94	456.66	415.38	394.74
76	365.07	334.11	303.15	288.96	509.55	466.98	424.41	402.48	557.28	510.84	464.40	441.18
77	415.38	380.55	345.72	328.95	575.34	527.61	479.88	455.37	624.36	572.76	519.87	494.07
78	465.69	426.99	388.29	368.94	638.55	585.66	531.48	505.68	687.57	629.52	572.76	544.38
79	512.13	469.56	426.99	405.06	695.31	638.55	580.50	550.83	741.75	679.83	617.91	586.95
80	553.41	506.97	460.53	437.31	752.07	688.86	626.94	594.69	801.09	734.01	668.22	634.68
81	592.11	541.80	492.78	468.27	803.67	736.59	670.80	637.26	857.85	785.61	714.66	678.54
82	635.97	583.08	530.19	503.10	864.30	792.06	719.82	684.99	921.06	844.95	767.55	730.14
83	686.28	629.52	572.76	543.09	933.96	855.27	777.87	739.17	995.88	912.03	829.47	788.19
84	745.62	683.70	620.49	589.53	1,012.65	928.80	843.66	802.38	1,079.73	989.43	900.42	855.27
85	812.70	744.33	677.25	642.42	1,104.24	1,012.65	919.77	874.62	1,177.77	1,078.44	980.40	931.38
86	884.94	811.41	737.88	700.47	1,203.57	1,102.95	1,003.62	953.31	1,283.55	1,176.48	1,069.41	1,015.23
87	964.92	884.94	803.67	763.68	1,311.93	1,202.28	1,093.92	1,038.45	1,398.36	1,282.26	1,164.87	1,106.82
88	1,051.35	963.63	875.91	833.34	1,430.61	1,310.64	1,191.96	1,132.62	1,524.78	1,397.07	1,270.65	1,207.44
89	1,146.81	1,051.35	955.89	908.16	1,558.32	1,429.32	1,299.03	1,234.53	1,661.52	1,523.49	1,384.17	1,315.80
90	1,250.01	1,145.52	1,041.03	989.43	1,698.93	1,557.03	1,416.42	1,345.47	1,811.16	1,660.23	1,509.30	1,434.48
91	1,362.24	1,248.72	1,135.20	1,078.44	1,852.44	1,697.64	1,542.84	1,466.73	1,973.70	1,809.87	1,644.75	1,563.48
92	1,484.79	1,360.95	1,237.11	1,175.19	2,018.85	1,849.86	1,682.16	1,598.31	2,151.72	1,972.41	1,793.10	1,704.09
93	1,618.95	1,483.50	1,348.05	1,280.97	2,200.74	2,017.56	1,833.09	1,741.50	2,345.22	2,150.43	1,954.35	1,856.31
94	1,763.43	1,617.66	1,470.60	1,397.07	2,398.11	2,198.16	1,998.21	1,898.88	2,556.78	2,343.93	2,131.08	2,024.01

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	38.70	34.83	32.25	30.96	60.63	55.47	50.31	47.73	79.98	73.53	65.79	63.21
25-29	41.28	38.70	34.83	33.54	64.50	59.34	54.18	51.60	85.14	78.69	70.95	68.37
30-34	45.15	41.28	37.41	34.83	69.66	64.50	58.05	55.47	91.59	83.85	76.11	72.24
35-39	47.73	43.86	39.99	38.70	74.82	68.37	61.92	59.34	99.33	90.30	82.56	78.69
40-44	51.60	47.73	42.57	41.28	81.27	73.53	67.08	64.50	105.78	98.04	89.01	83.85
45	52.89	47.73	43.86	41.28	82.56	74.82	68.37	64.50	108.36	99.33	90.30	86.43
46	52.89	47.73	43.86	41.28	82.56	74.82	68.37	65.79	109.65	100.62	91.59	86.43
47	52.89	49.02	43.86	41.28	82.56	76.11	68.37	65.79	110.94	101.91	91.59	87.72
48	52.89	49.02	43.86	42.57	82.56	76.11	68.37	65.79	110.94	101.91	92.88	87.72
49	52.89	49.02	43.86	42.57	82.56	76.11	68.37	65.79	112.23	103.20	94.17	89.01
50	54.18	49.02	45.15	42.57	82.56	76.11	68.37	65.79	113.52	104.49	94.17	90.30
51	54.18	50.31	45.15	43.86	85.14	77.40	70.95	67.08	114.81	105.78	95.46	91.59
52	55.47	51.60	46.44	43.86	87.72	79.98	73.53	69.66	116.10	107.07	96.75	91.59
53	56.76	51.60	47.73	45.15	90.30	82.56	74.82	70.95	117.39	108.36	98.04	92.88
54	58.05	52.89	47.73	45.15	92.88	85.14	77.40	73.53	118.68	109.65	99.33	94.17
55	59.34	54.18	49.02	46.44	95.46	87.72	79.98	74.82	119.97	110.94	100.62	95.46
56	63.21	58.05	52.89	50.31	101.91	94.17	85.14	81.27	127.71	117.39	107.07	101.91
57	68.37	61.92	56.76	54.18	109.65	100.62	91.59	86.43	136.74	125.13	113.52	108.36
58	72.24	65.79	60.63	56.76	117.39	107.07	98.04	92.88	144.48	131.58	119.97	113.52
59	76.11	70.95	64.50	60.63	123.84	113.52	103.20	98.04	152.22	139.32	126.42	119.97
60	81.27	74.82	67.08	64.50	131.58	121.26	109.65	104.49	159.96	147.06	132.87	126.42
61	89.01	81.27	73.53	69.66	140.61	129.00	117.39	110.94	171.57	157.38	143.19	135.45
62	95.46	87.72	79.98	76.11	149.64	136.74	125.13	118.68	183.18	167.70	152.22	145.77
63	103.20	94.17	86.43	81.27	158.67	145.77	131.58	125.13	194.79	179.31	162.54	154.80
64	110.94	100.62	91.59	87.72	167.70	153.51	139.32	132.87	206.40	189.63	172.86	163.83
65	117.39	108.36	98.04	92.88	176.73	161.25	147.06	139.32	218.01	199.95	181.89	172.86
66	132.87	121.26	110.94	105.78	197.37	181.89	165.12	156.09	239.94	220.59	199.95	190.92
67	148.35	135.45	123.84	117.39	219.30	201.24	183.18	172.86	261.87	239.94	218.01	207.69
68	162.54	149.64	135.45	129.00	239.94	220.59	199.95	190.92	283.80	260.58	237.36	224.46
69	178.02	163.83	148.35	140.61	261.87	239.94	218.01	207.69	305.73	279.93	255.42	242.52
70	193.50	176.73	161.25	153.51	282.51	259.29	236.07	224.46	327.66	300.57	273.48	259.29
71	223.17	205.11	185.76	176.73	322.50	295.41	269.61	255.42	368.94	337.98	307.02	291.54
72	252.84	232.20	210.27	199.95	362.49	332.82	301.86	287.67	410.22	375.39	341.85	323.79
73	282.51	259.29	236.07	223.17	402.48	368.94	335.40	318.63	450.21	412.80	375.39	357.33
74	312.18	286.38	260.58	247.68	442.47	405.06	368.94	349.59	491.49	450.21	410.22	389.58
75	341.85	313.47	285.09	270.90	482.46	442.47	401.19	381.84	532.77	488.91	443.76	421.83
76	389.58	357.33	325.08	308.31	544.38	499.23	454.08	430.86	597.27	546.96	496.65	472.14
77	445.05	407.64	370.23	352.17	615.33	563.73	513.42	487.62	668.22	612.75	557.28	528.90
78	497.94	456.66	415.38	394.74	683.70	626.94	568.89	540.51	735.30	673.38	612.75	581.79
79	548.25	501.81	456.66	433.44	744.33	682.41	620.49	589.53	793.35	727.56	661.77	628.23
80	592.11	541.80	492.78	468.27	803.67	737.88	670.80	637.26	857.85	785.61	714.66	678.54
81	633.39	580.50	527.61	500.52	860.43	789.48	717.24	681.12	917.19	841.08	764.97	726.27
82	679.83	624.36	567.60	539.22	924.93	847.53	771.42	732.72	985.56	904.29	821.73	780.45
83	735.30	673.38	612.75	581.79	999.75	915.90	832.05	790.77	1,065.54	976.53	887.52	843.66
84	797.22	731.43	664.35	630.81	1,083.60	993.30	903.00	857.85	1,155.84	1,059.09	963.63	914.61
85	869.46	797.22	723.69	687.57	1,181.64	1,083.60	984.27	935.25	1,259.04	1,154.55	1,050.06	997.17
86	946.86	868.17	789.48	749.49	1,287.42	1,180.35	1,073.28	1,019.10	1,372.56	1,259.04	1,144.23	1,087.47
87	1,032.00	946.86	860.43	817.86	1,403.52	1,287.42	1,170.03	1,111.98	1,496.40	1,371.27	1,247.43	1,184.22
88	1,126.17	1,032.00	937.83	891.39	1,529.94	1,402.23	1,275.81	1,211.31	1,631.85	1,495.11	1,359.66	1,291.29
89	1,226.79	1,124.88	1,022.97	971.37	1,667.97	1,528.65	1,390.62	1,320.96	1,777.62	1,629.27	1,482.21	1,407.39
90	1,337.73	1,225.50	1,114.56	1,059.09	1,817.61	1,666.68	1,515.75	1,439.64	1,937.58	1,776.33	1,615.08	1,533.81
91	1,457.70	1,336.44	1,215.18	1,154.55	1,981.44	1,816.32	1,651.20	1,568.64	2,113.02	1,936.29	1,760.85	1,671.84
92	1,589.28	1,456.41	1,323.54	1,257.75	2,160.75	1,980.15	1,799.55	1,710.54	2,302.65	2,110.44	1,919.52	1,822.77
93	1,731.18	1,587.99	1,443.51	1,371.27	2,354.25	2,158.17	1,962.09	1,864.05	2,510.34	2,301.36	2,091.09	1,986.60
94	1,887.27	1,729.89	1,572.51	1,493.82	2,565.81	2,352.96	2,138.82	2,031.75	2,736.09	2,507.76	2,279.43	2,165.91

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.86	39.99	36.12	34.83	67.08	61.92	56.76	52.89	89.01	81.27	74.82	70.95
25-29	46.44	42.57	38.70	37.41	72.24	67.08	60.63	58.05	95.46	87.72	79.98	76.11
30-34	50.31	46.44	41.28	39.99	78.69	70.95	64.50	61.92	103.20	94.17	86.43	81.27
35-39	54.18	49.02	45.15	42.57	83.85	77.40	69.66	67.08	110.94	101.91	92.88	87.72
40-44	58.05	52.89	47.73	45.15	90.30	82.56	74.82	70.95	118.68	109.65	99.33	94.17
45	59.34	54.18	49.02	46.44	91.59	83.85	77.40	73.53	121.26	110.94	100.62	96.75
46	59.34	54.18	49.02	46.44	91.59	85.14	77.40	73.53	122.55	112.23	101.91	96.75
47	59.34	54.18	49.02	46.44	91.59	85.14	77.40	73.53	123.84	113.52	103.20	98.04
48	59.34	54.18	49.02	47.73	91.59	85.14	77.40	73.53	125.13	114.81	104.49	99.33
49	59.34	54.18	50.31	47.73	92.88	85.14	77.40	73.53	126.42	116.10	104.49	99.33
50	59.34	55.47	50.31	47.73	92.88	85.14	77.40	73.53	127.71	116.10	105.78	100.62
51	60.63	55.47	50.31	49.02	95.46	87.72	78.69	74.82	129.00	118.68	107.07	101.91
52	61.92	56.76	51.60	49.02	98.04	90.30	81.27	77.40	130.29	119.97	108.36	103.20
53	63.21	58.05	52.89	50.31	100.62	92.88	83.85	79.98	131.58	121.26	109.65	104.49
54	64.50	59.34	54.18	51.60	103.20	95.46	86.43	82.56	132.87	122.55	110.94	105.78
55	65.79	60.63	55.47	51.60	107.07	98.04	89.01	83.85	135.45	123.84	112.23	107.07
56	70.95	64.50	59.34	55.47	114.81	105.78	95.46	90.30	143.19	131.58	119.97	113.52
57	76.11	69.66	63.21	60.63	122.55	112.23	101.91	96.75	152.22	139.32	127.71	121.26
58	81.27	74.82	67.08	64.50	131.58	119.97	109.65	103.20	161.25	148.35	134.16	127.71
59	86.43	78.69	72.24	68.37	139.32	127.71	116.10	110.94	170.28	156.09	141.90	134.16
60	91.59	83.85	76.11	72.24	147.06	135.45	122.55	117.39	179.31	163.83	149.64	141.90
61	99.33	90.30	82.56	78.69	157.38	144.48	131.58	125.13	192.21	176.73	159.96	152.22
62	107.07	98.04	89.01	85.14	167.70	153.51	139.32	132.87	205.11	188.34	171.57	162.54
63	116.10	105.78	96.75	91.59	178.02	162.54	148.35	140.61	218.01	199.95	181.89	172.86
64	123.84	113.52	103.20	98.04	187.05	171.57	156.09	148.35	232.20	212.85	193.50	183.18
65	131.58	121.26	109.65	104.49	197.37	180.60	165.12	156.09	245.10	224.46	203.82	193.50
66	148.35	136.74	123.84	117.39	221.88	202.53	184.47	175.44	269.61	246.39	224.46	212.85
67	165.12	152.22	138.03	131.58	245.10	224.46	203.82	194.79	294.12	269.61	245.10	232.20
68	183.18	167.70	152.22	144.48	269.61	246.39	224.46	212.85	318.63	291.54	265.74	251.55
69	199.95	183.18	166.41	157.38	292.83	268.32	243.81	232.20	343.14	314.76	285.09	270.90
70	216.72	198.66	180.60	171.57	317.34	290.25	264.45	250.26	367.65	336.69	305.73	290.25
71	250.26	229.62	207.69	197.37	361.20	331.53	301.86	286.38	412.80	379.26	344.43	326.37
72	282.51	259.29	236.07	224.46	406.35	372.81	337.98	321.21	459.24	420.54	381.84	363.78
73	316.05	290.25	263.16	250.26	450.21	412.80	375.39	357.33	504.39	463.11	420.54	399.90
74	349.59	321.21	291.54	277.35	495.36	454.08	412.80	392.16	550.83	504.39	459.24	436.02
75	383.13	350.88	318.63	303.15	539.22	495.36	450.21	426.99	595.98	546.96	496.65	472.14
76	437.31	399.90	363.78	345.72	610.17	558.57	508.26	482.46	668.22	612.75	557.28	528.90
77	497.94	456.66	415.38	394.74	688.86	632.10	574.05	545.67	748.20	686.28	623.07	592.11
78	557.28	510.84	464.40	441.18	764.97	701.76	637.26	606.30	823.02	754.65	686.28	651.45
79	612.75	562.44	510.84	485.04	834.63	764.97	695.31	660.48	888.81	815.28	740.46	704.34
80	663.06	607.59	552.12	525.03	900.42	825.60	750.78	713.37	959.76	879.78	799.80	759.81
81	708.21	650.16	590.82	561.15	963.63	883.65	803.67	762.39	1,026.84	941.70	856.56	813.99
82	762.39	697.89	634.68	603.72	1,035.87	949.44	863.01	820.44	1,104.24	1,012.65	919.77	874.62
83	823.02	754.65	686.28	651.45	1,118.43	1,025.55	932.67	886.23	1,193.25	1,093.92	994.59	944.28
84	892.68	817.86	744.33	706.92	1,213.89	1,113.27	1,011.36	961.05	1,293.87	1,186.80	1,078.44	1,024.26
85	972.66	892.68	811.41	770.13	1,323.54	1,212.60	1,102.95	1,047.48	1,411.26	1,292.58	1,175.19	1,117.14
86	1,060.38	972.66	883.65	839.79	1,442.22	1,322.25	1,202.28	1,141.65	1,537.68	1,409.97	1,280.97	1,217.76
87	1,155.84	1,060.38	963.63	915.90	1,572.51	1,440.93	1,310.64	1,244.85	1,675.71	1,536.39	1,397.07	1,327.41
88	1,260.33	1,155.84	1,050.06	997.17	1,713.12	1,571.22	1,428.03	1,357.08	1,826.64	1,674.42	1,522.20	1,446.09
89	1,373.85	1,259.04	1,144.23	1,087.47	1,867.92	1,711.83	1,557.03	1,478.34	1,991.76	1,825.35	1,658.94	1,576.38
90	1,497.69	1,372.56	1,247.43	1,185.51	2,035.62	1,866.63	1,696.35	1,612.50	2,171.07	1,989.18	1,808.58	1,718.28
91	1,631.85	1,496.40	1,359.66	1,292.58	2,218.80	2,034.33	1,849.86	1,756.98	2,365.86	2,168.49	1,971.12	1,873.08
92	1,778.91	1,630.56	1,482.21	1,408.68	2,418.75	2,217.51	2,016.27	1,915.65	2,578.71	2,363.28	2,149.14	2,042.07
93	1,938.87	1,777.62	1,616.37	1,535.10	2,636.76	2,417.46	2,196.87	2,087.22	2,810.91	2,576.13	2,342.64	2,225.25
94	2,114.31	1,937.58	1,760.85	1,673.13	2,874.12	2,634.18	2,395.53	2,275.56	3,063.75	2,808.33	2,552.91	2,425.20

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Joint

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	12.90	12.90	11.61	10.32	20.64	19.35	18.06	16.77	28.38	25.80	23.22	21.93
25-29	14.19	12.90	11.61	11.61	23.22	20.64	19.35	18.06	30.96	28.38	25.80	24.51
30-34	15.48	14.19	12.90	12.90	24.51	21.93	20.64	19.35	32.25	29.67	27.09	25.80
35-39	16.77	15.48	14.19	12.90	25.80	24.51	21.93	20.64	34.83	32.25	29.67	28.38
40-44	18.06	16.77	15.48	14.19	28.38	25.80	23.22	21.93	37.41	34.83	32.25	29.67
45	18.06	16.77	15.48	14.19	28.38	25.80	23.22	23.22	38.70	36.12	32.25	30.96
46	18.06	16.77	15.48	14.19	28.38	25.80	24.51	23.22	38.70	36.12	32.25	30.96
47	19.35	16.77	15.48	15.48	28.38	27.09	24.51	23.22	39.99	36.12	33.54	30.96
48	19.35	18.06	15.48	15.48	29.67	27.09	24.51	23.22	39.99	37.41	33.54	32.25
49	19.35	18.06	15.48	15.48	29.67	27.09	24.51	23.22	41.28	37.41	33.54	32.25
50	19.35	18.06	16.77	15.48	29.67	27.09	24.51	23.22	41.28	37.41	34.83	32.25
51	19.35	18.06	16.77	15.48	29.67	27.09	24.51	23.22	42.57	38.70	34.83	33.54
52	20.64	18.06	16.77	15.48	29.67	27.09	25.80	24.51	42.57	38.70	36.12	33.54
53	20.64	18.06	16.77	15.48	30.96	28.38	25.80	24.51	43.86	39.99	36.12	34.83
54	20.64	19.35	16.77	16.77	30.96	28.38	25.80	24.51	43.86	41.28	37.41	34.83
55	20.64	19.35	16.77	16.77	30.96	28.38	25.80	24.51	45.15	41.28	37.41	36.12
56	23.22	20.64	19.35	18.06	33.54	30.96	28.38	27.09	46.44	42.57	38.70	37.41
57	24.51	21.93	20.64	19.35	37.41	33.54	30.96	29.67	49.02	45.15	39.99	38.70
58	25.80	24.51	21.93	20.64	39.99	36.12	33.54	30.96	50.31	46.44	42.57	39.99
59	28.38	25.80	23.22	21.93	42.57	38.70	34.83	33.54	52.89	47.73	43.86	41.28
60	29.67	27.09	24.51	23.22	45.15	41.28	37.41	36.12	54.18	49.02	45.15	42.57
61	32.25	29.67	27.09	25.80	49.02	45.15	39.99	38.70	58.05	52.89	49.02	46.44
62	34.83	32.25	29.67	28.38	51.60	47.73	43.86	41.28	61.92	56.76	51.60	49.02
63	37.41	34.83	30.96	29.67	55.47	51.60	46.44	43.86	67.08	60.63	55.47	52.89
64	41.28	37.41	33.54	32.25	59.34	54.18	49.02	46.44	70.95	64.50	59.34	55.47
65	43.86	39.99	36.12	34.83	63.21	58.05	51.60	49.02	74.82	68.37	61.92	59.34
66	49.02	45.15	39.99	38.70	69.66	63.21	58.05	55.47	81.27	74.82	68.37	64.50
67	54.18	49.02	45.15	42.57	76.11	69.66	63.21	60.63	89.01	81.27	73.53	69.66
68	59.34	54.18	49.02	46.44	83.85	76.11	69.66	65.79	95.46	87.72	79.98	76.11
69	64.50	59.34	54.18	51.60	90.30	82.56	74.82	72.24	103.20	94.17	85.14	81.27
70	69.66	64.50	58.05	55.47	98.04	89.01	81.27	77.40	109.65	100.62	91.59	86.43
71	79.98	73.53	67.08	63.21	110.94	101.91	91.59	87.72	123.84	113.52	103.20	98.04
72	90.30	82.56	74.82	70.95	123.84	113.52	103.20	98.04	138.03	126.42	114.81	109.65
73	100.62	91.59	83.85	78.69	136.74	125.13	113.52	108.36	152.22	139.32	127.71	121.26
74	109.65	100.62	91.59	87.72	149.64	136.74	125.13	118.68	166.41	153.51	139.32	131.58
75	119.97	109.65	100.62	95.46	162.54	149.64	135.45	129.00	180.60	166.41	150.93	143.19
76	138.03	126.42	114.81	109.65	183.18	167.70	153.51	145.77	202.53	185.76	168.99	159.96
77	156.09	143.19	130.29	123.84	203.82	187.05	170.28	161.25	223.17	205.11	185.76	176.73
78	174.15	159.96	144.48	138.03	224.46	206.40	187.05	178.02	243.81	223.17	203.82	193.50
79	192.21	175.44	159.96	152.22	245.10	225.75	205.11	194.79	265.74	242.52	220.59	210.27
80	210.27	192.21	174.15	166.41	267.03	243.81	221.88	211.56	286.38	261.87	238.65	227.04
81	224.46	205.11	187.05	178.02	285.09	261.87	237.36	225.75	305.73	281.22	255.42	242.52
82	241.23	220.59	201.24	190.92	307.02	281.22	255.42	242.52	328.95	301.86	274.77	260.58
83	260.58	238.65	216.72	206.40	331.53	303.15	276.06	261.87	356.04	326.37	296.70	281.22
84	282.51	259.29	236.07	223.17	358.62	328.95	299.28	283.80	385.71	353.46	321.21	305.73
85	308.31	282.51	256.71	243.81	392.16	358.62	326.37	309.60	420.54	385.71	350.88	332.82
86	335.40	308.31	279.93	265.74	426.99	390.87	356.04	337.98	457.95	420.54	381.84	362.49
87	366.36	335.40	305.73	290.25	465.69	426.99	387.00	367.65	499.23	457.95	416.67	396.03
88	398.61	366.36	332.82	316.05	506.97	464.40	423.12	401.19	544.38	499.23	454.08	430.86
89	434.73	398.61	362.49	344.43	552.12	506.97	460.53	437.31	593.40	544.38	494.07	469.56
90	474.72	434.73	394.74	375.39	602.43	552.12	501.81	477.30	646.29	593.40	539.22	512.13
91	517.29	473.43	430.86	408.93	656.61	602.43	546.96	519.87	705.63	646.29	586.95	558.57
92	563.73	516.00	469.56	446.34	715.95	656.61	595.98	566.31	768.84	704.34	639.84	608.88
93	614.04	562.44	512.13	486.33	780.45	714.66	650.16	617.91	837.21	767.55	697.89	663.06
94	669.51	614.04	557.28	530.19	850.11	779.16	708.21	673.38	913.32	837.21	761.10	722.40

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Joint

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	16.77	15.48	14.19	12.90	25.80	23.22	20.64	20.64	33.54	30.96	28.38	27.09
25-29	18.06	16.77	15.48	14.19	27.09	24.51	23.22	21.93	36.12	33.54	30.96	28.38
30-34	19.35	18.06	16.77	15.48	29.67	27.09	24.51	23.22	38.70	36.12	32.25	30.96
35-39	20.64	19.35	18.06	16.77	30.96	28.38	25.80	24.51	42.57	38.70	34.83	33.54
40-44	23.22	20.64	19.35	18.06	33.54	30.96	28.38	27.09	45.15	41.28	37.41	36.12
45	23.22	20.64	19.35	18.06	34.83	32.25	28.38	27.09	46.44	42.57	38.70	36.12
46	23.22	21.93	19.35	18.06	34.83	32.25	28.38	27.09	46.44	42.57	38.70	37.41
47	23.22	21.93	19.35	18.06	34.83	32.25	28.38	27.09	47.73	43.86	39.99	37.41
48	23.22	21.93	19.35	19.35	34.83	32.25	29.67	27.09	49.02	43.86	39.99	38.70
49	24.51	21.93	19.35	19.35	34.83	32.25	29.67	27.09	49.02	45.15	41.28	38.70
50	24.51	21.93	20.64	19.35	34.83	32.25	29.67	28.38	50.31	45.15	41.28	39.99
51	24.51	21.93	20.64	19.35	36.12	33.54	29.67	28.38	50.31	46.44	42.57	39.99
52	24.51	23.22	20.64	19.35	37.41	33.54	30.96	29.67	51.60	47.73	42.57	41.28
53	25.80	23.22	20.64	20.64	37.41	34.83	30.96	29.67	52.89	47.73	43.86	41.28
54	25.80	23.22	21.93	20.64	38.70	34.83	32.25	30.96	52.89	49.02	43.86	42.57
55	25.80	24.51	21.93	20.64	39.99	36.12	32.25	30.96	54.18	50.31	45.15	42.57
56	28.38	25.80	23.22	21.93	42.57	38.70	34.83	33.54	56.76	51.60	47.73	45.15
57	29.67	27.09	24.51	23.22	45.15	41.28	37.41	36.12	59.34	54.18	49.02	46.44
58	30.96	28.38	25.80	24.51	47.73	43.86	39.99	38.70	61.92	56.76	51.60	49.02
59	32.25	29.67	27.09	25.80	51.60	46.44	42.57	39.99	64.50	59.34	54.18	51.60
60	34.83	30.96	28.38	27.09	54.18	50.31	45.15	42.57	67.08	61.92	55.47	52.89
61	37.41	34.83	30.96	29.67	59.34	54.18	49.02	46.44	72.24	65.79	59.34	56.76
62	41.28	37.41	34.83	32.25	63.21	58.05	52.89	50.31	76.11	69.66	63.21	60.63
63	43.86	41.28	37.41	34.83	68.37	61.92	56.76	54.18	81.27	74.82	67.08	64.50
64	47.73	43.86	39.99	37.41	72.24	67.08	60.63	58.05	85.14	78.69	70.95	68.37
65	50.31	46.44	42.57	39.99	77.40	70.95	64.50	60.63	90.30	82.56	74.82	70.95
66	56.76	52.89	47.73	45.15	85.14	78.69	70.95	68.37	99.33	90.30	82.56	78.69
67	63.21	58.05	52.89	50.31	94.17	86.43	78.69	74.82	108.36	99.33	90.30	85.14
68	69.66	63.21	58.05	55.47	103.20	94.17	85.14	81.27	117.39	107.07	98.04	92.88
69	76.11	69.66	63.21	60.63	110.94	101.91	92.88	87.72	125.13	114.81	104.49	99.33
70	82.56	74.82	68.37	64.50	119.97	109.65	99.33	95.46	134.16	123.84	112.23	107.07
71	95.46	86.43	78.69	74.82	135.45	125.13	113.52	107.07	152.22	139.32	126.42	119.97
72	108.36	99.33	90.30	85.14	152.22	139.32	126.42	119.97	170.28	156.09	141.90	134.16
73	121.26	110.94	100.62	95.46	167.70	154.80	140.61	132.87	188.34	171.57	156.09	148.35
74	134.16	122.55	110.94	105.78	184.47	168.99	153.51	145.77	205.11	188.34	171.57	162.54
75	147.06	134.16	122.55	116.10	199.95	184.47	167.70	158.67	223.17	205.11	185.76	176.73
76	167.70	153.51	139.32	132.87	227.04	207.69	188.34	179.31	250.26	229.62	208.98	198.66
77	188.34	172.86	157.38	149.64	252.84	232.20	210.27	199.95	277.35	254.13	230.91	219.30
78	208.98	192.21	174.15	165.12	278.64	255.42	232.20	220.59	304.44	278.64	254.13	241.23
79	230.91	211.56	192.21	181.89	304.44	279.93	254.13	241.23	331.53	304.44	276.06	261.87
80	251.55	230.91	208.98	198.66	330.24	303.15	276.06	261.87	358.62	328.95	299.28	283.80
81	268.32	246.39	224.46	212.85	353.46	325.08	295.41	279.93	383.13	352.17	319.92	303.15
82	288.96	264.45	241.23	228.33	380.55	348.30	317.34	301.86	412.80	377.97	343.14	326.37
83	312.18	286.38	260.58	247.68	411.51	376.68	341.85	325.08	445.05	408.93	371.52	352.17
84	339.27	310.89	282.51	268.32	446.34	408.93	371.52	353.46	483.75	442.47	402.48	383.13
85	368.94	337.98	308.31	292.83	486.33	445.05	405.06	384.42	526.32	482.46	438.60	416.67
86	402.48	368.94	335.40	318.63	530.19	485.04	441.18	419.25	574.05	526.32	478.59	454.08
87	438.60	402.48	365.07	347.01	577.92	528.90	481.17	456.66	625.65	574.05	521.16	495.36
88	478.59	438.60	398.61	377.97	629.52	576.63	525.03	497.94	682.41	625.65	568.89	540.51
89	521.16	477.30	434.73	412.80	686.28	629.52	571.47	543.09	743.04	681.12	619.20	588.24
90	567.60	521.16	473.43	450.21	748.20	684.99	623.07	592.11	810.12	743.04	675.96	641.13
91	619.20	567.60	516.00	490.20	815.28	746.91	679.83	645.00	883.65	810.12	736.59	699.18
92	674.67	619.20	562.44	534.06	888.81	813.99	740.46	703.05	963.63	882.36	802.38	762.39
93	735.30	674.67	612.75	583.08	968.79	887.52	807.54	766.26	1,050.06	962.34	874.62	830.76
94	802.38	735.30	668.22	634.68	1,055.22	967.50	879.78	835.92	1,144.23	1,048.77	953.31	905.58

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Joint

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	16.77	15.48	14.19	14.19	27.09	24.51	21.93	20.64	36.12	32.25	29.67	28.38
25-29	18.06	16.77	15.48	14.19	28.38	25.80	23.22	21.93	38.70	34.83	32.25	30.96
30-34	19.35	18.06	16.77	15.48	30.96	28.38	25.80	24.51	41.28	37.41	34.83	32.25
35-39	21.93	19.35	18.06	16.77	33.54	29.67	27.09	25.80	45.15	41.28	37.41	34.83
40-44	23.22	20.64	19.35	18.06	34.83	32.25	29.67	28.38	47.73	43.86	39.99	37.41
45	23.22	21.93	19.35	18.06	36.12	33.54	29.67	28.38	49.02	45.15	41.28	38.70
46	23.22	21.93	19.35	19.35	36.12	33.54	30.96	28.38	50.31	45.15	41.28	39.99
47	23.22	21.93	19.35	19.35	37.41	33.54	30.96	29.67	50.31	46.44	42.57	39.99
48	24.51	21.93	20.64	19.35	37.41	34.83	30.96	29.67	51.60	47.73	43.86	41.28
49	24.51	21.93	20.64	19.35	37.41	34.83	30.96	29.67	52.89	49.02	43.86	41.28
50	24.51	21.93	20.64	19.35	38.70	34.83	32.25	29.67	54.18	49.02	45.15	42.57
51	24.51	23.22	20.64	19.35	38.70	36.12	32.25	30.96	54.18	50.31	45.15	42.57
52	25.80	23.22	21.93	20.64	39.99	36.12	33.54	30.96	55.47	50.31	46.44	43.86
53	25.80	24.51	21.93	20.64	39.99	37.41	33.54	32.25	55.47	51.60	46.44	43.86
54	27.09	24.51	23.22	21.93	41.28	37.41	33.54	32.25	56.76	51.60	46.44	45.15
55	28.38	25.80	23.22	21.93	41.28	38.70	34.83	33.54	56.76	52.89	47.73	45.15
56	29.67	27.09	24.51	23.22	45.15	41.28	37.41	36.12	59.34	55.47	50.31	47.73
57	30.96	28.38	25.80	24.51	49.02	43.86	39.99	38.70	63.21	58.05	51.60	49.02
58	33.54	30.96	28.38	25.80	51.60	47.73	43.86	41.28	65.79	60.63	54.18	51.60
59	34.83	32.25	29.67	28.38	55.47	50.31	46.44	43.86	68.37	61.92	56.76	54.18
60	37.41	33.54	30.96	29.67	58.05	54.18	49.02	46.44	70.95	64.50	59.34	56.76
61	39.99	37.41	33.54	32.25	63.21	58.05	52.89	50.31	76.11	69.66	63.21	60.63
62	42.57	39.99	36.12	34.83	68.37	61.92	56.76	54.18	81.27	73.53	67.08	64.50
63	46.44	42.57	38.70	36.12	72.24	67.08	60.63	58.05	85.14	78.69	70.95	68.37
64	49.02	45.15	41.28	38.70	77.40	70.95	64.50	60.63	90.30	82.56	76.11	72.24
65	52.89	47.73	43.86	41.28	81.27	74.82	68.37	64.50	95.46	87.72	79.98	76.11
66	59.34	54.18	49.02	46.44	91.59	83.85	76.11	72.24	105.78	96.75	87.72	83.85
67	65.79	60.63	55.47	52.89	100.62	91.59	83.85	79.98	114.81	105.78	96.75	91.59
68	72.24	67.08	60.63	58.05	109.65	100.62	91.59	86.43	125.13	114.81	104.49	99.33
69	79.98	73.53	65.79	63.21	118.68	108.36	99.33	94.17	135.45	123.84	112.23	107.07
70	86.43	78.69	72.24	68.37	127.71	117.39	107.07	101.91	144.48	132.87	121.26	114.81
71	100.62	91.59	83.85	79.98	145.77	132.87	121.26	114.81	163.83	150.93	136.74	130.29
72	113.52	104.49	95.46	90.30	162.54	149.64	135.45	129.00	183.18	167.70	152.22	145.77
73	127.71	117.39	107.07	101.91	180.60	165.12	149.64	141.90	202.53	185.76	168.99	159.96
74	141.90	130.29	118.68	112.23	197.37	180.60	163.83	156.09	221.88	203.82	184.47	175.44
75	156.09	143.19	130.29	123.84	214.14	197.37	179.31	170.28	241.23	220.59	201.24	190.92
76	180.60	166.41	150.93	143.19	246.39	225.75	205.11	194.79	273.48	250.26	228.33	216.72
77	206.40	189.63	171.57	163.83	278.64	255.42	232.20	220.59	307.02	281.22	255.42	242.52
78	232.20	212.85	193.50	183.18	309.60	283.80	258.00	245.10	339.27	310.89	282.51	268.32
79	258.00	236.07	214.14	203.82	341.85	313.47	285.09	270.90	371.52	340.56	309.60	294.12
80	282.51	259.29	236.07	224.46	372.81	341.85	310.89	295.41	405.06	371.52	336.69	319.92
81	303.15	277.35	252.84	239.94	399.90	366.36	332.82	316.05	433.44	397.32	361.20	343.14
82	325.08	297.99	270.90	258.00	429.57	393.45	357.33	340.56	465.69	426.99	388.29	368.94
83	352.17	322.50	292.83	278.64	464.40	425.70	387.00	367.65	503.10	460.53	419.25	398.61
84	381.84	349.59	317.34	301.86	503.10	461.82	419.25	398.61	545.67	500.52	454.08	432.15
85	415.38	381.84	347.01	328.95	548.25	503.10	456.66	434.73	594.69	544.38	495.36	470.85
86	452.79	415.38	377.97	358.62	598.56	548.25	497.94	473.43	647.58	594.69	540.51	513.42
87	494.07	452.79	411.51	390.87	651.45	597.27	543.09	516.00	706.92	647.58	588.24	559.86
88	537.93	494.07	448.92	426.99	710.79	651.45	592.11	562.44	770.13	705.63	641.13	610.17
89	586.95	537.93	488.91	464.40	774.00	709.50	645.00	612.75	839.79	768.84	699.18	664.35
90	639.84	586.95	532.77	506.97	843.66	774.00	703.05	668.22	914.61	838.50	762.39	723.69
91	697.89	639.84	581.79	552.12	919.77	843.66	766.26	728.85	997.17	914.61	830.76	789.48
92	759.81	696.60	633.39	602.43	1,002.33	919.77	835.92	794.64	1,087.47	995.88	905.58	860.43
93	828.18	759.81	690.15	656.61	1,092.63	1,002.33	910.74	865.59	1,184.22	1,086.18	986.85	937.83
94	903.00	828.18	752.07	714.66	1,191.96	1,092.63	993.30	942.99	1,291.29	1,184.22	1,075.86	1,021.68

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Joint

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	19.35	18.06	16.77	15.48	29.67	27.09	25.80	24.51	41.28	37.41	33.54	32.25
25-29	20.64	19.35	18.06	16.77	32.25	29.67	27.09	25.80	43.86	39.99	36.12	34.83
30-34	23.22	20.64	19.35	18.06	34.83	32.25	29.67	27.09	46.44	42.57	38.70	37.41
35-39	24.51	21.93	20.64	19.35	37.41	34.83	30.96	29.67	50.31	46.44	42.57	39.99
40-44	25.80	24.51	21.93	20.64	39.99	37.41	33.54	32.25	54.18	50.31	45.15	42.57
45	27.09	24.51	21.93	20.64	41.28	37.41	34.83	32.25	55.47	50.31	46.44	43.86
46	27.09	24.51	21.93	21.93	41.28	37.41	34.83	32.25	56.76	51.60	46.44	43.86
47	27.09	24.51	23.22	21.93	41.28	37.41	34.83	32.25	56.76	51.60	47.73	45.15
48	27.09	24.51	23.22	21.93	41.28	37.41	34.83	32.25	56.76	52.89	47.73	45.15
49	27.09	24.51	23.22	21.93	41.28	37.41	34.83	32.25	58.05	52.89	47.73	46.44
50	27.09	25.80	23.22	21.93	41.28	37.41	34.83	32.25	58.05	54.18	49.02	46.44
51	28.38	25.80	23.22	21.93	42.57	38.70	34.83	33.54	59.34	54.18	49.02	46.44
52	28.38	25.80	24.51	23.22	43.86	39.99	36.12	34.83	60.63	55.47	50.31	47.73
53	29.67	27.09	24.51	23.22	45.15	41.28	37.41	36.12	60.63	55.47	50.31	47.73
54	29.67	27.09	24.51	23.22	46.44	42.57	38.70	36.12	61.92	56.76	51.60	49.02
55	30.96	28.38	25.80	24.51	47.73	43.86	39.99	37.41	63.21	58.05	51.60	49.02
56	33.54	29.67	27.09	25.80	51.60	46.44	42.57	39.99	65.79	60.63	55.47	52.89
57	34.83	32.25	29.67	28.38	54.18	50.31	45.15	43.86	69.66	64.50	58.05	55.47
58	37.41	34.83	30.96	29.67	58.05	54.18	49.02	46.44	73.53	67.08	61.92	58.05
59	39.99	37.41	33.54	32.25	61.92	56.76	51.60	49.02	77.40	70.95	64.50	60.63
60	42.57	38.70	36.12	33.54	65.79	60.63	54.18	51.60	81.27	74.82	67.08	64.50
61	46.44	42.57	38.70	36.12	70.95	64.50	59.34	55.47	86.43	79.98	72.24	68.37
62	49.02	45.15	41.28	38.70	76.11	69.66	63.21	59.34	92.88	85.14	77.40	73.53
63	52.89	49.02	43.86	41.28	79.98	73.53	67.08	63.21	98.04	90.30	82.56	77.40
64	56.76	51.60	46.44	45.15	85.14	78.69	70.95	67.08	104.49	95.46	86.43	82.56
65	59.34	54.18	50.31	47.73	90.30	82.56	74.82	70.95	109.65	100.62	91.59	87.72
66	67.08	61.92	55.47	52.89	100.62	92.88	83.85	79.98	121.26	110.94	100.62	95.46
67	74.82	68.37	61.92	59.34	112.23	101.91	92.88	87.72	131.58	121.26	109.65	104.49
68	82.56	76.11	68.37	65.79	122.55	112.23	101.91	96.75	143.19	131.58	118.68	113.52
69	90.30	82.56	74.82	70.95	132.87	122.55	110.94	105.78	153.51	141.90	129.00	122.55
70	98.04	90.30	81.27	77.40	143.19	131.58	119.97	113.52	165.12	150.93	138.03	130.29
71	113.52	103.20	94.17	89.01	163.83	149.64	136.74	129.00	185.76	170.28	154.80	147.06
72	127.71	117.39	107.07	101.91	183.18	167.70	153.51	145.77	206.40	189.63	172.86	163.83
73	143.19	131.58	119.97	113.52	203.82	187.05	170.28	161.25	228.33	208.98	189.63	180.60
74	158.67	145.77	131.58	125.13	223.17	205.11	185.76	176.73	248.97	228.33	207.69	197.37
75	174.15	158.67	144.48	138.03	243.81	223.17	202.53	192.21	269.61	246.39	224.46	212.85
76	197.37	181.89	165.12	157.38	274.77	252.84	229.62	218.01	301.86	276.06	251.55	238.65
77	225.75	206.40	188.34	179.31	310.89	285.09	259.29	246.39	337.98	309.60	281.22	267.03
78	252.84	232.20	210.27	199.95	345.72	316.05	287.67	273.48	371.52	340.56	309.60	294.12
79	278.64	255.42	232.20	220.59	376.68	344.43	313.47	297.99	401.19	367.65	334.11	317.34
80	300.57	274.77	250.26	237.36	406.35	372.81	337.98	321.21	433.44	397.32	361.20	343.14
81	321.21	294.12	268.32	254.13	434.73	398.61	362.49	344.43	464.40	425.70	387.00	367.65
82	345.72	316.05	287.67	273.48	466.98	428.28	389.58	370.23	499.23	456.66	415.38	394.74
83	372.81	341.85	310.89	295.41	504.39	463.11	420.54	399.90	539.22	494.07	448.92	426.99
84	405.06	371.52	336.69	319.92	546.96	501.81	456.66	433.44	584.37	535.35	487.62	463.11
85	441.18	405.06	367.65	349.59	597.27	546.96	497.94	472.14	637.26	584.37	531.48	504.39
86	481.17	441.18	401.19	380.55	650.16	595.98	541.80	514.71	694.02	635.97	579.21	549.54
87	523.74	479.88	437.31	415.38	709.50	650.16	590.82	561.15	757.23	694.02	630.81	599.85
88	571.47	523.74	476.01	452.79	772.71	708.21	643.71	611.46	825.60	755.94	687.57	652.74
89	623.07	571.47	518.58	492.78	842.37	772.71	701.76	666.93	899.13	824.31	749.49	712.08
90	678.54	621.78	566.31	537.93	918.48	842.37	764.97	727.56	980.40	899.13	816.57	776.58
91	740.46	678.54	616.62	585.66	1,001.04	917.19	834.63	792.06	1,068.12	979.11	890.10	846.24
92	806.25	739.17	672.09	638.55	1,091.34	999.75	909.45	864.30	1,164.87	1,068.12	970.08	922.35
93	878.49	806.25	732.72	696.60	1,189.38	1,090.05	990.72	941.70	1,269.36	1,163.58	1,057.80	1,004.91
94	958.47	878.49	798.51	758.52	1,296.45	1,188.09	1,079.73	1,026.84	1,384.17	1,268.07	1,153.26	1,095.21

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Joint

4380 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	20.64	19.35	18.06	16.77	33.54	29.67	27.09	25.80	43.86	39.99	36.12	34.83
25-29	23.22	20.64	19.35	18.06	34.83	32.25	29.67	28.38	46.44	42.57	38.70	37.41
30-34	24.51	21.93	20.64	19.35	38.70	34.83	32.25	29.67	50.31	46.44	41.28	39.99
35-39	25.80	24.51	21.93	20.64	41.28	37.41	33.54	32.25	54.18	49.02	45.15	42.57
40-44	28.38	25.80	23.22	21.93	43.86	39.99	36.12	34.83	58.05	52.89	47.73	46.44
45	28.38	25.80	24.51	23.22	45.15	41.28	37.41	34.83	59.34	54.18	49.02	46.44
46	28.38	25.80	24.51	23.22	45.15	41.28	37.41	36.12	59.34	54.18	50.31	47.73
47	28.38	27.09	24.51	23.22	45.15	41.28	37.41	36.12	60.63	55.47	50.31	47.73
48	29.67	27.09	24.51	23.22	45.15	41.28	37.41	36.12	60.63	55.47	50.31	47.73
49	29.67	27.09	24.51	23.22	45.15	41.28	37.41	36.12	61.92	56.76	51.60	49.02
50	29.67	27.09	24.51	23.22	45.15	41.28	37.41	36.12	61.92	56.76	51.60	49.02
51	29.67	27.09	24.51	23.22	46.44	42.57	38.70	37.41	63.21	58.05	52.89	50.31
52	30.96	28.38	25.80	24.51	47.73	43.86	39.99	37.41	63.21	58.05	52.89	50.31
53	30.96	28.38	25.80	24.51	49.02	45.15	41.28	38.70	64.50	59.34	52.89	50.31
54	30.96	28.38	25.80	24.51	50.31	46.44	42.57	39.99	64.50	59.34	54.18	51.60
55	32.25	29.67	27.09	25.80	51.60	47.73	43.86	41.28	65.79	60.63	54.18	51.60
56	34.83	32.25	28.38	27.09	55.47	51.60	46.44	43.86	69.66	64.50	58.05	55.47
57	37.41	33.54	30.96	29.67	59.34	55.47	50.31	47.73	74.82	68.37	61.92	59.34
58	39.99	36.12	32.25	30.96	64.50	58.05	52.89	50.31	78.69	72.24	65.79	61.92
59	41.28	38.70	34.83	33.54	68.37	61.92	56.76	54.18	82.56	76.11	69.66	65.79
60	43.86	41.28	37.41	34.83	72.24	65.79	59.34	56.76	87.72	79.98	72.24	68.37
61	47.73	43.86	39.99	38.70	76.11	70.95	64.50	60.63	94.17	85.14	77.40	73.53
62	52.89	47.73	43.86	41.28	81.27	74.82	68.37	64.50	100.62	91.59	83.85	78.69
63	56.76	51.60	46.44	45.15	86.43	78.69	72.24	68.37	105.78	98.04	89.01	83.85
64	60.63	55.47	50.31	47.73	91.59	83.85	76.11	72.24	112.23	103.20	94.17	89.01
65	64.50	59.34	54.18	50.31	96.75	87.72	79.98	76.11	118.68	109.65	99.33	94.17
66	72.24	67.08	60.63	56.76	108.36	99.33	90.30	85.14	131.58	119.97	109.65	103.20
67	81.27	73.53	67.08	64.50	119.97	109.65	99.33	94.17	143.19	131.58	118.68	113.52
68	89.01	81.27	73.53	70.95	131.58	119.97	109.65	104.49	154.80	141.90	129.00	122.55
69	96.75	89.01	81.27	77.40	143.19	131.58	118.68	113.52	166.41	153.51	139.32	131.58
70	105.78	96.75	87.72	83.85	154.80	141.90	129.00	122.55	179.31	163.83	149.64	141.90
71	121.26	110.94	101.91	96.75	176.73	161.25	147.06	139.32	201.24	184.47	167.70	158.67
72	138.03	126.42	114.81	109.65	197.37	181.89	165.12	156.09	223.17	205.11	185.76	176.73
73	154.80	141.90	129.00	122.55	219.30	201.24	183.18	174.15	246.39	225.75	205.11	194.79
74	170.28	156.09	141.90	135.45	241.23	220.59	201.24	190.92	268.32	246.39	223.17	212.85
75	187.05	171.57	156.09	148.35	263.16	241.23	219.30	207.69	290.25	265.74	242.52	229.62
76	212.85	194.79	178.02	168.99	296.70	272.19	247.68	234.78	325.08	297.99	270.90	258.00
77	242.52	221.88	202.53	192.21	335.40	308.31	279.93	265.74	365.07	334.11	303.15	288.96
78	272.19	248.97	227.04	215.43	372.81	341.85	310.89	295.41	401.19	367.65	334.11	317.34
79	299.28	273.48	248.97	236.07	406.35	372.81	337.98	321.21	433.44	397.32	361.20	343.14
80	322.50	295.41	269.61	255.42	438.60	402.48	365.07	347.01	468.27	428.28	389.58	370.23
81	345.72	316.05	287.67	273.48	469.56	430.86	390.87	371.52	500.52	459.24	416.67	396.03
82	371.52	340.56	309.60	294.12	504.39	463.11	420.54	399.90	537.93	492.78	447.63	425.70
83	401.19	367.65	334.11	317.34	544.38	499.23	454.08	430.86	580.50	532.77	483.75	460.53
84	434.73	398.61	362.49	344.43	590.82	541.80	492.78	468.27	630.81	577.92	525.03	499.23
85	474.72	434.73	394.74	375.39	645.00	590.82	536.64	510.84	687.57	629.52	572.76	544.38
86	517.29	473.43	430.86	408.93	703.05	643.71	585.66	555.99	749.49	686.28	624.36	593.40
87	563.73	516.00	469.56	446.34	766.26	701.76	638.55	606.30	816.57	748.20	679.83	646.29
88	614.04	563.73	512.13	486.33	834.63	764.97	695.31	660.48	890.10	815.28	741.75	704.34
89	669.51	614.04	558.57	530.19	909.45	834.63	758.52	719.82	970.08	888.81	808.83	767.55
90	730.14	669.51	607.59	577.92	992.01	909.45	826.89	785.61	1,056.51	968.79	881.07	837.21
91	795.93	728.85	663.06	629.52	1,081.02	990.72	900.42	855.27	1,151.97	1,056.51	959.76	912.03
92	866.88	794.64	722.40	686.28	1,177.77	1,079.73	981.69	932.67	1,256.46	1,150.68	1,046.19	994.59
93	945.57	866.88	788.19	748.20	1,284.84	1,177.77	1,070.70	1,016.52	1,368.69	1,255.17	1,140.36	1,083.60
94	1,030.71	944.28	859.14	815.28	1,399.65	1,283.55	1,166.16	1,108.11	1,492.53	1,367.40	1,243.56	1,181.64

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Joint

5840 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	23.22	21.93	19.35	18.06	36.12	33.54	30.96	28.38	47.73	43.86	39.99	38.70
25-29	25.80	23.22	20.64	19.35	38.70	36.12	32.25	30.96	51.60	47.73	42.57	41.28
30-34	27.09	24.51	21.93	21.93	42.57	38.70	34.83	33.54	55.47	51.60	46.44	43.86
35-39	29.67	27.09	24.51	23.22	45.15	41.28	37.41	36.12	59.34	55.47	50.31	47.73
40-44	30.96	28.38	25.80	24.51	49.02	45.15	41.28	38.70	64.50	59.34	54.18	51.60
45	32.25	29.67	27.09	25.80	50.31	45.15	41.28	39.99	65.79	60.63	54.18	51.60
46	32.25	29.67	27.09	25.80	50.31	45.15	41.28	39.99	65.79	60.63	55.47	52.89
47	32.25	29.67	27.09	25.80	50.31	45.15	41.28	39.99	67.08	61.92	55.47	52.89
48	32.25	29.67	27.09	25.80	50.31	45.15	41.28	39.99	67.08	61.92	56.76	52.89
49	32.25	29.67	27.09	25.80	50.31	46.44	41.28	39.99	68.37	61.92	56.76	54.18
50	32.25	29.67	27.09	25.80	50.31	46.44	41.28	39.99	68.37	63.21	56.76	54.18
51	33.54	30.96	27.09	25.80	51.60	47.73	42.57	41.28	69.66	63.21	58.05	55.47
52	33.54	30.96	28.38	27.09	52.89	49.02	43.86	42.57	70.95	64.50	58.05	55.47
53	34.83	30.96	28.38	27.09	54.18	50.31	45.15	43.86	70.95	65.79	59.34	56.76
54	34.83	32.25	29.67	27.09	56.76	51.60	46.44	43.86	72.24	65.79	60.63	56.76
55	36.12	32.25	29.67	28.38	58.05	52.89	47.73	45.15	73.53	67.08	60.63	58.05
56	38.70	34.83	32.25	30.96	61.92	56.76	51.60	49.02	77.40	70.95	64.50	61.92
57	41.28	37.41	34.83	32.25	67.08	60.63	55.47	52.89	82.56	76.11	68.37	65.79
58	43.86	39.99	36.12	34.83	70.95	64.50	59.34	56.76	87.72	79.98	72.24	69.66
59	46.44	42.57	38.70	37.41	74.82	69.66	63.21	59.34	91.59	83.85	76.11	72.24
60	49.02	45.15	41.28	38.70	79.98	73.53	65.79	63.21	96.75	89.01	81.27	76.11
61	54.18	49.02	45.15	42.57	85.14	78.69	70.95	67.08	104.49	95.46	86.43	82.56
62	58.05	52.89	47.73	46.44	90.30	82.56	76.11	72.24	110.94	101.91	92.88	87.72
63	61.92	56.76	51.60	49.02	95.46	87.72	79.98	76.11	118.68	108.36	98.04	94.17
64	67.08	61.92	55.47	52.89	101.91	92.88	85.14	79.98	125.13	114.81	104.49	99.33
65	70.95	65.79	59.34	56.76	107.07	98.04	89.01	85.14	132.87	121.26	110.94	104.49
66	79.98	73.53	67.08	63.21	119.97	109.65	99.33	95.46	145.77	132.87	121.26	114.81
67	89.01	82.56	74.82	70.95	132.87	121.26	110.94	104.49	158.67	145.77	132.87	125.13
68	99.33	90.30	82.56	78.69	145.77	132.87	121.26	114.81	171.57	157.38	143.19	136.74
69	108.36	99.33	90.30	85.14	158.67	145.77	131.58	125.13	185.76	170.28	154.80	147.06
70	117.39	107.07	98.04	92.88	171.57	157.38	143.19	135.45	198.66	181.89	165.12	157.38
71	135.45	123.84	112.23	107.07	196.08	179.31	162.54	154.80	223.17	205.11	185.76	176.73
72	153.51	140.61	127.71	121.26	219.30	201.24	183.18	174.15	247.68	227.04	206.40	196.08
73	171.57	157.38	143.19	135.45	243.81	223.17	202.53	193.50	273.48	250.26	227.04	216.72
74	189.63	172.86	157.38	149.64	268.32	245.10	223.17	211.56	297.99	273.48	247.68	236.07
75	207.69	189.63	172.86	163.83	291.54	267.03	243.81	230.91	322.50	295.41	268.32	255.42
76	236.07	216.72	197.37	187.05	330.24	301.86	274.77	260.58	361.20	331.53	300.57	286.38
77	269.61	246.39	224.46	212.85	372.81	341.85	310.89	295.41	405.06	371.52	336.69	319.92
78	301.86	276.06	251.55	238.65	414.09	379.26	344.43	327.66	445.05	407.64	371.52	352.17
79	331.53	304.44	276.06	263.16	451.50	412.80	375.39	357.33	481.17	441.18	401.19	380.55
80	358.62	328.95	297.99	283.80	487.62	446.34	406.35	385.71	518.58	476.01	432.15	411.51
81	383.13	350.88	319.92	303.15	521.16	477.30	434.73	412.80	555.99	509.55	463.11	439.89
82	411.51	377.97	343.14	326.37	559.86	513.42	466.98	443.76	597.27	546.96	497.94	473.43
83	445.05	407.64	370.23	352.17	605.01	554.70	504.39	478.59	645.00	590.82	537.93	510.84
84	482.46	442.47	402.48	381.84	656.61	601.14	546.96	519.87	699.18	641.13	583.08	553.41
85	526.32	482.46	438.60	416.67	715.95	655.32	595.98	566.31	762.39	699.18	635.97	603.72
86	574.05	526.32	478.59	454.08	780.45	714.66	650.16	617.91	832.05	762.39	692.73	657.90
87	625.65	572.76	521.16	495.36	850.11	779.16	708.21	673.38	906.87	830.76	754.65	717.24
88	681.12	624.36	567.60	539.22	926.22	848.82	772.71	734.01	988.14	905.58	823.02	781.74
89	743.04	681.12	619.20	588.24	1,010.07	926.22	841.08	799.80	1,077.15	986.85	897.84	852.69
90	810.12	741.75	674.67	641.13	1,100.37	1,008.78	917.19	872.04	1,173.90	1,075.86	977.82	928.80
91	882.36	808.83	735.30	699.18	1,199.70	1,100.37	999.75	949.44	1,279.68	1,172.61	1,065.54	1,012.65
92	962.34	882.36	802.38	761.10	1,308.06	1,198.41	1,090.05	1,035.87	1,394.49	1,278.39	1,162.29	1,104.24
93	1,048.77	961.05	873.33	830.76	1,425.45	1,306.77	1,188.09	1,128.75	1,519.62	1,393.20	1,266.78	1,203.57
94	1,142.94	1,047.48	952.02	905.58	1,554.45	1,424.16	1,295.16	1,230.66	1,656.36	1,518.33	1,380.30	1,311.93

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Joint

7300 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.51	23.22	20.64	19.35	38.70	36.12	32.25	30.96	51.60	47.73	42.57	41.28
25-29	27.09	24.51	21.93	21.93	42.57	38.70	34.83	33.54	55.47	50.31	46.44	43.86
30-34	28.38	27.09	24.51	23.22	45.15	41.28	37.41	36.12	59.34	54.18	50.31	47.73
35-39	30.96	28.38	25.80	24.51	49.02	45.15	39.99	38.70	64.50	59.34	52.89	50.31
40-44	33.54	30.96	28.38	27.09	52.89	47.73	43.86	41.28	68.37	63.21	58.05	54.18
45	33.54	30.96	28.38	27.09	52.89	49.02	43.86	42.57	69.66	64.50	58.05	55.47
46	33.54	30.96	28.38	27.09	52.89	49.02	43.86	42.57	70.95	64.50	59.34	56.76
47	34.83	30.96	28.38	27.09	52.89	49.02	43.86	42.57	72.24	65.79	59.34	56.76
48	34.83	30.96	28.38	27.09	52.89	49.02	43.86	42.57	72.24	65.79	60.63	56.76
49	34.83	32.25	28.38	27.09	52.89	49.02	43.86	42.57	73.53	67.08	60.63	58.05
50	34.83	32.25	28.38	27.09	52.89	49.02	45.15	42.57	73.53	67.08	61.92	58.05
51	34.83	32.25	29.67	28.38	55.47	50.31	46.44	43.86	74.82	68.37	61.92	59.34
52	36.12	33.54	29.67	28.38	56.76	51.60	47.73	45.15	74.82	69.66	63.21	59.34
53	36.12	33.54	30.96	29.67	58.05	54.18	49.02	46.44	76.11	69.66	63.21	60.63
54	37.41	34.83	30.96	29.67	60.63	55.47	50.31	47.73	77.40	70.95	64.50	60.63
55	38.70	34.83	32.25	29.67	61.92	56.76	51.60	49.02	77.40	70.95	64.50	61.92
56	41.28	37.41	33.54	32.25	65.79	60.63	55.47	52.89	82.56	76.11	69.66	65.79
57	43.86	39.99	36.12	34.83	70.95	65.79	59.34	56.76	87.72	81.27	73.53	69.66
58	46.44	42.57	38.70	37.41	76.11	69.66	63.21	60.63	92.88	85.14	77.40	73.53
59	50.31	45.15	41.28	39.99	79.98	73.53	67.08	63.21	98.04	90.30	82.56	77.40
60	52.89	47.73	43.86	41.28	85.14	78.69	70.95	67.08	103.20	95.46	86.43	82.56
61	56.76	52.89	47.73	45.15	91.59	83.85	76.11	72.24	110.94	101.91	92.88	87.72
62	61.92	56.76	51.60	49.02	96.75	89.01	81.27	76.11	118.68	108.36	99.33	94.17
63	67.08	60.63	55.47	52.89	103.20	94.17	85.14	81.27	126.42	116.10	105.78	100.62
64	70.95	65.79	59.34	56.76	108.36	99.33	90.30	86.43	134.16	122.55	112.23	105.78
65	76.11	69.66	63.21	60.63	114.81	104.49	95.46	90.30	141.90	130.29	117.39	112.23
66	86.43	78.69	72.24	68.37	127.71	117.39	107.07	101.91	156.09	143.19	130.29	123.84
67	95.46	87.72	79.98	76.11	141.90	130.29	118.68	112.23	170.28	156.09	141.90	134.16
68	105.78	96.75	87.72	83.85	156.09	143.19	130.29	123.84	184.47	168.99	153.51	145.77
69	116.10	105.78	96.75	91.59	168.99	156.09	141.90	134.16	198.66	181.89	165.12	157.38
70	125.13	114.81	104.49	99.33	183.18	167.70	152.22	145.77	212.85	194.79	176.73	167.70
71	144.48	132.87	119.97	114.81	208.98	192.21	174.15	165.12	238.65	219.30	198.66	189.63
72	163.83	149.64	136.74	130.29	234.78	215.43	196.08	185.76	265.74	243.81	221.88	210.27
73	183.18	167.70	152.22	144.48	260.58	238.65	216.72	206.40	291.54	268.32	243.81	230.91
74	202.53	185.76	168.99	159.96	286.38	263.16	238.65	227.04	318.63	291.54	265.74	252.84
75	221.88	203.82	184.47	175.44	312.18	286.38	260.58	247.68	345.72	316.05	287.67	273.48
76	252.84	232.20	210.27	199.95	353.46	323.79	294.12	279.93	387.00	354.75	322.50	305.73
77	287.67	264.45	239.94	228.33	398.61	365.07	332.82	316.05	433.44	397.32	361.20	343.14
78	322.50	295.41	268.32	255.42	442.47	406.35	368.94	350.88	476.01	436.02	397.32	376.68
79	354.75	325.08	295.41	281.22	482.46	442.47	402.48	381.84	514.71	472.14	428.28	407.64
80	383.13	350.88	319.92	303.15	521.16	477.30	434.73	412.80	555.99	509.55	463.11	439.89
81	410.22	375.39	341.85	325.08	557.28	510.84	464.40	441.18	594.69	544.38	495.36	470.85
82	441.18	403.77	367.65	349.59	599.85	549.54	499.23	474.72	638.55	585.66	532.77	505.68
83	476.01	436.02	397.32	376.68	647.58	593.40	539.22	512.13	690.15	632.10	575.34	546.96
84	517.29	473.43	430.86	408.93	703.05	643.71	585.66	555.99	749.49	686.28	624.36	593.40
85	563.73	516.00	469.56	446.34	766.26	701.76	638.55	606.30	816.57	748.20	679.83	646.29
86	614.04	562.44	512.13	486.33	834.63	764.97	695.31	660.48	890.10	815.28	741.75	704.34
87	669.51	612.75	557.28	530.19	909.45	833.34	758.52	719.82	970.08	888.81	807.54	767.55
88	728.85	668.22	607.59	577.92	992.01	909.45	826.89	785.61	1,056.51	968.79	881.07	837.21
89	794.64	728.85	663.06	629.52	1,081.02	990.72	900.42	855.27	1,151.97	1,056.51	959.76	912.03
90	866.88	794.64	722.40	686.28	1,177.77	1,079.73	981.69	932.67	1,256.46	1,150.68	1,046.19	994.59
91	944.28	865.59	786.90	748.20	1,283.55	1,177.77	1,070.70	1,016.52	1,368.69	1,255.17	1,140.36	1,083.60
92	1,029.42	944.28	857.85	815.28	1,399.65	1,283.55	1,166.16	1,108.11	1,492.53	1,367.40	1,243.56	1,181.64
93	1,122.30	1,028.13	935.25	888.81	1,526.07	1,398.36	1,271.94	1,207.44	1,626.69	1,491.24	1,355.79	1,287.42
94	1,222.92	1,121.01	1,019.10	968.79	1,662.81	1,524.78	1,385.46	1,317.09	1,772.46	1,625.40	1,477.05	1,403.52

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	129.41	117.65	105.88	100.00	176.47	158.82	147.06	141.18
25-29	81.46	76.03	70.60	65.17	130.34	119.48	108.62	103.19	173.79	157.50	146.63	135.77
30-34	80.91	75.85	70.80	65.74	131.48	116.31	106.19	101.14	171.93	161.82	146.65	136.53
35-39	84.29	74.92	70.24	65.56	126.43	117.07	107.70	103.02	173.26	159.21	145.16	135.80
40-44	81.86	73.25	68.94	64.63	129.26	116.33	107.71	99.10	172.34	159.42	142.18	137.88
45	77.45	73.38	65.22	61.15	122.29	114.14	101.91	97.83	167.13	150.83	138.60	130.44
46	79.98	71.98	63.98	59.98	119.97	111.97	99.97	95.98	163.96	151.96	135.97	131.97
47	78.69	70.82	62.95	62.95	118.03	110.17	98.36	94.43	165.25	149.51	137.71	129.84
48	77.40	69.66	65.79	61.92	119.97	108.36	96.75	92.88	162.54	150.93	135.45	127.71
49	75.59	71.81	64.25	60.48	117.17	105.83	98.27	90.71	162.53	147.41	136.07	128.51
50	77.75	70.34	62.94	59.24	114.77	103.66	96.26	88.86	159.20	148.09	133.28	125.88
51	76.39	69.12	61.84	58.20	112.77	105.50	94.58	90.94	160.06	145.51	134.60	127.32
52	74.77	67.65	64.09	60.53	113.93	103.25	92.57	89.01	160.22	145.98	131.73	128.17
53	72.87	69.40	62.46	58.99	111.04	100.63	93.69	86.75	159.62	145.74	131.86	124.92
54	74.92	68.11	61.30	57.90	112.38	102.17	91.95	88.55	160.06	146.44	132.82	126.01
55	73.22	66.56	59.91	56.58	109.83	99.85	89.86	86.53	159.75	146.44	133.13	126.47
56	78.33	71.80	65.27	62.01	117.49	107.70	97.91	91.38	159.92	146.87	133.81	127.28
57	82.17	72.69	66.37	63.21	123.26	113.78	101.14	97.98	161.19	148.54	135.90	129.58
58	82.55	76.43	70.32	67.26	128.41	116.18	107.01	100.89	162.04	149.81	134.52	128.41
59	85.29	79.41	70.59	67.65	132.35	120.59	108.82	102.94	161.77	147.06	135.30	126.47
60	87.98	79.46	73.79	70.95	136.22	124.87	113.52	107.84	161.77	147.58	133.39	127.71
61	94.30	85.98	77.66	74.88	141.45	130.35	119.26	113.71	169.18	155.32	141.45	133.13
62	99.76	91.67	83.58	78.19	148.29	134.80	124.02	115.93	175.25	161.77	148.29	140.20
63	104.75	96.89	86.42	83.80	154.50	141.41	128.32	120.46	183.31	167.60	151.88	144.03
64	110.39	100.12	92.42	87.28	159.16	146.32	133.49	125.79	189.97	174.56	159.16	151.46
65	114.53	104.57	94.61	89.63	164.32	149.38	136.93	129.46	196.69	179.26	164.32	154.36
66	123.03	113.38	103.73	98.90	176.10	161.62	147.15	139.91	207.46	190.57	173.69	164.04
67	133.09	121.41	109.74	105.07	186.79	172.78	156.44	149.43	217.15	198.47	182.12	172.78
68	140.76	129.41	118.06	111.25	199.80	181.63	165.74	156.66	229.31	208.88	190.71	181.63
69	149.12	135.97	122.81	118.42	208.33	190.79	173.25	164.47	236.84	217.11	197.37	186.40
70	154.44	141.75	129.05	122.70	215.79	198.87	179.83	171.36	243.29	224.25	203.10	192.52
71	172.29	157.93	143.58	135.37	237.93	217.42	198.96	188.70	266.64	244.08	223.57	211.26
72	186.74	172.83	156.94	148.99	258.26	236.41	214.55	204.62	288.06	264.22	240.38	228.46
73	200.47	183.28	168.01	158.46	273.02	252.01	229.10	217.65	305.47	280.65	255.83	242.47
74	213.99	195.54	177.09	169.71	289.62	265.64	241.66	228.74	322.82	297.00	269.33	256.41
75	222.68	205.01	185.57	176.73	302.21	277.47	250.96	238.59	335.79	307.51	281.00	266.86
76	245.04	224.76	204.48	194.34	326.15	299.11	272.07	258.55	358.26	329.53	299.11	283.90
77	264.45	241.87	220.91	209.62	345.07	317.66	288.64	274.12	377.32	346.69	314.44	299.92
78	283.28	258.52	235.30	224.46	365.33	335.92	304.96	289.48	396.29	363.78	331.27	314.24
79	297.06	272.06	247.06	235.30	379.41	348.53	316.18	300.00	410.30	375.00	341.18	323.53
80	306.50	281.43	256.35	242.42	390.10	358.05	324.62	309.29	419.35	384.52	348.30	331.58
81	316.62	289.79	262.95	250.88	402.48	368.94	335.40	317.96	432.00	395.77	359.55	342.11
82	339.42	311.25	283.08	269.66	432.00	395.77	359.55	342.11	464.19	425.29	386.38	367.60
83	367.60	336.74	305.88	291.13	466.88	427.97	389.06	368.94	500.42	458.83	417.24	397.11
84	398.46	364.92	331.38	315.28	505.78	464.19	421.26	401.14	543.35	497.73	453.46	430.65
85	434.68	398.46	362.23	343.45	551.40	505.78	460.17	437.36	592.99	543.35	493.71	469.56
86	473.58	433.34	394.43	374.31	601.04	551.40	501.76	476.27	645.31	591.65	537.98	511.15
87	516.52	473.58	429.31	407.85	656.04	601.04	546.03	519.20	704.34	645.31	586.28	556.76
88	562.13	515.17	468.22	445.41	715.07	654.70	595.67	566.16	767.40	703.00	639.94	607.74
89	613.11	562.13	511.15	485.66	779.47	713.73	649.33	617.14	835.82	766.05	696.29	661.41
90	668.12	613.11	556.76	528.59	849.23	778.13	707.02	672.14	910.95	835.82	759.35	721.78
91	728.49	668.12	606.40	576.89	925.70	847.89	771.42	732.51	994.13	910.95	827.77	786.18
92	794.23	727.15	661.41	627.87	1,008.88	924.36	839.84	798.25	1,082.67	992.78	902.90	857.28
93	865.33	792.89	720.44	685.56	1,098.77	1,007.54	916.31	870.70	1,180.61	1,082.67	983.39	935.10
94	943.14	863.99	786.18	747.27	1,198.05	1,098.77	998.15	948.51	1,286.59	1,179.27	1,071.94	1,018.27

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	164.71	152.94	141.18	129.41	223.53	205.88	182.35	176.47
25-29	108.62	103.19	92.33	86.89	162.93	152.07	135.77	130.34	222.67	200.94	184.65	173.79
30-34	111.25	101.14	91.02	85.97	166.87	151.70	136.53	131.48	222.50	202.27	182.04	176.99
35-39	112.38	103.02	93.65	88.97	163.89	149.85	135.80	131.12	220.09	201.36	182.63	173.26
40-44	107.71	99.10	90.48	86.17	163.73	150.80	137.88	129.26	215.43	198.20	180.96	172.34
45	105.99	97.83	85.60	81.53	158.98	142.67	130.44	126.37	211.97	191.59	175.29	167.13
46	103.97	95.98	87.98	83.98	155.96	139.96	127.97	123.97	207.95	191.95	175.96	163.96
47	102.30	94.43	86.56	82.62	153.45	141.64	125.90	121.97	208.53	192.79	173.12	165.25
48	100.62	92.88	85.14	81.27	150.93	139.32	123.84	119.97	208.98	189.63	174.15	166.41
49	102.05	90.71	83.15	79.37	147.41	136.07	124.73	117.17	207.88	188.98	173.87	162.53
50	99.96	92.56	81.45	77.75	144.39	133.28	122.18	114.77	207.33	188.82	170.31	162.90
51	98.22	90.94	83.67	80.03	145.51	134.60	120.05	116.41	207.35	189.17	170.98	163.70
52	99.69	89.01	81.89	78.33	145.98	135.30	121.05	113.93	206.50	188.70	170.90	163.78
53	97.16	90.22	83.28	76.34	145.74	135.33	121.45	114.51	201.27	187.39	170.03	159.62
54	98.76	88.55	81.73	78.33	146.44	132.82	122.60	115.79	200.93	183.90	170.28	160.06
55	96.52	89.86	79.88	76.55	146.44	133.13	123.14	116.49	199.69	183.05	166.41	159.75
56	101.17	94.65	84.86	81.59	153.39	140.34	127.28	120.76	205.61	189.29	172.98	163.18
57	104.30	94.81	85.33	82.17	161.19	145.38	132.74	126.42	208.59	192.79	173.83	164.35
58	107.01	97.83	88.66	85.60	165.09	149.81	137.58	131.46	210.95	192.61	177.32	168.15
59	108.82	100.00	88.24	85.29	167.65	152.94	141.18	132.35	211.77	194.12	176.47	167.65
60	107.84	99.33	90.82	85.14	170.28	156.09	141.90	136.22	212.85	195.82	175.96	167.44
61	116.49	108.17	97.07	91.53	183.05	166.41	152.54	144.22	221.88	202.47	185.82	174.73
62	124.02	113.24	102.45	97.06	191.42	175.25	159.07	150.98	229.17	210.30	191.42	180.64
63	128.32	117.84	107.37	102.13	199.02	180.69	164.98	157.12	235.68	217.35	196.40	188.55
64	136.06	125.79	112.95	107.82	207.94	189.97	172.00	164.29	246.44	225.90	205.37	195.10
65	141.91	129.46	117.02	112.04	214.11	196.69	179.26	169.30	251.46	229.05	209.13	199.18
66	154.39	139.91	127.85	120.61	229.17	209.87	192.98	183.33	265.35	243.64	221.93	209.87
67	165.78	151.77	137.76	130.75	245.16	224.15	203.14	193.80	280.19	256.84	233.49	221.82
68	177.09	161.20	147.58	138.49	258.83	238.39	215.69	206.61	295.15	270.18	247.47	233.85
69	184.21	168.86	153.51	146.93	271.93	250.00	225.88	214.91	307.02	280.70	256.58	243.42
70	192.52	177.71	160.79	152.32	281.37	258.10	234.83	224.25	317.34	289.84	264.45	251.76
71	217.42	198.96	180.50	172.29	309.72	285.10	258.44	246.13	348.69	319.97	289.21	274.85
72	238.39	218.53	198.66	188.73	335.74	307.92	280.11	266.20	375.47	345.67	313.88	297.99
73	255.83	234.83	213.83	202.38	357.02	328.38	297.84	282.56	399.02	366.57	332.20	316.93
74	274.86	250.88	228.74	217.67	378.16	346.80	315.44	300.69	422.44	387.39	352.34	333.89
75	288.07	265.09	240.35	227.98	394.11	362.30	328.72	312.81	440.06	402.94	365.83	348.16
76	314.32	288.97	261.93	250.11	425.85	390.37	354.88	337.98	471.48	432.61	392.06	373.47
77	338.62	309.60	282.19	267.67	453.11	416.02	378.94	359.59	498.26	456.34	414.41	395.06
78	360.68	331.27	300.31	286.38	479.88	441.18	400.93	380.81	524.77	481.43	438.08	414.86
79	377.94	345.59	314.71	298.53	498.53	457.36	416.18	395.59	542.65	497.06	452.94	429.42
80	390.10	358.05	324.62	309.29	512.70	470.90	427.71	406.81	555.89	509.91	463.94	440.25
81	402.48	368.94	335.40	317.96	528.59	484.32	441.39	418.58	572.86	525.91	477.61	453.46
82	432.00	395.77	359.55	342.11	568.84	521.88	473.58	450.78	615.79	564.81	513.83	488.34
83	466.88	427.97	389.06	368.94	614.45	563.47	511.15	485.66	665.43	610.43	554.08	527.25
84	505.78	464.19	421.26	401.14	666.78	610.43	555.42	527.25	721.78	661.41	602.38	571.52
85	551.40	505.78	460.17	437.36	725.81	665.43	605.06	575.55	787.52	721.78	656.04	622.50
86	601.04	551.40	501.76	476.27	791.54	725.81	660.07	626.53	858.62	786.18	715.07	678.85
87	656.04	601.04	546.03	519.20	862.65	791.54	719.10	682.87	935.10	857.28	779.47	740.56
88	715.07	654.70	595.67	566.16	940.46	862.65	783.49	744.59	1,019.62	935.10	849.23	807.64
89	779.47	713.73	649.33	617.14	1,024.98	939.12	854.60	811.67	1,110.84	1,018.27	925.70	880.09
90	849.23	778.13	707.02	672.14	1,117.55	1,024.98	931.07	884.11	1,211.46	1,110.84	1,008.88	959.24
91	925.70	847.89	771.42	732.51	1,218.17	1,116.21	1,015.59	964.61	1,320.13	1,210.12	1,100.11	1,045.11
92	1,008.88	924.36	839.84	798.25	1,328.18	1,216.83	1,106.82	1,050.47	1,439.54	1,318.79	1,199.39	1,139.02
93	1,098.77	1,007.54	916.31	870.70	1,447.59	1,326.84	1,206.10	1,145.73	1,568.33	1,438.20	1,306.72	1,242.32
94	1,198.05	1,098.77	998.15	948.51	1,577.72	1,446.24	1,314.77	1,249.03	1,709.20	1,566.99	1,424.78	1,353.67

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	182.35	170.59	152.94	147.06	247.06	229.41	205.88	200.00
25-29	119.48	108.62	97.76	92.33	184.65	168.36	152.07	146.63	249.82	228.10	206.37	195.51
30-34	121.36	111.25	101.14	96.08	182.04	166.87	151.70	146.65	247.78	227.56	207.33	197.22
35-39	117.07	107.70	98.34	93.65	182.63	168.58	154.53	145.16	248.18	224.77	206.04	196.67
40-44	116.33	107.71	99.10	94.79	180.96	168.04	150.80	142.18	245.59	224.05	202.50	193.89
45	114.14	105.99	93.76	89.68	175.29	158.98	146.75	138.60	236.43	216.05	195.67	187.51
46	111.97	103.97	91.98	87.98	171.96	159.96	143.96	135.97	235.94	215.95	195.95	187.95
47	110.17	102.30	94.43	86.56	173.12	157.38	145.58	137.71	236.07	216.40	196.72	188.86
48	108.36	100.62	92.88	89.01	170.28	158.67	143.19	135.45	236.07	216.72	197.37	189.63
49	109.61	98.27	90.71	86.93	170.09	154.97	139.85	132.29	238.12	215.44	196.54	188.98
50	107.37	96.26	88.86	85.15	166.60	155.50	140.69	133.28	236.95	218.44	196.22	188.82
51	109.13	98.22	90.94	83.67	167.34	152.79	138.24	134.60	236.46	214.63	196.44	185.53
52	106.81	99.69	89.01	85.45	167.34	153.10	138.86	131.73	231.43	213.62	192.26	185.14
53	107.57	100.63	90.22	86.75	166.56	152.68	138.80	131.86	229.03	211.68	190.86	180.45
54	108.98	98.76	91.95	85.14	166.87	153.25	139.63	129.41	228.18	207.74	190.71	180.50
55	109.83	99.85	89.86	86.53	163.08	149.77	136.46	129.80	226.32	206.35	186.38	179.72
56	114.23	104.44	94.65	91.38	172.98	159.92	146.87	137.08	231.72	212.14	192.56	182.77
57	116.94	107.46	97.98	94.81	180.15	167.51	151.70	142.22	233.88	214.91	195.95	186.47
58	122.29	110.06	100.89	94.78	186.50	171.21	155.92	149.81	238.47	217.07	198.72	186.50
59	123.53	111.77	102.94	97.06	194.12	176.47	161.77	152.94	238.24	217.65	197.06	188.24
60	124.87	113.52	105.01	99.33	198.66	181.63	164.60	156.09	238.39	218.53	198.66	190.15
61	133.13	122.03	110.94	105.39	208.01	191.37	174.73	163.64	249.61	230.20	208.01	196.92
62	137.50	126.72	115.93	110.54	215.69	199.51	180.64	172.55	258.83	237.26	215.69	204.90
63	144.03	130.93	120.46	112.60	225.21	206.88	188.55	178.07	267.11	243.54	222.59	209.50
64	151.46	138.62	125.79	118.09	233.61	215.64	195.10	184.83	277.25	254.14	231.04	218.20
65	154.36	141.91	129.46	122.00	241.50	221.58	201.67	191.71	281.34	258.93	234.03	224.07
66	168.86	154.39	142.33	135.09	260.53	238.82	217.11	205.05	301.54	277.41	250.88	238.82
67	182.12	168.11	151.77	144.76	277.85	254.50	231.16	219.48	319.88	291.86	266.18	252.17
68	195.25	179.36	163.47	154.39	295.15	270.18	245.20	233.85	336.02	308.77	281.53	267.91
69	206.14	188.60	173.25	164.47	309.21	282.90	256.58	245.62	350.88	322.37	293.86	278.51
70	215.79	198.87	179.83	171.36	321.57	294.07	268.68	253.87	363.88	334.26	302.53	287.72
71	244.08	223.57	203.06	192.80	352.79	324.07	295.36	278.95	399.96	365.10	332.28	315.87
72	268.19	246.34	224.49	212.57	383.41	351.63	319.84	303.95	431.09	395.33	359.57	341.70
73	290.20	265.38	240.56	229.10	406.66	374.20	339.84	322.65	458.21	420.02	381.84	362.75
74	309.91	284.08	258.26	245.35	431.66	394.77	359.72	341.27	485.16	444.57	403.99	383.70
75	325.18	298.67	272.16	258.03	448.89	411.78	374.67	355.23	505.45	463.03	420.62	399.41
76	363.33	332.91	302.49	287.28	493.45	452.89	410.65	390.37	547.53	501.90	456.27	434.30
77	395.06	361.20	328.95	312.82	532.12	486.97	443.44	420.86	585.34	536.96	488.59	464.40
78	425.70	390.10	354.49	337.46	568.12	521.68	473.69	450.47	622.30	571.21	518.58	492.26
79	448.53	411.77	373.53	355.89	595.59	545.59	495.59	472.06	648.53	594.12	539.71	513.24
80	468.12	429.11	390.10	370.59	617.19	565.64	514.09	487.62	668.74	613.01	557.28	529.42
81	481.63	441.39	401.14	381.01	635.92	582.25	529.93	503.10	688.24	630.55	574.20	544.69
82	517.86	474.93	432.00	410.53	682.87	626.53	568.84	540.66	740.56	678.85	617.14	586.28
83	559.45	512.49	465.54	442.73	737.88	676.17	614.45	583.60	799.59	732.51	666.78	633.24
84	606.40	556.76	505.78	480.29	800.94	733.86	666.78	633.24	868.02	795.57	723.12	686.90
85	661.41	606.40	551.40	523.22	872.04	799.59	727.15	690.92	945.83	866.67	787.52	748.61
86	720.44	661.41	601.04	570.18	951.19	872.04	792.89	752.64	1,030.35	944.49	858.62	815.69
87	786.18	720.44	654.70	622.50	1,037.06	949.85	863.99	821.06	1,122.92	1,030.35	936.44	889.48
88	855.94	784.84	713.73	677.51	1,129.63	1,035.72	941.80	894.85	1,224.88	1,122.92	1,020.96	969.98
89	933.75	855.94	778.13	739.22	1,231.59	1,128.29	1,026.32	975.34	1,334.89	1,223.54	1,112.19	1,057.18
90	1,016.93	932.41	847.89	804.96	1,342.94	1,230.25	1,118.89	1,062.55	1,454.29	1,333.55	1,212.81	1,151.09
91	1,109.50	1,016.93	924.36	877.41	1,463.69	1,341.60	1,219.51	1,157.80	1,585.77	1,452.95	1,321.48	1,255.74
92	1,208.78	1,108.16	1,007.54	956.56	1,595.16	1,462.34	1,329.53	1,262.45	1,727.98	1,584.43	1,440.88	1,368.43
93	1,317.45	1,207.44	1,098.77	1,043.76	1,738.71	1,593.82	1,448.93	1,376.48	1,883.61	1,726.64	1,569.67	1,491.86
94	1,436.85	1,316.11	1,196.71	1,137.68	1,894.34	1,737.37	1,579.06	1,499.91	2,053.99	1,882.26	1,711.88	1,626.02

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	211.77	194.12	176.47	170.59	288.24	264.71	241.18	229.41
25-29	135.77	124.91	114.05	108.62	211.81	195.51	173.79	168.36	282.41	260.68	238.96	222.67
30-34	136.53	126.42	116.31	111.25	212.39	192.16	176.99	166.87	283.18	262.95	237.67	227.56
35-39	135.80	126.43	112.38	107.70	210.72	191.99	173.26	168.58	285.64	262.23	234.13	224.77
40-44	137.88	124.95	112.02	107.71	206.81	189.58	172.34	163.73	280.06	258.52	232.66	224.05
45	130.44	118.22	110.06	101.91	199.74	183.44	167.13	158.98	269.04	248.66	224.20	216.05
46	127.97	119.97	107.97	103.97	195.95	179.95	163.96	155.96	267.93	247.94	223.94	211.95
47	125.90	118.03	106.23	102.30	192.79	177.05	161.31	153.45	267.55	243.94	224.27	212.46
48	127.71	116.10	104.49	100.62	189.63	174.15	158.67	150.93	267.03	243.81	220.59	208.98
49	124.73	113.39	102.05	98.27	185.21	170.09	154.97	147.41	260.80	241.90	219.22	207.88
50	122.18	111.07	99.96	96.26	181.41	166.60	151.79	144.39	259.16	236.95	214.73	203.63
51	123.69	112.77	101.86	98.22	185.53	170.98	152.79	145.51	258.28	236.46	214.63	203.72
52	121.05	113.93	103.25	96.13	185.14	170.90	156.66	145.98	256.35	234.99	213.62	202.94
53	121.45	111.04	100.63	97.16	187.39	170.03	156.15	149.21	253.32	232.50	211.68	201.27
54	122.60	112.38	102.17	95.36	187.31	173.69	156.66	149.85	252.01	231.58	211.15	200.93
55	123.14	113.16	99.85	96.52	189.71	173.07	156.43	149.77	249.61	229.65	206.35	196.36
56	127.28	117.49	107.70	101.17	199.09	182.77	166.45	156.66	257.83	238.25	215.40	205.61
57	132.74	123.26	110.62	107.46	205.43	189.63	173.83	164.35	265.48	243.36	221.23	208.59
58	137.58	128.41	116.18	110.06	214.01	195.67	177.32	168.15	269.04	247.64	223.18	214.01
59	141.18	129.41	117.65	111.77	217.65	200.00	182.35	173.53	273.53	250.00	226.47	214.71
60	144.74	133.39	122.03	116.36	224.20	204.34	187.31	175.96	275.29	252.58	229.88	218.53
61	152.54	141.45	127.58	122.03	232.97	213.56	194.14	185.82	288.44	263.48	241.29	227.43
62	159.07	145.59	132.11	126.72	242.65	223.78	202.21	194.12	299.27	275.00	248.04	237.26
63	164.98	151.88	138.79	130.93	251.40	230.45	209.50	199.02	309.01	282.82	256.63	243.54
64	172.00	159.16	143.76	136.06	261.84	241.31	218.20	207.94	320.89	292.65	266.98	254.14
65	176.77	161.83	146.89	139.42	268.89	246.48	224.07	211.62	328.64	301.25	273.87	258.93
66	195.40	178.51	161.62	154.39	291.89	267.77	243.64	231.58	349.78	320.84	291.89	277.41
67	210.14	191.46	175.12	165.78	312.88	284.86	259.17	247.50	368.91	338.56	308.21	291.86
68	224.77	206.61	186.17	177.09	331.48	304.23	276.99	263.37	388.24	356.45	324.67	308.77
69	236.84	217.11	197.37	186.40	348.69	320.18	291.67	276.32	403.51	370.62	337.72	320.18
70	247.53	226.37	207.33	196.75	363.88	334.26	302.53	287.72	418.89	382.92	349.07	330.03
71	276.90	254.34	231.77	219.47	402.02	367.15	334.33	317.92	455.34	418.42	379.45	360.99
72	303.95	280.11	254.28	240.38	437.05	399.31	363.55	345.67	490.69	450.96	409.24	389.37
73	328.38	299.74	273.02	259.65	465.84	425.75	387.57	368.48	519.30	477.30	433.39	412.39
74	350.49	320.98	291.46	276.70	492.53	451.95	411.37	391.08	547.88	503.60	457.49	433.50
75	367.60	335.79	305.74	289.84	514.28	471.87	429.45	408.25	569.07	521.35	475.40	450.66
76	400.51	366.71	332.91	317.70	555.98	510.35	463.03	441.06	610.05	559.36	508.66	483.31
77	435.37	399.90	362.81	345.07	599.85	549.86	499.87	474.07	651.45	598.24	543.41	516.00
78	467.50	428.80	390.10	369.97	639.32	585.14	532.51	506.20	688.86	631.58	574.31	544.90
79	489.71	448.53	407.36	386.77	661.77	607.36	551.47	523.53	705.89	647.06	588.24	558.83
80	500.16	458.36	416.57	395.67	677.10	621.37	564.25	536.38	723.07	663.16	601.86	572.61
81	515.17	472.24	429.31	407.85	697.63	639.94	580.91	552.74	744.59	682.87	621.16	588.96
82	554.08	508.47	461.51	438.70	749.95	686.90	625.19	594.33	800.94	733.86	666.78	633.24
83	598.35	548.71	499.08	473.58	810.33	741.90	674.82	641.28	863.99	792.89	720.44	684.22
84	649.33	595.67	542.01	513.83	878.75	804.96	732.51	696.29	937.78	859.97	782.15	743.25
85	708.36	649.33	590.30	560.79	957.90	878.75	798.25	758.00	1,022.30	937.78	851.92	808.98
86	771.42	707.02	642.63	610.43	1,043.76	956.56	870.70	826.43	1,114.87	1,022.30	928.39	882.77
87	841.18	771.42	701.66	665.43	1,137.68	1,043.76	948.51	901.56	1,215.49	1,113.53	1,012.91	961.93
88	917.65	841.18	764.71	725.81	1,240.98	1,137.68	1,034.37	982.05	1,324.16	1,214.15	1,102.80	1,047.79
89	999.49	916.31	833.13	791.54	1,352.33	1,239.64	1,126.94	1,070.60	1,443.56	1,322.82	1,203.42	1,143.04
90	1,089.38	998.15	908.26	862.65	1,474.42	1,350.99	1,228.91	1,167.19	1,573.70	1,442.22	1,310.74	1,245.00
91	1,187.32	1,088.04	990.10	940.46	1,605.90	1,473.08	1,338.92	1,271.84	1,714.56	1,572.36	1,428.80	1,357.70
92	1,294.64	1,185.97	1,078.65	1,024.98	1,750.79	1,604.55	1,459.66	1,385.87	1,868.85	1,713.22	1,557.60	1,479.78
93	1,411.36	1,293.30	1,175.24	1,117.55	1,909.10	1,749.45	1,591.14	1,510.64	2,037.89	1,867.51	1,698.47	1,612.60
94	1,537.47	1,410.02	1,281.23	1,218.17	2,080.82	1,907.76	1,733.35	1,647.48	2,220.35	2,035.21	1,850.07	1,757.50

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	229.41	211.77	194.12	182.35	305.88	282.36	252.94	241.18
25-29	146.63	135.77	124.91	114.05	228.10	211.81	190.08	184.65	304.13	276.98	249.82	238.96
30-34	146.65	136.53	121.36	116.31	232.61	212.39	192.16	182.04	303.41	278.12	252.84	237.67
35-39	145.16	135.80	121.75	117.07	229.45	210.72	191.99	182.63	304.38	276.28	252.87	238.82
40-44	146.49	133.57	120.64	116.33	228.36	206.81	189.58	180.96	297.29	275.75	249.90	236.97
45	138.60	126.37	118.22	110.06	220.13	199.74	183.44	171.21	289.42	264.97	240.51	228.28
46	135.97	127.97	115.97	107.97	215.95	195.95	179.95	167.96	283.93	263.93	239.94	227.94
47	137.71	125.90	114.10	106.23	212.46	192.79	177.05	169.18	283.28	259.68	236.07	224.27
48	135.45	123.84	112.23	108.36	208.98	189.63	174.15	166.41	282.51	259.29	236.07	224.46
49	132.29	120.95	109.61	105.83	204.10	185.21	170.09	162.53	275.92	253.24	230.56	219.22
50	129.58	118.47	107.37	103.66	199.92	181.41	166.60	159.20	273.97	251.76	229.54	218.44
51	130.96	120.05	109.13	101.86	203.72	185.53	167.34	160.06	272.83	251.01	229.18	214.63
52	128.17	117.49	106.81	103.25	202.94	185.14	170.90	160.22	270.59	249.23	224.31	213.62
53	128.39	117.98	107.57	100.63	204.74	187.39	170.03	163.09	267.20	242.91	222.09	211.68
54	129.41	119.20	105.57	102.17	207.74	187.31	170.28	163.47	265.64	241.80	221.36	211.15
55	126.47	116.49	106.50	99.85	206.35	189.71	173.07	163.08	262.93	239.63	219.66	206.35
56	133.81	124.02	110.97	107.70	218.67	199.09	182.77	172.98	274.15	251.30	228.46	215.40
57	139.06	129.58	116.94	110.62	227.56	208.59	189.63	180.15	281.28	256.00	233.88	221.23
58	143.69	131.46	119.23	113.12	232.35	214.01	195.67	183.44	287.39	262.93	238.47	226.24
59	147.06	135.30	123.53	117.65	238.24	217.65	200.00	188.24	291.18	267.65	244.12	229.41
60	150.41	139.06	124.87	119.20	244.07	224.20	204.34	192.98	295.15	272.45	246.91	235.55
61	160.86	147.00	133.13	127.58	255.16	232.97	210.79	202.47	310.63	285.67	257.94	246.84
62	169.85	153.68	140.20	134.80	264.22	239.95	218.38	207.60	323.53	296.57	269.61	256.13
63	175.45	162.36	146.65	138.79	269.73	248.78	225.21	214.73	332.57	306.39	277.58	264.49
64	184.83	169.43	154.03	146.32	279.81	256.71	233.61	223.34	346.56	318.32	287.52	274.68
65	191.71	174.28	159.34	151.87	286.32	263.91	239.01	226.56	356.03	326.15	296.27	281.34
66	209.87	192.98	173.69	166.45	311.19	284.65	260.53	246.05	378.73	347.37	316.01	299.13
67	226.49	207.81	186.79	177.45	333.89	305.87	277.85	263.84	399.27	366.58	333.89	317.55
68	240.66	222.50	202.07	190.71	356.45	326.94	297.42	281.53	420.02	385.97	351.91	333.75
69	254.39	234.65	212.72	201.76	375.00	344.30	311.41	296.05	438.60	401.32	364.04	346.49
70	266.57	245.41	222.14	211.56	391.39	357.54	325.80	308.88	452.74	414.66	376.58	357.54
71	299.46	272.80	248.18	235.88	432.78	395.86	360.99	342.53	494.32	453.29	412.27	391.76
72	327.79	299.98	274.15	260.24	470.82	431.09	391.36	371.49	530.42	486.72	443.01	421.16
73	351.29	322.65	294.02	278.74	502.12	460.12	418.11	397.11	561.30	515.48	467.75	444.84
74	376.32	344.96	313.60	297.00	533.12	488.85	444.57	420.59	592.15	542.34	492.53	468.55
75	394.11	362.30	328.72	312.81	556.70	508.98	463.03	440.06	615.02	563.77	512.52	486.01
76	430.92	393.75	358.26	341.36	599.91	550.91	500.21	474.86	657.37	603.29	547.53	520.49
77	467.62	428.92	390.22	370.87	648.22	593.40	540.19	512.77	703.05	645.00	585.34	556.31
78	503.10	461.30	419.51	397.84	690.41	633.13	575.86	546.44	743.04	681.12	619.20	588.24
79	526.47	482.36	438.24	416.18	714.71	654.42	595.59	566.18	761.77	698.53	635.30	602.95
80	537.78	493.19	448.61	426.32	731.43	670.13	608.83	579.57	778.80	714.71	649.23	617.19
81	554.08	508.47	461.51	438.70	753.98	690.92	627.87	597.01	803.62	736.54	669.46	635.92
82	595.67	546.03	496.39	472.24	810.33	741.90	674.82	641.28	862.65	791.54	719.10	682.87
83	643.97	590.30	536.64	509.81	874.72	802.28	728.49	692.27	932.41	854.60	776.79	737.88
84	698.97	639.94	582.25	552.74	948.51	869.36	791.54	751.30	1,011.57	927.05	842.52	800.94
85	760.69	697.63	634.58	602.38	1,034.37	948.51	862.65	818.38	1,102.80	1,010.22	919.00	873.38
86	830.45	760.69	690.92	657.38	1,126.94	1,033.03	939.12	892.16	1,202.07	1,101.45	1,002.18	951.19
87	904.24	829.11	753.98	716.41	1,228.91	1,126.94	1,023.64	972.66	1,310.74	1,200.73	1,092.06	1,037.06
88	986.08	904.24	821.06	780.81	1,340.26	1,227.56	1,116.21	1,061.21	1,427.46	1,309.40	1,190.00	1,130.97
89	1,074.62	984.73	894.85	850.57	1,459.66	1,338.92	1,216.83	1,156.46	1,556.26	1,427.46	1,297.33	1,231.59
90	1,171.22	1,073.28	976.68	927.05	1,591.14	1,459.66	1,326.84	1,259.76	1,697.12	1,554.91	1,414.05	1,342.94
91	1,277.20	1,169.88	1,063.89	1,010.22	1,734.69	1,589.80	1,446.24	1,373.80	1,848.72	1,695.78	1,541.50	1,463.69
92	1,391.24	1,275.86	1,159.14	1,101.45	1,891.66	1,733.35	1,576.38	1,497.23	2,015.08	1,847.38	1,679.68	1,595.16
93	1,517.35	1,389.90	1,263.79	1,200.73	2,060.70	1,888.97	1,717.25	1,631.39	2,197.54	2,013.74	1,831.28	1,740.06
94	1,652.85	1,516.01	1,377.82	1,309.40	2,247.18	2,059.36	1,872.87	1,778.96	2,394.76	2,194.86	1,996.30	1,895.68

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	258.83	235.30	211.77	205.88	341.18	311.77	282.36	270.59
25-29	162.93	152.07	135.77	130.34	255.25	233.53	211.81	200.94	336.72	309.56	282.41	266.11
30-34	161.82	151.70	136.53	131.48	257.90	232.61	212.39	202.27	338.81	308.46	283.18	268.01
35-39	163.89	149.85	135.80	131.12	252.87	234.13	210.72	201.36	337.15	309.06	280.96	266.91
40-44	159.42	146.49	133.57	129.26	249.90	232.66	211.12	198.20	331.76	305.91	275.75	262.82
45	154.90	142.67	130.44	122.29	244.58	224.20	203.82	191.59	322.04	293.50	264.97	252.74
46	151.96	139.96	127.97	119.97	239.94	219.94	199.95	187.95	315.92	291.93	263.93	251.94
47	149.51	137.71	125.90	118.03	236.07	216.40	196.72	184.92	314.76	287.22	263.61	247.87
48	150.93	135.45	123.84	119.97	232.20	212.85	193.50	181.89	313.47	286.38	259.29	247.68
49	147.41	132.29	120.95	117.17	226.78	207.88	188.98	177.65	309.94	283.48	257.02	245.68
50	144.39	133.28	118.47	114.77	222.14	203.63	185.11	174.01	303.59	277.67	255.46	240.65
51	145.51	130.96	120.05	112.77	225.54	207.35	185.53	178.25	301.94	276.47	251.01	240.09
52	142.42	131.73	121.05	113.93	224.31	206.50	188.70	178.02	299.07	274.15	249.23	238.55
53	142.27	131.86	117.98	114.51	225.56	208.21	187.39	180.45	294.96	270.67	246.38	232.50
54	143.04	129.41	119.20	112.38	228.18	211.15	190.71	180.50	292.88	269.04	245.20	231.58
55	143.11	129.80	116.49	113.16	229.65	209.68	189.71	183.05	289.55	266.26	242.96	229.65
56	150.13	137.08	124.02	117.49	241.51	221.93	202.35	192.56	303.52	277.41	251.30	241.51
57	154.86	142.22	129.58	123.26	252.84	230.72	208.59	199.11	312.89	284.44	259.16	246.52
58	158.98	146.75	134.52	125.35	259.87	238.47	217.07	204.84	317.96	293.50	265.99	253.76
59	164.71	150.00	135.30	129.41	264.71	244.12	220.59	208.83	323.53	297.06	270.59	255.88
60	167.44	153.25	139.06	133.39	269.61	246.91	224.20	212.85	329.21	300.83	272.45	261.10
61	177.50	163.64	147.00	141.45	282.90	257.94	235.75	224.65	343.91	316.18	288.44	271.80
62	186.03	172.55	156.37	148.29	291.18	266.91	242.65	231.86	358.58	328.92	299.27	283.09
63	196.40	178.07	162.36	154.50	301.15	274.96	251.40	238.30	369.24	340.43	309.01	293.29
64	205.37	187.40	172.00	161.73	310.62	284.95	259.28	246.44	385.06	351.69	320.89	305.48
65	211.62	194.20	176.77	169.30	318.68	291.29	266.40	251.46	393.37	361.01	328.64	311.21
66	231.58	212.28	192.98	183.33	344.96	316.01	287.06	272.59	419.74	385.97	349.78	332.90
67	249.83	228.82	207.81	198.47	371.25	338.56	308.21	294.20	443.63	406.27	368.91	350.23
68	267.91	245.20	222.50	213.42	395.05	363.26	329.21	313.32	467.70	429.11	390.51	370.08
69	282.90	258.77	236.84	223.69	416.67	381.58	346.49	328.95	486.85	445.18	405.70	383.77
70	296.18	270.80	247.53	234.83	433.70	397.73	361.77	342.73	501.40	461.20	418.89	397.73
71	332.28	303.56	276.90	262.54	479.96	438.94	399.96	379.45	547.64	502.52	457.40	432.78
72	363.55	333.75	303.95	288.06	522.48	478.77	435.07	413.21	590.02	540.36	490.69	466.85
73	391.39	358.93	326.47	309.29	557.49	509.76	463.94	441.03	624.31	570.85	519.30	494.48
74	416.90	381.85	348.65	330.20	590.30	542.34	492.53	468.55	656.71	603.22	547.88	520.21
75	438.29	401.18	365.83	346.39	616.79	565.54	514.28	487.77	682.18	625.62	569.07	540.79
76	478.24	437.68	397.13	378.54	667.51	611.74	555.98	527.25	730.04	669.20	608.36	577.95
77	519.22	475.69	432.15	411.19	719.17	659.51	599.85	569.21	780.45	715.95	649.84	617.59
78	558.83	512.39	465.95	442.73	766.26	702.79	637.78	606.82	825.08	755.42	687.31	653.26
79	583.83	535.30	486.77	461.77	792.65	727.95	661.77	627.95	845.59	775.01	704.42	669.12
80	597.68	547.53	497.37	472.29	812.24	743.97	677.10	642.27	865.18	792.73	721.68	685.45
81	615.79	563.47	512.49	487.00	835.82	766.05	697.63	662.75	892.16	817.03	743.25	705.68
82	661.41	606.40	551.40	523.22	898.87	823.74	748.61	712.39	957.90	878.75	798.25	759.35
83	713.73	654.70	595.67	564.81	971.32	889.48	808.98	768.74	1,035.72	948.51	862.65	819.72
84	775.44	711.05	645.31	613.11	1,053.16	965.95	877.41	834.48	1,122.92	1,029.01	936.44	889.48
85	845.21	774.10	704.34	668.12	1,148.41	1,053.16	956.56	909.60	1,224.88	1,121.58	1,019.62	968.64
86	920.34	843.87	767.40	728.49	1,251.71	1,147.07	1,043.76	991.44	1,334.89	1,223.54	1,112.19	1,055.84
87	1,003.52	920.34	835.82	794.23	1,364.41	1,250.37	1,137.68	1,079.99	1,454.29	1,333.55	1,211.46	1,151.09
88	1,093.40	1,002.18	910.95	866.67	1,487.83	1,363.07	1,239.64	1,177.92	1,585.77	1,452.95	1,321.48	1,255.74
89	1,192.68	1,093.40	994.13	944.49	1,620.65	1,486.49	1,350.99	1,283.91	1,727.98	1,584.43	1,439.54	1,368.43
90	1,300.01	1,191.34	1,082.67	1,029.01	1,766.89	1,619.31	1,473.08	1,399.29	1,883.61	1,726.64	1,569.67	1,491.86
91	1,416.73	1,298.67	1,180.61	1,121.58	1,926.54	1,765.55	1,604.55	1,525.40	2,052.65	1,882.26	1,710.54	1,626.02
92	1,544.18	1,415.39	1,286.59	1,222.20	2,099.60	1,923.85	1,749.45	1,662.24	2,237.79	2,051.31	1,864.82	1,772.25
93	1,683.71	1,542.84	1,401.97	1,332.21	2,288.77	2,098.26	1,906.41	1,811.16	2,439.03	2,236.45	2,032.52	1,930.56
94	1,833.97	1,682.37	1,529.42	1,452.95	2,494.03	2,286.09	2,078.14	1,974.84	2,659.05	2,437.69	2,216.32	2,104.97

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	276.47	252.94	229.41	217.65	364.71	335.30	300.00	288.24
25-29	173.79	162.93	146.63	141.20	271.54	249.82	228.10	217.24	358.44	331.28	298.70	287.84
30-34	176.99	161.82	146.65	136.53	273.07	252.84	227.56	217.44	359.03	328.69	298.35	283.18
35-39	173.26	159.21	145.16	140.48	271.60	248.18	224.77	215.40	360.57	327.79	299.69	285.64
40-44	172.34	159.42	142.18	137.88	271.44	245.59	224.05	215.43	353.31	327.45	297.29	280.06
45	167.13	150.83	138.60	130.44	260.89	236.43	216.05	203.82	342.42	313.88	285.35	273.12
46	163.96	147.96	135.97	127.97	255.94	231.94	211.95	203.95	339.91	311.92	283.93	267.93
47	161.31	149.51	133.77	125.90	251.81	232.14	208.53	200.66	338.37	310.83	279.35	267.55
48	158.67	147.06	131.58	127.71	247.68	228.33	205.11	197.37	332.82	305.73	278.64	263.16
49	154.97	143.63	128.51	124.73	241.90	223.00	200.32	192.76	328.83	302.38	275.92	260.80
50	155.50	140.69	129.58	122.18	236.95	218.44	196.22	188.82	325.80	299.89	270.27	259.16
51	152.79	141.87	127.32	123.69	240.09	218.27	200.08	189.17	323.76	298.30	269.20	258.28
52	153.10	142.42	128.17	121.05	242.11	220.74	202.94	192.26	320.44	295.51	267.03	252.79
53	152.68	138.80	128.39	121.45	242.91	222.09	201.27	190.86	315.78	291.49	263.73	249.85
54	153.25	139.63	126.01	119.20	245.20	224.77	204.34	194.12	313.32	289.48	262.23	248.61
55	153.10	139.78	126.47	119.82	246.29	226.32	206.35	193.04	309.52	286.23	259.60	246.29
56	159.92	146.87	133.81	127.28	257.83	238.25	215.40	205.61	323.11	297.00	270.89	257.83
57	167.51	151.70	139.06	132.74	268.64	246.52	224.40	211.75	335.01	306.57	278.12	265.48
58	171.21	155.92	143.69	134.52	278.21	253.76	232.35	220.13	342.42	311.84	284.33	269.04
59	173.53	161.77	147.06	138.24	282.36	258.83	235.30	223.53	347.06	317.65	288.24	273.53
60	178.79	164.60	147.58	141.90	289.48	266.77	241.23	229.88	351.91	323.53	292.31	278.12
61	191.37	174.73	158.09	149.77	302.31	277.35	252.39	238.52	368.88	338.37	307.86	291.22
62	199.51	183.33	167.16	159.07	312.75	285.79	261.52	248.04	382.85	350.49	318.14	304.66
63	209.50	191.17	175.45	164.98	322.10	295.91	267.11	254.01	395.42	364.00	329.96	314.24
64	220.77	200.23	182.26	174.56	333.72	305.48	277.25	264.41	410.74	377.36	343.99	326.02
65	226.56	209.13	189.22	179.26	341.09	311.21	283.83	268.89	420.76	385.90	351.05	333.62
66	248.47	226.76	207.46	197.81	369.08	340.13	308.77	291.89	448.69	412.50	373.91	357.02
67	268.51	245.16	224.15	212.48	396.93	364.24	331.56	312.88	473.98	434.29	394.60	375.92
68	286.07	263.37	238.39	227.04	422.29	388.24	351.91	336.02	499.49	458.62	417.75	395.05
69	302.63	278.51	252.19	239.04	445.18	407.90	370.62	353.07	519.74	475.88	434.21	412.28
70	317.34	289.84	264.45	251.76	463.32	425.24	387.15	368.11	537.36	492.93	448.51	425.24
71	354.84	326.12	295.36	281.00	512.77	469.70	428.68	406.12	586.61	537.39	488.16	463.55
72	389.37	357.59	323.82	307.92	558.23	512.54	464.86	443.01	631.74	578.10	526.45	498.64
73	418.11	383.75	349.38	330.29	595.67	546.03	496.39	471.57	666.31	610.94	555.58	528.85
74	446.42	409.52	372.63	354.18	632.73	579.24	527.58	499.91	702.83	643.80	586.61	557.10
75	468.33	429.45	390.57	371.13	660.97	606.18	549.63	523.12	729.89	669.81	607.95	577.91
76	510.35	468.10	425.85	403.89	713.14	653.99	594.84	564.43	782.42	716.52	650.61	618.50
77	556.31	509.55	462.79	440.21	769.16	704.66	641.77	609.52	835.27	765.94	696.60	661.12
78	597.53	547.99	498.46	473.69	820.44	752.33	682.67	648.61	882.36	808.06	735.30	698.15
79	625.00	572.06	520.59	494.12	848.54	777.95	707.36	672.06	904.42	829.42	754.42	716.18
80	639.48	585.14	532.20	505.73	867.96	796.91	724.46	688.24	926.48	848.46	771.83	732.82
81	658.73	603.72	548.71	520.54	894.85	821.06	745.93	708.36	953.88	874.72	795.57	755.32
82	707.02	649.33	590.30	560.79	961.93	881.43	802.28	762.03	1,024.98	940.46	854.60	811.67
83	764.71	700.32	637.26	605.06	1,039.74	952.54	865.33	822.40	1,108.16	1,015.59	923.02	877.41
84	829.11	760.69	690.92	656.04	1,126.94	1,033.03	939.12	892.16	1,202.07	1,101.45	1,002.18	951.19
85	904.24	829.11	752.64	715.07	1,228.91	1,126.94	1,023.64	972.66	1,309.40	1,200.73	1,092.06	1,037.06
86	984.73	902.90	821.06	779.47	1,338.92	1,227.56	1,116.21	1,059.86	1,427.46	1,309.40	1,190.00	1,130.97
87	1,073.28	984.73	894.85	850.57	1,459.66	1,338.92	1,216.83	1,156.46	1,556.26	1,426.12	1,297.33	1,231.59
88	1,171.22	1,073.28	975.34	927.05	1,591.14	1,458.32	1,326.84	1,259.76	1,697.12	1,554.91	1,414.05	1,342.94
89	1,275.86	1,169.88	1,063.89	1,010.22	1,734.69	1,589.80	1,446.24	1,373.80	1,848.72	1,694.44	1,541.50	1,463.69
90	1,391.24	1,274.52	1,159.14	1,101.45	1,890.31	1,733.35	1,576.38	1,497.23	2,015.08	1,847.38	1,679.68	1,595.16
91	1,516.01	1,389.90	1,263.79	1,200.73	2,060.70	1,888.97	1,717.25	1,631.39	2,197.54	2,013.74	1,831.28	1,738.71
92	1,652.85	1,514.67	1,376.48	1,308.06	2,247.18	2,059.36	1,871.53	1,778.96	2,394.76	2,194.86	1,996.30	1,895.68
93	1,800.43	1,651.51	1,501.25	1,426.12	2,448.42	2,244.50	2,040.57	1,938.61	2,610.75	2,393.41	2,174.73	2,066.06
94	1,962.76	1,799.09	1,635.41	1,553.57	2,668.44	2,447.08	2,224.37	2,113.02	2,845.53	2,608.07	2,370.61	2,252.55

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

Unlimited

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	305.88	282.36	258.83	241.18	405.89	370.59	341.18	323.53
25-29	195.51	179.22	162.93	157.50	304.13	282.41	255.25	244.39	401.89	369.30	336.72	320.42
30-34	197.22	182.04	161.82	156.76	308.46	278.12	252.84	242.73	404.54	369.15	338.81	318.58
35-39	196.67	177.94	163.89	154.53	304.38	280.96	252.87	243.50	402.71	369.93	337.15	318.42
40-44	193.89	176.65	159.42	150.80	301.60	275.75	249.90	236.97	396.39	366.23	331.76	314.53
45	187.51	171.21	154.90	146.75	289.42	264.97	244.58	232.35	383.18	350.57	317.96	305.73
46	183.95	167.96	151.96	143.96	283.93	263.93	239.94	227.94	379.90	347.91	315.92	299.92
47	180.99	165.25	149.51	141.64	279.35	259.68	236.07	224.27	377.71	346.24	314.76	299.02
48	178.02	162.54	147.06	143.19	274.77	255.42	232.20	220.59	375.39	344.43	313.47	297.99
49	173.87	158.75	147.41	139.85	272.14	249.46	226.78	215.44	370.41	340.17	306.16	291.04
50	170.31	159.20	144.39	136.99	266.57	244.35	222.14	211.03	366.53	333.21	303.59	288.78
51	170.98	156.43	141.87	138.24	269.20	247.37	221.91	210.99	363.78	334.68	301.94	287.39
52	170.90	156.66	142.42	135.30	270.59	249.23	224.31	213.62	359.60	331.12	299.07	284.83
53	170.03	156.15	142.27	135.33	270.67	249.85	225.56	215.15	353.95	326.19	294.96	281.08
54	170.28	156.66	143.04	136.22	272.45	252.01	228.18	217.96	350.78	323.53	292.88	279.26
55	169.74	156.43	143.11	133.13	276.24	252.94	229.65	216.33	349.46	319.51	289.55	276.24
56	179.50	163.18	150.13	140.34	290.47	267.62	241.51	228.46	362.27	332.90	303.52	287.21
57	186.47	170.67	154.86	148.54	300.25	274.96	249.68	237.04	372.94	341.33	312.89	297.09
58	192.61	177.32	158.98	152.86	311.84	284.33	259.87	244.58	382.16	351.59	317.96	302.67
59	197.06	179.41	164.71	155.88	317.65	291.18	264.71	252.94	388.24	355.89	323.53	305.88
60	201.50	184.47	167.44	158.93	323.53	297.99	269.61	258.26	394.48	360.43	329.21	312.18
61	213.56	194.14	177.50	169.18	338.37	310.63	282.90	269.03	413.25	379.97	343.91	327.27
62	223.78	204.90	186.03	177.94	350.49	320.84	291.18	277.70	428.68	393.63	358.58	339.71
63	235.68	214.73	196.40	185.93	361.38	329.96	301.15	285.44	442.56	405.90	369.24	350.91
64	246.44	225.90	205.37	195.10	372.23	341.42	310.62	295.22	462.08	423.57	385.06	364.53
65	253.95	234.03	211.62	201.67	380.92	348.56	318.68	301.25	473.04	433.21	393.37	373.45
66	277.41	255.70	231.58	219.52	414.92	378.73	344.96	328.07	504.17	460.75	419.74	398.03
67	298.87	275.52	249.83	238.16	443.63	406.27	368.91	352.57	532.36	487.99	443.63	420.28
68	322.40	295.15	267.91	254.28	474.51	433.65	395.05	374.62	560.79	513.11	467.70	442.73
69	339.91	311.41	282.90	267.55	497.81	456.14	414.48	394.74	583.34	535.09	484.65	460.53
70	355.42	325.80	296.18	281.37	520.44	476.01	433.70	410.43	602.95	552.17	501.40	476.01
71	397.91	365.10	330.23	313.82	574.31	527.13	479.96	455.34	656.35	603.02	547.64	518.93
72	435.07	399.31	363.55	345.67	625.78	574.13	520.49	494.66	707.23	647.63	588.03	560.22
73	467.75	429.57	389.48	370.38	666.31	610.94	555.58	528.85	746.50	685.40	622.40	591.85
74	499.91	459.33	416.90	396.61	708.36	649.33	590.30	560.79	787.69	721.28	656.71	623.51
75	524.89	480.71	436.52	415.32	738.73	678.64	616.79	584.98	816.49	749.34	680.41	646.83
76	572.88	523.87	476.55	452.89	799.32	731.73	665.82	632.02	875.37	802.70	730.04	692.86
77	622.42	570.82	519.22	493.42	861.07	790.12	717.56	682.09	935.25	857.85	778.84	740.14
78	668.74	613.01	557.28	529.42	917.96	842.11	764.71	727.56	987.62	905.58	823.54	781.74
79	698.53	641.18	582.36	552.95	951.48	872.07	792.65	752.95	1,013.24	929.42	844.12	802.95
80	716.10	656.20	596.29	567.03	972.45	891.65	810.84	770.44	1,036.54	950.16	863.78	820.59
81	736.54	676.17	614.45	583.60	1,002.18	919.00	835.82	792.89	1,067.91	979.37	890.82	846.55
82	792.89	725.81	660.07	627.87	1,077.30	987.42	897.53	853.26	1,148.41	1,053.16	956.56	909.60
83	855.94	784.84	713.73	677.51	1,163.17	1,066.57	969.98	921.68	1,240.98	1,137.68	1,034.37	982.05
84	928.39	850.57	774.10	735.20	1,262.45	1,157.80	1,051.81	999.49	1,345.62	1,234.27	1,121.58	1,065.23
85	1,011.57	928.39	843.87	800.94	1,376.48	1,261.10	1,147.07	1,089.38	1,467.71	1,344.28	1,222.20	1,161.83
86	1,102.80	1,011.57	919.00	873.38	1,499.91	1,375.14	1,250.37	1,187.32	1,599.19	1,466.37	1,332.21	1,266.47
87	1,202.07	1,102.80	1,002.18	952.54	1,635.41	1,498.57	1,363.07	1,294.64	1,742.74	1,597.85	1,452.95	1,380.51
88	1,310.74	1,202.07	1,092.06	1,037.06	1,781.64	1,634.07	1,485.15	1,411.36	1,899.71	1,741.40	1,583.09	1,503.93
89	1,428.80	1,309.40	1,190.00	1,130.97	1,942.64	1,780.30	1,619.31	1,537.47	2,071.43	1,898.36	1,725.30	1,639.44
90	1,557.60	1,427.46	1,297.33	1,232.93	2,117.04	1,941.30	1,764.20	1,677.00	2,257.91	2,068.75	1,880.92	1,787.01
91	1,697.12	1,556.26	1,414.05	1,344.28	2,307.55	2,115.70	1,923.85	1,827.26	2,460.49	2,255.23	2,049.96	1,948.00
92	1,850.07	1,695.78	1,541.50	1,465.03	2,515.50	2,306.21	2,096.92	1,992.28	2,681.86	2,457.81	2,235.11	2,123.75
93	2,016.42	1,848.72	1,681.02	1,596.50	2,742.23	2,514.16	2,284.74	2,170.71	2,923.35	2,679.18	2,436.35	2,314.26
94	2,198.88	2,015.08	1,831.28	1,740.06	2,989.08	2,739.55	2,491.35	2,366.58	3,186.30	2,920.66	2,655.03	2,522.21

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	35.47	32.25	29.02	27.41	48.37	43.54	40.31	38.70
25-29	26.70	24.92	23.14	21.36	42.72	39.16	35.60	33.82	56.97	51.63	48.07	44.50
30-34	36.12	33.86	31.60	29.35	58.69	51.92	47.41	45.15	76.75	72.24	65.47	60.95
35-39	48.07	42.72	40.05	37.38	72.10	66.76	61.42	58.75	98.80	90.79	82.78	77.44
40-44	56.37	50.44	47.47	44.50	89.01	80.11	74.17	68.24	118.68	109.78	97.91	94.94
45	58.82	55.73	49.54	46.44	92.88	86.69	77.40	74.30	126.94	114.55	105.26	99.07
46	62.44	56.19	49.95	46.83	93.65	87.41	78.04	74.92	127.99	118.63	106.14	103.02
47	62.69	56.42	50.16	50.16	94.04	87.77	78.37	75.23	131.66	119.12	109.71	103.45
48	63.21	56.89	53.73	50.57	97.98	88.49	79.01	75.85	132.74	123.26	110.62	104.30
49	63.98	60.78	54.39	51.19	99.18	89.58	83.18	76.78	137.57	124.77	115.17	108.77
50	67.72	61.27	54.82	51.60	99.97	90.30	83.85	77.40	138.67	129.00	116.10	109.65
51	68.00	61.52	55.04	51.81	100.37	93.90	84.19	80.95	142.47	129.52	119.80	113.33
52	68.54	62.01	58.75	55.48	104.44	94.65	84.86	81.59	146.87	133.81	120.76	117.49
53	69.08	65.79	59.21	55.92	105.26	95.40	88.82	82.24	151.32	138.16	125.00	118.42
54	72.65	66.05	59.44	56.14	108.98	99.07	89.16	85.86	155.21	142.00	128.79	122.19
55	73.22	66.56	59.91	56.58	109.83	99.85	89.86	86.53	159.75	146.44	133.13	126.47

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	45.15	41.92	38.70	35.47	61.27	56.44	49.99	48.37
25-29	35.60	33.82	30.26	28.48	53.41	49.85	44.50	42.72	72.99	65.87	60.53	56.97
30-34	49.66	45.15	40.63	38.38	74.50	67.72	60.95	58.69	99.33	90.30	81.27	79.01
35-39	64.09	58.75	53.41	50.74	93.46	85.45	77.44	74.77	125.50	114.82	104.14	98.80
40-44	74.17	68.24	62.31	59.34	112.75	103.84	94.94	89.01	148.35	136.48	124.61	118.68
45	80.50	74.30	65.02	61.92	120.74	108.36	99.07	95.98	160.99	145.51	133.13	126.94
46	81.17	74.92	68.68	65.56	121.75	109.26	99.90	96.78	162.33	149.85	137.36	127.99
47	81.50	75.23	68.96	65.83	122.25	112.85	100.31	97.18	166.14	153.60	137.93	131.66
48	82.17	75.85	69.53	66.37	123.26	113.78	101.14	97.98	170.67	154.86	142.22	135.90
49	86.38	76.78	70.38	67.18	124.77	115.17	105.57	99.18	175.96	159.96	147.16	137.57
50	87.07	80.62	70.95	67.72	125.77	116.10	106.42	99.97	180.60	164.47	148.35	141.90
51	87.42	80.95	74.47	71.23	129.52	119.80	106.85	103.61	184.56	168.37	152.18	145.71
52	91.38	81.59	75.07	71.80	133.81	124.02	110.97	104.44	189.29	172.98	156.66	150.13
53	92.11	85.53	78.95	72.37	138.16	128.29	115.13	108.55	190.79	177.63	161.19	151.32
54	95.77	85.86	79.26	75.96	142.00	128.79	118.89	112.28	194.84	178.33	165.12	155.21
55	96.52	89.86	79.88	76.55	146.44	133.13	123.14	116.49	199.69	183.05	166.41	159.75

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	49.99	46.76	41.92	40.31	67.72	62.89	56.44	54.82
25-29	39.16	35.60	32.04	30.26	60.53	55.19	49.85	48.07	81.89	74.77	67.65	64.09
30-34	54.18	49.66	45.15	42.89	81.27	74.50	67.72	65.47	110.62	101.59	92.56	88.04
35-39	66.76	61.42	56.08	53.41	104.14	96.13	88.12	82.78	141.53	128.17	117.49	112.15
40-44	80.11	74.17	68.24	65.27	124.61	115.71	103.84	97.91	169.12	154.28	139.45	133.51
45	86.69	80.50	71.21	68.11	133.13	120.74	111.46	105.26	179.57	164.09	148.61	142.42
46	87.41	81.17	71.80	68.68	134.24	124.87	112.38	106.14	184.19	168.58	152.97	146.72
47	87.77	81.50	75.23	68.96	137.93	125.39	115.98	109.71	188.08	172.41	156.73	150.47
48	88.49	82.17	75.85	72.69	139.06	129.58	116.94	110.62	192.79	176.99	161.19	154.86
49	92.78	83.18	76.78	73.58	143.96	131.17	118.37	111.97	201.55	182.35	166.36	159.96
50	93.52	83.85	77.40	74.17	145.12	135.45	122.55	116.10	206.40	190.27	170.92	164.47
51	97.14	87.42	80.95	74.47	148.94	135.99	123.04	119.80	210.46	191.04	174.85	165.13
52	97.91	91.38	81.59	78.33	153.39	140.34	127.28	120.76	212.14	195.82	176.24	169.71
53	101.97	95.40	85.53	82.24	157.90	144.74	131.58	125.00	217.11	200.66	180.92	171.05
54	105.68	95.77	89.16	82.56	161.82	148.61	135.40	125.49	221.26	201.45	184.93	175.03
55	109.83	99.85	89.86	86.53	163.08	149.77	136.46	129.80	226.32	206.35	186.38	179.72

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	58.05	53.21	48.37	46.76	79.01	72.56	66.11	62.89
25-29	44.50	40.94	37.38	35.60	69.43	64.09	56.97	55.19	92.57	85.45	78.33	72.99
30-34	60.95	56.44	51.92	49.66	94.81	85.78	79.01	74.50	126.42	117.39	106.10	101.59
35-39	77.44	72.10	64.09	61.42	120.16	109.48	98.80	96.13	162.89	149.54	133.51	128.17
40-44	94.94	86.04	77.14	74.17	142.42	130.55	118.68	112.75	192.85	178.02	160.22	154.28
45	99.07	89.78	83.59	77.40	151.70	139.32	126.94	120.74	204.34	188.86	170.28	164.09
46	99.90	93.65	84.29	81.17	152.97	140.48	127.99	121.75	209.16	193.55	174.82	165.46
47	100.31	94.04	84.64	81.50	153.60	141.06	128.52	122.25	213.16	194.35	178.68	169.27
48	104.30	94.81	85.33	82.17	154.86	142.22	129.58	123.26	218.07	199.11	180.15	170.67
49	105.57	95.98	86.38	83.18	156.76	143.96	131.17	124.77	220.74	204.75	185.55	175.96
50	106.42	96.75	87.07	83.85	158.02	145.12	132.22	125.77	225.75	206.40	187.05	177.37
51	110.09	100.37	90.66	87.42	165.13	152.18	135.99	129.52	229.89	210.46	191.04	181.32
52	110.97	104.44	94.65	88.12	169.71	156.66	143.60	133.81	234.99	215.40	195.82	186.03
53	115.13	105.26	95.40	92.11	177.63	161.19	148.03	141.45	240.13	220.40	200.66	190.79
54	118.89	108.98	99.07	92.47	181.63	168.42	151.91	145.31	244.38	224.56	204.75	194.84
55	123.14	113.16	99.85	96.52	189.71	173.07	156.43	149.77	249.61	229.65	206.35	196.36

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	62.89	58.05	53.21	49.99	83.85	77.40	69.34	66.11
25-29	48.07	44.50	40.94	37.38	74.77	69.43	62.31	60.53	99.69	90.79	81.89	78.33
30-34	65.47	60.95	54.18	51.92	103.84	94.81	85.78	81.27	135.45	124.16	112.87	106.10
35-39	82.78	77.44	69.43	66.76	130.84	120.16	109.48	104.14	173.57	157.55	144.20	136.19
40-44	100.88	91.98	83.08	80.11	157.25	142.42	130.55	124.61	204.72	189.89	172.09	163.18
45	105.26	95.98	89.78	83.59	167.18	151.70	139.32	130.03	219.82	201.24	182.66	173.38
46	106.14	99.90	90.53	84.29	168.58	152.97	140.48	131.12	221.65	206.04	187.31	177.94
47	109.71	100.31	90.91	84.64	169.27	153.60	141.06	134.79	225.70	206.89	188.08	178.68
48	110.62	101.14	91.65	88.49	170.67	154.86	142.22	135.90	230.72	211.75	192.79	183.31
49	111.97	102.37	92.78	89.58	172.76	156.76	143.96	137.57	233.54	214.35	195.15	185.55
50	112.87	103.20	93.52	90.30	174.15	158.02	145.12	138.67	238.65	219.30	199.95	190.27
51	116.56	106.85	97.14	90.66	181.32	165.13	148.94	142.47	242.84	223.42	203.99	191.04
52	117.49	107.70	97.91	94.65	186.03	169.71	156.66	146.87	248.04	228.46	205.61	195.82
53	121.71	111.84	101.97	95.40	194.08	177.63	161.19	154.61	253.29	230.26	210.53	200.66
54	125.49	115.58	102.37	99.07	201.45	181.63	165.12	158.52	257.59	234.47	214.66	204.75
55	126.47	116.49	106.50	99.85	206.35	189.71	173.07	163.08	262.93	239.63	219.66	206.35

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	70.95	64.50	58.05	56.44	93.52	85.46	77.40	74.17
25-29	53.41	49.85	44.50	42.72	83.67	76.55	69.43	65.87	110.37	101.47	92.57	87.23
30-34	72.24	67.72	60.95	58.69	115.13	103.84	94.81	90.30	151.25	137.71	126.42	119.65
35-39	93.46	85.45	77.44	74.77	144.20	133.51	120.16	114.82	192.26	176.24	160.22	152.21
40-44	109.78	100.88	91.98	89.01	172.09	160.22	145.38	136.48	228.46	210.66	189.89	180.99
45	117.65	108.36	99.07	92.88	185.76	170.28	154.80	145.51	244.58	222.91	201.24	191.95
46	118.63	109.26	99.90	93.65	187.31	171.70	156.09	146.72	246.62	227.89	206.04	196.67
47	119.12	109.71	100.31	94.04	188.08	172.41	156.73	147.33	250.78	228.83	210.02	197.49
48	123.26	110.62	101.14	97.98	189.63	173.83	158.02	148.54	256.00	233.88	211.75	202.27
49	124.77	111.97	102.37	99.18	191.95	175.96	159.96	150.36	262.33	239.94	217.55	207.95
50	125.77	116.10	103.20	99.97	193.50	177.37	161.25	151.57	264.45	241.87	222.52	209.62
51	129.52	116.56	106.85	100.37	200.75	184.56	165.13	158.66	268.75	246.08	223.42	213.70
52	130.55	120.76	110.97	104.44	205.61	189.29	172.98	163.18	274.15	251.30	228.46	218.67
53	134.87	125.00	111.84	108.55	213.82	197.37	177.63	171.05	279.61	256.58	233.55	220.40
54	138.70	125.49	115.58	108.98	221.26	204.75	184.93	175.03	284.01	260.89	237.77	224.56
55	143.11	129.80	116.49	113.16	229.65	209.68	189.71	183.05	289.55	266.26	242.96	229.65

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	75.79	69.34	62.89	59.66	99.97	91.91	82.24	79.01
25-29	56.97	53.41	48.07	46.29	89.01	81.89	74.77	71.21	117.49	108.59	97.91	94.35
30-34	79.01	72.24	65.47	60.95	121.90	112.87	101.59	97.07	160.28	146.74	133.19	126.42
35-39	98.80	90.79	82.78	80.11	154.88	141.53	128.17	122.83	205.61	186.92	170.90	162.89
40-44	118.68	109.78	97.91	94.94	186.92	169.12	154.28	148.35	243.29	225.49	204.72	192.85
45	126.94	114.55	105.26	99.07	198.14	179.57	164.09	154.80	260.06	238.39	216.72	207.43
46	127.99	115.51	106.14	99.90	199.80	181.06	165.46	159.21	265.35	243.50	221.65	209.16
47	128.52	119.12	106.58	100.31	200.62	184.95	166.14	159.87	269.58	247.64	222.56	213.16
48	129.58	120.10	107.46	104.30	202.27	186.47	167.51	161.19	271.80	249.68	227.56	214.91
49	131.17	121.57	108.77	105.57	204.75	188.75	169.56	163.16	278.33	255.94	233.54	220.74
50	135.45	122.55	112.87	106.42	206.40	190.27	170.92	164.47	283.80	261.22	235.42	225.75
51	135.99	126.28	113.33	110.09	213.70	194.27	178.08	168.37	288.17	265.51	239.60	229.89
52	140.34	130.55	117.49	110.97	221.93	202.35	186.03	176.24	293.73	270.89	244.78	231.72
53	144.74	131.58	121.71	115.13	230.26	210.53	190.79	180.92	299.34	276.32	250.00	236.84
54	148.61	135.40	122.19	115.58	237.77	217.96	198.14	188.24	303.82	280.70	254.28	241.08
55	153.10	139.78	126.47	119.82	246.29	226.32	206.35	193.04	309.52	286.23	259.60	246.29

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

Unlimited

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	83.85	77.40	70.95	66.11	111.26	101.59	93.52	88.69
25-29	64.09	58.75	53.41	51.63	99.69	92.57	83.67	80.11	131.73	121.05	110.37	105.03
30-34	88.04	81.27	72.24	69.98	137.71	124.16	112.87	108.36	180.60	164.80	151.25	142.22
35-39	112.15	101.47	93.46	88.12	173.57	160.22	144.20	138.86	229.65	210.95	192.26	181.58
40-44	133.51	121.65	109.78	103.84	207.69	189.89	172.09	163.18	272.96	252.19	228.46	216.59
45	142.42	130.03	117.65	111.46	219.82	201.24	185.76	176.47	291.02	266.26	241.49	232.20
46	143.60	131.12	118.63	112.38	221.65	206.04	187.31	177.94	296.57	271.60	246.62	234.13
47	144.20	131.66	119.12	112.85	222.56	206.89	188.08	178.68	300.93	275.85	250.78	238.24
48	145.38	132.74	120.10	116.94	224.40	208.59	189.63	180.15	306.57	281.28	256.00	243.36
49	147.16	134.37	124.77	118.37	230.34	211.15	191.95	182.35	313.52	287.93	259.14	246.34
50	148.35	138.67	125.77	119.32	232.20	212.85	193.50	183.82	319.27	290.25	264.45	251.55
51	152.18	139.23	126.28	123.04	239.60	220.18	197.51	187.80	323.79	297.89	268.75	255.79
52	156.66	143.60	130.55	124.02	248.04	228.46	205.61	195.82	329.63	303.52	274.15	261.10
53	161.19	148.03	134.87	128.29	256.58	236.84	213.82	203.95	335.53	309.21	279.61	266.45
54	165.12	151.91	138.70	132.10	264.19	244.38	221.26	211.35	340.15	313.73	284.01	270.80
55	169.74	156.43	143.11	133.13	276.24	252.94	229.65	216.33	349.46	319.51	289.55	276.24

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	67.37	62.18	51.82	46.64	36.27	105.38	96.49	81.24	72.37	57.14	110.63	103.38	85.24	76.18	59.85	150.53	137.84	116.08	103.38	81.61
25-29	72.55	67.37	55.27	50.09	38.00	113.00	104.11	87.60	78.73	60.94	119.71	110.63	92.50	83.43	65.29	161.42	148.72	125.14	112.45	87.06
30-34	77.73	72.55	60.46	53.55	43.18	121.86	111.70	93.97	83.79	66.01	128.77	117.89	97.93	88.87	68.92	174.11	159.61	134.21	119.71	94.31
35-39	84.64	77.73	65.64	58.73	46.64	130.78	120.62	100.29	90.13	69.83	137.84	126.95	107.01	96.13	74.35	186.80	172.30	143.29	128.77	99.76
40-44	91.55	82.91	69.09	62.18	48.36	140.93	129.49	107.92	97.75	76.18	148.72	137.84	114.26	103.38	79.80	201.32	185.00	154.16	139.66	108.82
45	93.27	84.64	70.82	63.91	50.09	143.47	132.04	110.44	99.03	77.43	150.53	139.66	116.08	105.19	81.61	204.95	188.62	157.79	141.47	110.63
46	93.27	86.37	72.55	65.64	50.09	145.15	133.79	111.10	99.72	78.26	152.35	139.66	117.89	105.19	83.43	208.58	192.25	159.61	143.29	112.45
47	95.00	88.09	72.55	65.64	50.09	145.58	134.27	111.70	100.41	77.81	152.35	141.47	117.89	105.19	83.43	210.38	194.06	161.42	145.09	112.45
48	96.73	88.09	74.27	67.37	51.82	145.98	134.74	112.32	101.08	78.61	154.16	141.47	117.89	107.01	83.43	212.20	195.88	163.22	146.90	114.26
49	96.73	89.82	74.27	67.37	51.82	147.61	136.44	112.89	101.74	79.39	154.16	143.29	119.71	107.01	83.43	215.83	199.50	165.05	148.72	116.08
50	98.46	91.55	76.00	69.09	53.55	148.00	136.89	113.45	102.34	78.92	155.98	143.29	119.71	107.01	83.43	217.64	201.32	166.85	150.53	116.08
51	100.18	91.55	77.73	69.09	55.27	152.58	140.17	116.61	105.43	81.88	157.79	145.09	121.51	108.82	85.24	223.08	204.95	170.48	154.16	119.71
52	101.91	93.27	77.73	70.82	55.27	155.98	143.49	119.77	107.32	83.61	159.61	146.90	123.34	110.63	87.06	226.71	208.58	174.11	155.98	121.51
53	101.91	95.00	79.46	70.82	55.27	159.38	148.07	122.99	110.44	86.59	161.42	148.72	125.14	112.45	87.06	230.33	214.01	177.74	159.61	125.14
54	103.64	95.00	79.46	72.55	55.27	164.09	151.48	126.21	113.59	88.35	163.22	150.53	126.95	114.26	88.87	235.77	217.64	181.37	163.22	126.95
55	105.37	96.73	81.18	72.55	57.00	167.59	154.88	129.51	115.56	90.15	166.85	152.35	126.95	114.26	88.87	239.40	221.27	185.00	165.05	128.77
56	114.00	105.37	88.09	79.46	62.18	177.48	163.76	136.86	122.38	95.47	180.23	165.09	137.69	123.64	96.25	247.47	228.37	190.85	170.64	133.12
57	122.64	114.00	95.00	84.64	67.37	187.75	173.01	144.50	129.48	100.97	193.59	177.81	148.41	133.00	103.60	255.53	235.45	196.69	176.23	137.46
58	131.28	120.91	101.91	91.55	70.82	198.44	182.56	152.46	136.83	106.75	206.97	190.54	159.14	142.38	110.98	263.61	242.55	202.55	181.82	141.81
59	139.91	129.55	107.09	96.73	74.27	209.49	192.49	160.71	144.50	112.70	220.33	203.27	169.87	151.75	118.34	271.67	249.63	208.39	187.39	146.15
60	148.55	138.18	114.00	103.64	79.46	221.02	202.82	169.24	152.47	118.89	233.71	215.99	180.59	161.12	125.72	279.74	256.73	214.24	192.99	150.50
61	162.37	150.28	126.09	112.28	88.09	238.38	219.31	182.85	164.64	128.44	251.77	232.65	194.41	173.87	135.63	300.98	276.91	230.87	207.87	162.18
62	177.91	164.09	136.46	122.64	95.00	255.83	235.88	196.51	176.84	138.05	269.82	249.28	208.21	186.62	145.55	322.23	297.10	247.53	222.74	173.87
63	191.73	176.19	146.82	133.00	103.64	273.41	252.55	210.26	189.13	147.68	287.89	265.94	222.03	199.36	155.46	343.48	317.28	264.16	237.61	185.55
64	205.55	190.00	157.19	141.64	110.55	291.05	269.30	224.08	201.49	157.39	305.93	282.57	235.82	212.11	165.37	364.72	337.47	280.82	252.48	197.25
65	219.37	202.10	169.28	152.00	119.18	308.77	286.13	237.95	213.88	167.13	324.01	299.23	249.64	224.86	175.29	385.97	357.63	297.45	267.36	208.92
66	245.28	226.28	188.28	169.28	131.28	335.74	310.66	258.55	232.64	181.38	354.86	327.96	273.49	246.24	191.77	416.56	385.48	320.81	288.65	225.07
67	271.19	250.46	209.00	188.28	146.82	363.04	335.58	279.45	251.64	195.84	385.73	356.71	297.32	267.63	208.24	447.15	413.31	344.19	309.97	241.22
68	298.82	274.64	229.73	207.28	160.64	390.72	360.81	300.61	270.93	210.49	416.58	385.44	321.16	289.01	224.72	477.74	441.16	367.56	331.27	257.37
69	324.73	300.55	250.46	224.55	176.19	418.83	386.40	322.10	290.48	225.37	447.44	414.19	344.99	310.39	241.21	508.32	468.98	390.92	352.57	273.52
70	350.64	324.73	269.46	243.55	188.28	447.31	412.36	343.84	310.31	240.44	478.29	442.93	368.83	331.78	257.68	538.92	496.82	414.30	373.88	289.67
71	402.46	371.37	309.19	278.10	215.91	511.98	472.37	393.17	353.56	275.78	543.98	501.87	417.66	375.56	293.04	609.66	562.50	468.18	421.04	328.42
72	452.56	418.01	348.92	314.37	243.55	576.68	532.29	443.61	399.21	310.51	607.97	560.83	466.51	421.04	326.72	678.71	626.49	522.08	469.88	365.47
73	504.37	464.65	386.92	348.92	271.19	644.27	595.04	495.12	445.90	346.01	671.98	619.76	517.04	464.82	362.09	749.45	692.18	575.97	518.72	402.52
74	554.47	513.01	426.65	383.46	298.82	713.38	657.73	549.30	493.64	385.24	735.97	678.71	565.86	508.61	395.78	820.18	756.19	631.55	567.56	442.93
75	606.29	559.65	466.37	419.74	326.46	784.00	723.22	603.21	542.43	422.40	799.97	737.64	614.72	554.09	431.13	890.92	821.85	685.45	616.40	479.99
76	696.11	642.56	535.47	481.92	374.83	874.42	806.24	672.83	604.67	471.27	901.01	831.96	693.86	624.82	485.03	993.63	916.17	764.60	687.12	535.55
77	785.93	725.47	604.56	544.10	423.19	964.79	890.70	742.52	668.39	520.17	1,003.74	926.27	771.33	695.56	540.61	1,096.37	1,012.16	843.76	759.55	591.14
78	877.47	808.38	673.65	606.29	471.56	1,055.20	975.15	812.17	730.64	569.12	1,106.48	1,020.59	850.49	766.28	596.18	1,199.10	1,108.16	922.91	830.29	646.71
79	967.29	893.02	744.47	670.20	521.65	1,147.09	1,058.18	881.83	794.38	618.00	1,207.52	1,114.89	929.64	835.32	650.07	1,303.52	1,202.46	1,002.07	902.69	702.29
80	1,057.11	975.93	813.56	732.38	570.01	1,237.49	1,142.65	951.47	856.61	665.47	1,310.25	1,209.20	1,007.10	906.06	705.65	1,406.26	1,298.47	1,081.22	973.43	756.19
81	1,131.39	1,045.02	870.56	782.47	609.74	1,323.45	1,222.68	1,018.16	915.89	712.86	1,401.20	1,293.41	1,077.84	970.05	754.49	1,503.94	1,389.41	1,157.00	1,040.79	810.07
82	1,216.03	1,122.75	936.20	841.20	654.65	1,422.75	1,313.06	1,095.24	985.56	766.22	1,507.30	1,391.09	1,158.68	1,042.48	811.76	1,616.76	1,492.14	1,244.57	1,119.95	870.70
83	1,312.76	1,212.57	1,010.48	908.57	708.20	1,536.85	1,418.30	1,182.66	1,064.09	828.47	1,626.87	1,502.24	1,251.31	1,126.69	875.75	1,746.44	1,611.71	1,343.93	1,209.20	941.44
84	1,425.03	1,314.48	1,096.84	986.29	768.65	1,667.31	1,539.81	1,283.44	1,154.51	898.12	1,764.96	1,630.23	1,357.41	1,222.68	949.85	1,894.66	1,749.82	1,458.45	1,311.94	1,020.59
85	1,552.85	1,433.67	1,195.30	1,076.11	836.02	1,818.44	1,677.67	1,399.05	1,258.27	979.63	1,924.96	1,776.76	1,480.36	1,332.16	1,035.74	2,066.44	1,906.43	1,589.82	1,429.84	1,113.22
86	1,692.76	1,563.22	1,302.39	1,172.84	912.02	1,981.48	1,828.82	1,523.53	1,372.37	1,067.06	2,096.75	1,936.74	1,613.39	1,451.72	1,130.06	2,251.69	2,078.21	1,731.29	1,559.51	1,212.57
87	1,844.77	1,703.13	1,419.85	1,278.21	993.20	2,159.32	1,993.32	1,661.34	1,495.37	1,163.39	2,285.37	2,110.22	1,758.23	1,583.07	1,231.10	2,453.78	2,265.16	1,887.91	1,699.30	1,322.05
88	2,010.59	1,856.86	1,547.67	1,392.21	1,083.02	2,353.45	2,172.66	1,811.01	1,630.23	1,267.14	2,492.51	2,300.52	1,916.54	1,724.55	1,342.25	2,674.40	2,468.93	2,058.00	1,852.53	1,439.93
89	2,191.96	2,024.41	1,685.85	1,518.31	1,179.75	2,565.40	2,368.28	1,974.07	1,776.93	1,381.26	2,716.51	2,507.68	2,090.00	1,881.17	1,463.51	2,915.23	2,691.23	2,243.25	2,019.28	1,569.60
90	2,390.60	2,205.77	1,837.86	1,654.76	1,286.85	2,796.60	2,581.69	2,151.89	1,937.02	1,505.75	2,960.69	2,733.34	2,276.94	2,049.59	1,593.18	3,177.96	2,933.75	2,445.35	2,201.17	1,711.07
91	2,604.78	2,404.42	2,003.68	1,803.31	1,402.58	3,048.54	2,814.39	2,344.56	2,110.41	1,640.61	3,226.79	2,979.23	2,482.40	2,234.84	1,738.02	3,464.26	3,198.16	2,664.29	2,398.20	1,864.34
92	2,839.70	2,620.33	2,183.32	1,965.68	1,528.67	3,322.73	3,067.81	2,556.53	2,300.11	1,790.31	3,518.16	3,246.99	2,706.40	2,435.25	1,894.66	3,775.82	3,486.14	2,905.13	2,613.77	2,034.42
93	3,095.34	2,856.97	2,380.23	2,141.86	1,666.85	3,622.09	3,343.47	2,786.20	2,507.59	1,950.33	3,834.76	3,538.36	2,948.92	2,654.18	2,064.74	4,116.01	3,799.39	3,166.16	2,849.54	2,216.31
94	3,373.44	3,114.34	2,594.42	2,335.32	1,815.40	3,948.14	3,644.32	3,036.72	2,732.86	2,125.21	4,178.32	3,858.34	3,215.01	2,893.32	2,249.99	4,486.52	4,141.27	3,450.79	3,105.53	2,415.03

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	91.55	82.91	69.09	62.18	48.36	133.31	123.16	102.82	92.69	72.37	143.29	132.40	108.82	97.93	76.18	190.43	175.93	146.90	132.40	103.38
25-29	96.73	89.82	74.27	67.37	51.82	143.47	132.01	110.44	99.05	77.45	152.35	141.47	117.89	105.19	83.43	204.95	188.62	157.79	141.47	110.63
30-34	105.37	96.73	81.18	72.55	57.00	153.60	142.18	118.10	106.64	82.51	165.05	152.35	126.95	114.26	88.87	219.45	203.13	168.67	152.35	117.89
35-39	112.28	103.64	86.37	77.73	60.46	165.05	152.36	126.95	114.24	88.88	177.74	163.22	136.03	123.34	96.13	235.77	217.64	181.37	163.22	126.95
40-44	120.91	112.28	93.27	84.64	65.64	177.75	163.79	137.13	123.13	96.49	190.43	175.93	146.90	132.40	103.38	253.91	233.96	195.88	175.93	137.84
45	124.37	114.00	95.00	86.37	67.37	181.56	167.59	139.66	125.69	97.75	194.06	179.56	148.72	134.21	103.38	259.35	239.40	199.50	179.56	139.66
46	124.37	115.73	95.00	86.37	67.37	183.03	169.14	141.40	127.49	98.46	194.06	179.56	150.53	134.21	105.19	262.98	243.03	203.13	183.18	141.47
47	126.09	115.73	96.73	86.37	67.37	185.73	170.67	143.07	128.01	100.41	195.88	179.56	150.53	136.03	105.19	268.43	246.66	206.75	185.00	145.09
48	126.09	117.46	96.73	88.09	67.37	187.14	172.18	143.50	129.78	101.07	195.88	181.37	150.53	136.03	105.19	272.04	250.29	208.58	188.62	146.90
49	127.82	117.46	98.46	88.09	69.09	188.56	173.67	145.15	130.27	101.72	195.88	181.37	150.53	136.03	105.19	275.67	253.91	212.20	190.43	148.72
50	127.82	119.18	98.46	88.09	69.09	189.94	176.36	146.75	131.95	102.37	197.69	181.37	152.35	136.03	107.01	279.30	259.35	215.83	194.06	150.53
51	131.28	120.91	100.18	89.82	70.82	194.73	179.87	150.10	135.21	105.43	201.32	186.80	155.98	139.66	108.82	284.75	262.98	219.45	197.69	154.16
52	133.00	122.64	101.91	91.55	70.82	199.66	183.43	153.45	138.52	107.29	206.75	190.43	159.61	143.29	112.45	290.19	266.61	223.08	201.32	155.98
53	136.46	126.09	103.64	93.27	72.55	203.30	188.22	156.88	140.57	110.43	212.20	195.88	163.22	146.90	114.26	293.82	272.04	226.71	203.13	159.61
54	138.18	127.82	107.09	95.00	74.27	208.28	191.89	160.29	143.86	112.34	215.83	199.50	166.85	150.53	116.08	299.25	275.67	230.33	206.75	161.42
55	139.91	129.55	108.82	96.73	76.00	213.29	196.78	163.79	147.29	114.28	221.27	204.95	170.48	152.35	119.71	304.70	281.12	233.96	210.38	163.22
56	148.55	138.18	114.00	103.64	79.46	227.63	210.04	174.86	157.27	122.09	236.51	218.85	182.08	162.96	127.63	317.41	292.88	243.83	219.30	170.24
57	157.19	145.09	120.91	108.82	84.64	242.56	223.84	186.39	167.67	130.20	251.73	232.73	193.65	173.56	135.56	330.12	304.65	253.69	228.21	177.26
58	167.55	153.73	127.82	115.73	89.82	258.07	238.14	198.36	178.46	138.72	266.97	246.64	205.24	184.17	143.49	342.84	316.41	263.56	237.12	184.27
59	176.19	162.37	134.73	120.91	95.00	274.17	253.04	210.85	189.72	147.52	282.21	260.53	216.81	194.77	151.41	355.54	328.18	273.41	246.04	191.28
60	184.82	169.28	141.64	127.82	98.46	290.92	268.55	223.77	201.43	156.65	297.45	274.44	228.41	205.38	159.34	368.27	339.93	283.28	254.95	198.29
61	202.10	186.55	155.46	139.91	108.82	311.87	287.74	239.79	215.97	168.00	322.59	297.45	247.86	222.74	173.16	393.76	363.31	302.76	272.66	212.11
62	219.37	202.10	169.28	152.00	119.18	332.88	307.01	255.83	230.52	179.36	347.72	320.46	267.36	240.08	186.96	419.25	386.68	322.23	290.36	225.92
63	236.64	219.37	183.09	164.09	127.82	354.02	326.39	272.00	245.22	190.82	372.87	343.48	286.81	257.44	200.78	444.75	410.04	341.71	308.06	239.73
64	253.91	234.91	195.19	176.19	136.46	375.25	345.88	288.22	259.98	202.32	398.00	366.50	306.31	274.78	214.59	470.24	433.42	361.18	325.77	253.54
65	272.91	250.46	209.00	188.28	146.82	396.59	365.45	304.54	274.76	213.88	423.15	389.50	325.77	292.14	228.41	495.74	456.79	380.66	343.48	267.36
66	305.73	281.55	234.91	210.73	164.09	432.85	398.73	332.29	299.61	233.17	463.49	426.81	356.62	320.28	250.09	537.06	494.77	412.30	371.79	289.32
67	338.55	312.64	260.82	234.91	183.09	469.57	432.55	360.46	324.81	252.74	503.83	464.10	387.45	348.42	271.78	578.35	532.75	443.97	400.09	311.32
68	371.37	343.73	286.73	257.37	200.37	506.81	466.79	388.98	350.39	272.58	544.16	501.39	418.30	376.55	293.46	619.68	570.74	475.61	428.41	333.29
69	405.92	374.83	312.64	281.55	219.37	544.58	501.54	417.96	376.27	292.73	584.49	538.68	449.14	404.69	315.15	660.97	608.72	507.28	456.72	355.28
70	438.74	404.19	336.83	304.01	236.64	582.89	536.74	447.27	402.57	313.13	624.82	575.97	479.99	432.83	336.83	702.29	646.71	538.92	485.03	377.25
71	507.83	468.10	390.37	350.64	272.91	666.14	615.22	513.41	461.06	359.23	709.03	653.45	545.66	490.09	382.31	793.24	732.61	611.35	549.03	427.77
72	576.92	532.01	443.92	399.01	310.92	752.68	695.41	579.55	520.83	406.39	793.24	730.91	609.66	549.03	426.10	885.86	818.49	682.09	613.02	478.29
73	646.01	595.92	495.74	447.37	347.19	841.19	775.99	647.14	582.00	453.14	877.43	808.38	673.65	606.29	471.56	978.49	902.69	752.81	677.03	527.14
74	713.38	659.83	549.28	494.01	385.19	931.62	859.87	716.30	644.49	500.96	959.96	887.54	739.34	665.24	517.04	1,071.11	988.60	823.55	741.02	575.97
75	782.47	722.02	602.83	542.38	421.46	1,024.09	944.05	786.98	708.40	551.35	1,044.15	965.02	803.33	722.50	562.50	1,163.74	1,072.79	894.28	805.01	626.49
76	894.75	825.65	689.20	620.10	481.92	1,147.11	1,059.67	883.30	794.36	618.02	1,180.58	1,089.64	907.75	816.82	634.93	1,303.52	1,204.16	1,003.74	902.69	702.29
77	1,007.02	929.29	773.83	697.83	542.38	1,271.55	1,173.75	978.14	880.31	684.68	1,316.99	1,215.95	1,012.16	911.12	709.03	1,444.98	1,333.83	1,111.52	1,000.37	778.07
78	1,119.30	1,032.93	860.20	775.56	602.83	1,396.07	1,287.86	1,074.49	966.26	752.88	1,451.72	1,340.57	1,116.58	1,005.43	781.44	1,586.45	1,463.51	1,221.01	1,098.05	855.54
79	1,231.57	1,136.57	946.57	851.56	663.29	1,520.56	1,403.49	1,169.35	1,052.27	818.08	1,588.13	1,465.19	1,221.01	1,099.75	855.54	1,727.91	1,594.88	1,328.78	1,195.73	929.64
80	1,343.85	1,240.21	1,032.93	929.29	723.74	1,643.57	1,517.60	1,264.19	1,138.19	884.80	1,724.55	1,591.51	1,325.42	1,194.05	927.97	1,867.70	1,724.55	1,436.57	1,293.41	1,005.43
81	1,437.12	1,326.57	1,105.48	994.93	773.83	1,759.16	1,624.29	1,353.09	1,218.22	947.02	1,844.12	1,702.66	1,419.73	1,276.56	993.63	1,999.07	1,845.80	1,537.61	1,384.35	1,076.17
82	1,545.94	1,426.76	1,188.39	1,069.20	832.56	1,891.06	1,745.81	1,455.36	1,308.63	1,018.16	1,982.23	1,830.65	1,525.82	1,372.57	1,067.73	2,148.95	1,983.90	1,653.81	1,487.09	1,157.00
83	1,668.58	1,540.76	1,283.39	1,155.57	898.20	2,042.22	1,885.14	1,570.94	1,413.85	1,099.65	2,142.21	1,977.17	1,647.08	1,482.03	1,153.64	2,320.73	2,142.21	1,785.17	1,606.65	1,249.62
84	1,810.22	1,672.04	1,392.21	1,254.03	974.20	2,215.66	2,045.18	1,704.33	1,533.92	1,193.05	2,324.09	2,145.57	1,786.87	1,608.35	1,251.31	2,517.78	2,324.09	1,936.74	1,743.08	1,355.74
85	1,974.32	1,822.31	1,518.31	1,366.30	1,062.30	2,415.68	2,230.48	1,858.48	1,671.75	1,301.20	2,532.93	2,337.57	1,948.54	1,753.18	1,364.15	2,745.12	2,534.62	2,111.90	1,899.69	1,478.66
86	2,150.50	1,986.41	1,654.76	1,488.94	1,159.03	2,633.57	2,430.51	2,025.93	1,822.91	1,418.31	2,760.29	2,548.09	2,123.69	1,911.49	1,487.09	2,992.71	2,761.97	2,302.21	2,071.47	1,611.71
87	2,343.96	2,164.32	1,803.31	1,623.67	1,262.66	2,870.71	2,649.83	2,208.21	1,987.41	1,545.75	3,009.55	2,777.14	2,313.99	2,083.27	1,620.14	3,262.17	3,011.22	2,509.35	2,258.42	1,756.55
88	2,556.42	2,359.51	1,965.68	1,768.77	1,376.67	3,128.56	2,887.00	2,406.79	2,165.26	1,685.08	3,280.68	3,028.05	2,522.82	2,270.21	1,766.66	3,555.21	3,280.68	2,735.03	2,460.52	1,914.86
89	2,786.15	2,571.96	2,143.59	1,929.41	1,501.03	3,410.17	3,147.83	2,623.21	2,360.86	1,836.25	3,575.41	3,300.89	2,750.19	2,475.66	1,924.96	3,875.19	3,577.08	2,980.91	2,682.82	2,086.64
90	3,036.61	2,803.42	2,335.32	2,102.14	1,634.04	3,716.93	3,430.91	2,858.83	2,572.79	2,000.75	3,897.07	3,597.29	2,997.74	2,697.98	2,098.43	4,223.80	3,898.77	3,248.70	2,923.64	2,273.57
91	3,309.53	3,055.61	2,546.05	2,292.14	1,782.58	4,051.87	3,739.17	3,116.71	2,804.00	2,181.55	4,247.37	3,920.65	3,267.20	2,940.48	2,287.04	4,604.41	4,249.06	3,541.72	3,186.36	2,479.04
92	3,608.35	3,330.25	2,775.79	2,497.69	1,943.22	4,416.45	4,075.57	3,396.83	3,057.42	2,377.19	4,629.67	4,274.32	3,561.94	3,204.90	2,494.20	5,018.69	4,631.35	3,860.02	3,474.36	2,701.34
93	3,933.08	3,629.08	3,024.52	2,722.24	2,117.68	4,813.65	4,443.12	3,702.09	3,331.58	2,592.05	5,047.33	4,658.30	3,881.92	3,494.58	2,718.18	5,470.04	5,049.01	4,206.95	3,785.92	2,945.55
94	4,285.46	3,957.27	3,297.43	2,967.52	2,307.69	5,246.39	4,843.27	4,035.60	3,632.47	2,824.73	5,500.36	5,077.65	4,232.22	3,807.82	2,962.39	5,961.80	5,503.73	4,585.89	4,127.80	3,209.94

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	98.46	89.82	76.00	67.37	53.55	149.81	138.39	115.53	104.11	81.26	157.79	146.90	121.51	108.82	85.24	214.01	197.69	165.05	148.72	116.08
25-29	105.37	96.73	81.18	72.55	57.00	161.24	148.54	124.41	111.74	87.61	170.48	157.79	130.58	117.89	90.68	230.33	212.20	177.74	159.61	125.14
30-34	114.00	105.37	88.09	77.73	62.18	172.65	159.94	133.34	119.35	93.94	183.18	168.67	141.47	126.95	99.76	246.66	228.53	190.43	170.48	134.21
35-39	122.64	112.28	93.27	84.64	65.64	186.63	171.42	143.45	129.48	100.32	197.69	181.37	152.35	136.03	107.01	266.61	244.85	204.95	185.00	143.29
40-44	131.28	120.91	100.18	91.55	70.82	200.61	185.37	153.65	138.37	107.91	212.20	195.88	163.22	146.90	114.26	286.56	264.80	219.45	197.69	154.16
45	133.00	124.37	103.64	93.27	72.55	204.41	189.16	157.43	140.93	110.44	215.83	199.50	166.85	148.72	116.08	292.00	270.24	224.90	201.32	157.79
46	134.73	124.37	103.64	93.27	72.55	207.00	191.87	159.07	143.90	111.08	217.64	201.32	168.67	150.53	117.89	297.45	275.67	228.53	206.75	159.61
47	136.46	124.37	103.64	93.27	72.55	209.58	194.52	161.90	145.59	112.97	221.27	203.13	170.48	152.35	119.71	302.88	281.12	233.96	210.38	163.22
48	136.46	126.09	105.37	95.00	74.27	213.34	197.11	163.48	147.25	114.79	223.08	206.75	172.30	154.16	121.51	310.14	286.56	237.59	214.01	166.85
49	138.18	126.09	105.37	95.00	74.27	215.85	199.71	166.24	148.88	116.59	224.90	208.58	174.11	155.98	121.51	315.58	292.00	243.03	217.64	170.48
50	138.18	127.82	107.09	95.00	74.27	218.30	202.27	167.72	151.67	117.16	228.53	210.38	175.93	157.79	123.34	321.03	297.45	246.66	223.08	172.30
51	141.64	131.28	108.82	98.46	76.00	222.03	205.92	171.18	153.81	120.32	232.16	214.01	179.56	161.42	125.14	324.65	301.07	250.29	224.90	175.93
52	146.82	134.73	112.28	101.91	79.46	227.11	209.62	174.66	157.23	122.28	235.77	217.64	181.37	163.22	126.95	330.09	304.70	253.91	228.53	177.74
53	150.28	138.18	115.73	103.64	81.18	230.91	213.32	176.95	159.38	124.23	241.22	221.27	185.00	166.85	128.77	333.72	308.32	255.72	230.33	179.56
54	153.73	141.64	119.18	107.09	82.91	234.78	217.15	180.48	162.80	126.21	244.85	226.71	188.62	168.67	132.40	337.35	311.95	259.35	233.96	181.37
55	158.91	145.09	120.91	108.82	84.64	238.68	220.91	184.10	165.06	129.51	248.48	230.33	192.25	172.30	134.21	340.98	315.58	262.98	235.77	185.00
56	169.28	155.46	129.55	117.46	91.55	255.04	235.91	196.57	176.41	138.13	267.13	247.30	206.57	185.29	144.20	355.64	328.95	274.12	245.99	192.62
57	179.64	165.82	138.18	124.37	96.73	272.08	251.52	209.59	188.24	147.08	285.77	264.27	220.87	198.28	154.19	370.30	342.32	285.26	256.19	200.23
58	190.00	174.46	145.09	131.28	101.91	289.77	267.72	223.10	200.50	156.46	304.42	281.22	235.20	211.27	164.16	384.96	355.69	296.40	266.41	207.85
59	200.37	184.82	153.73	138.18	107.09	308.17	284.58	237.18	213.30	166.17	323.06	298.18	249.50	224.26	174.15	399.62	369.06	307.54	276.61	215.46
60	210.73	195.19	162.37	145.09	114.00	327.31	302.12	251.73	226.59	176.23	341.71	315.15	263.81	237.24	184.13	414.30	382.43	318.68	286.81	223.08
61	228.00	210.73	176.19	157.19	122.64	350.87	323.92	269.80	242.89	188.76	368.63	340.29	284.35	255.66	198.65	442.98	409.00	340.64	306.64	238.32
62	245.28	226.28	188.28	169.28	131.28	374.48	345.81	287.89	259.20	201.31	395.54	365.43	304.89	274.07	213.17	471.66	435.54	362.60	326.47	253.54
63	262.55	243.55	202.10	181.37	141.64	398.29	367.85	306.10	275.66	213.93	422.45	390.57	325.43	292.49	227.70	500.34	462.10	384.55	346.31	268.76
64	281.55	259.10	215.91	195.19	152.00	422.17	389.96	324.39	292.20	226.63	449.36	415.71	345.96	310.90	242.20	529.03	488.65	406.51	366.14	283.99
65	298.82	274.64	229.73	207.28	160.64	446.18	412.18	342.77	308.76	239.37	476.27	440.87	366.50	329.31	256.73	557.72	515.22	428.45	385.97	299.23
66	336.83	310.92	259.10	233.19	181.37	489.35	451.89	375.86	338.71	262.67	523.15	483.71	402.33	361.80	281.85	607.17	560.72	466.39	420.27	325.94
67	374.83	347.19	288.46	259.10	202.10	533.14	492.20	409.44	369.03	286.32	570.05	526.58	438.16	394.30	306.97	656.63	606.22	504.31	454.56	352.67
68	414.55	381.74	317.83	286.73	222.82	577.50	533.02	443.46	399.83	310.27	616.93	569.42	473.99	426.78	332.07	706.09	651.72	542.24	488.87	379.39
69	452.56	418.01	348.92	312.64	243.55	622.50	574.46	478.00	431.01	334.62	663.82	612.28	509.84	459.28	357.19	755.56	697.22	580.15	523.15	406.11
70	490.56	454.28	378.28	340.28	264.28	668.16	616.42	512.97	462.68	359.27	710.70	655.13	545.66	491.76	382.31	805.01	742.70	618.08	557.45	432.83
71	570.01	526.83	438.74	393.83	307.46	765.14	705.73	588.36	528.93	411.56	806.71	744.39	619.76	557.45	434.51	911.12	840.38	700.59	629.87	490.09
72	649.47	599.38	499.19	449.10	348.92	864.30	797.00	663.96	598.10	465.06	902.69	831.96	693.86	624.82	485.03	1,017.21	938.06	781.44	703.97	547.36
73	727.20	671.92	559.65	504.37	392.10	965.69	891.83	742.68	668.84	519.75	998.69	921.23	767.96	690.50	537.25	1,123.33	1,037.42	863.96	778.07	604.61
74	806.65	744.47	620.10	557.92	433.55	1,069.33	987.30	821.77	739.70	575.66	1,094.69	1,010.48	842.06	757.86	589.44	1,229.42	1,135.10	944.80	850.49	661.87
75	884.38	817.02	680.56	613.20	476.74	1,175.24	1,084.83	904.05	813.63	632.86	1,190.69	1,098.05	916.17	823.55	641.66	1,335.52	1,232.78	1,027.32	924.59	719.14
76	1,029.48	951.75	792.84	713.38	554.47	1,335.33	1,233.06	1,027.05	924.78	718.79	1,365.83	1,261.42	1,050.90	946.49	735.97	1,517.41	1,401.20	1,167.11	1,050.90	816.82
77	1,174.57	1,084.75	903.38	813.56	632.20	1,495.36	1,379.77	1,150.05	1,034.43	804.74	1,542.66	1,423.10	1,185.63	1,067.73	830.29	1,699.30	1,567.93	1,306.88	1,175.52	914.48
78	1,319.66	1,217.75	1,015.66	913.75	711.65	1,655.43	1,527.95	1,273.09	1,145.58	890.72	1,717.80	1,586.45	1,322.05	1,188.99	926.27	1,881.17	1,736.35	1,446.67	1,301.84	1,012.16
79	1,464.76	1,352.48	1,126.21	1,013.93	787.65	1,815.47	1,674.71	1,396.09	1,256.77	976.65	1,894.66	1,748.12	1,456.78	1,311.94	1,020.59	2,063.06	1,903.07	1,586.45	1,428.14	1,109.84
80	1,609.85	1,485.49	1,238.48	1,114.11	867.11	1,975.55	1,822.90	1,519.10	1,367.92	1,064.13	2,071.47	1,911.49	1,593.18	1,433.20	1,114.89	2,244.95	2,071.47	1,726.24	1,554.46	1,209.20
81	1,722.13	1,590.85	1,324.85	1,191.84	927.57	2,113.34	1,950.32	1,625.80	1,462.75	1,138.19	2,216.31	2,044.53	1,704.33	1,534.25	1,192.37	2,401.56	2,216.31	1,847.50	1,662.25	1,293.41
82	1,851.68	1,710.04	1,425.03	1,281.66	998.39	2,271.95	2,097.06	1,747.33	1,572.43	1,222.68	2,381.36	2,197.79	1,832.33	1,648.76	1,283.31	2,581.78	2,383.05	1,985.59	1,786.87	1,389.41
83	2,000.22	1,846.49	1,539.03	1,385.30	1,077.84	2,452.74	2,264.52	1,886.62	1,698.40	1,320.50	2,571.67	2,374.62	1,978.85	1,780.13	1,386.04	2,787.24	2,573.34	2,143.90	1,930.01	1,500.56
84	2,169.50	2,003.68	1,668.58	1,502.76	1,167.66	2,661.74	2,457.17	2,048.17	1,842.20	1,433.13	2,790.61	2,576.72	2,147.27	1,931.71	1,503.94	3,024.69	2,792.28	2,327.46	2,093.38	1,628.56
85	2,364.69	2,183.32	1,818.86	1,637.49	1,273.03	2,901.77	2,678.05	2,231.94	2,008.19	1,562.04	3,041.54	2,807.45	2,340.93	2,106.85	1,638.67	3,297.52	3,043.23	2,536.29	2,282.00	1,775.07
86	2,578.87	2,380.23	1,982.95	1,784.31	1,388.76	3,162.65	2,919.58	2,432.00	2,188.98	1,702.87	3,316.06	3,061.74	2,551.46	2,295.47	1,786.87	3,593.93	3,317.73	2,763.66	2,487.46	1,935.07
87	2,810.33	2,594.42	2,162.59	1,944.95	1,513.12	3,447.22	3,181.88	2,651.34	2,386.06	1,855.49	3,614.14	3,336.27	2,780.50	2,502.62	1,946.85	3,917.28	3,615.84	3,012.91	2,711.45	2,108.52
88	3,062.52	2,827.61	2,356.05	2,121.14	1,649.58	3,756.94	3,467.96	2,889.92	2,600.97	2,022.99	3,939.18	3,636.04	3,029.76	2,728.28	2,120.32	4,269.27	3,940.85	3,284.04	2,955.66	2,298.85
89	3,338.89	3,081.52	2,568.51	2,311.14	1,798.13	4,094.85	3,780.67	3,150.81	2,835.09	2,205.28	4,294.52	3,964.43	3,302.58	2,972.50	2,312.32	4,653.25	4,296.22	3,580.46	3,221.74	2,505.98
90	3,639.44	3,359.62	2,799.97	2,520.15	1,960.50	4,463.86	4,120.05	3,433.85	3,090.04	2,403.87	4,680.19	4,321.48	3,600.66	3,240.26	2,521.15	5,072.59	4,681.87	3,902.13	3,511.42	2,731.65
91	3,967.63	3,661.90	3,052.16	2,746.42	2,136.68	4,865.52	4,492.04	3,743.58	3,368.66	2,620.25	5,102.90	4,708.82	3,924.02	3,531.63	2,746.82	5,529.00	5,104.60	4,254.11	3,828.03	2,977.53
92	4,323.46	3,991.81	3,326.80	2,993.43	2,328.41	5,304.21	4,895.14	4,080.07	3,672.45	2,855.91	5,560.99	5,133.22	4,277.68	3,849.92	2,994.38	6,027.50	5,562.67	4,636.41	4,173.26	3,245.32
93	4,713.83	4,351.09	3,625.62	3,262.89	2,537.42	5,781.41	5,336.80	4,447.57	4,002.95	3,113.74	6,061.18	5,594.68	4,663.36	4,196.84	3,263.84	6,569.79	6,064.55	5,054.07	4,548.84	3,538.36
94	5,137.02	4,741.47	3,952.09	3,556.53	2,767.15	6,301.59	5,816.98	4,847.77	4,363.10	3,393.82	6,606.84	6,099.91	5,082.70	4,574.09	3,558.57	7,160.91	6,610.21	5,508.79	4,958.08	3,856.65

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

1825 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	114.00	105.37	86.37	77.73	60.46	171.41	158.71	132.01	119.35	92.69	181.37	168.67	139.66	125.14	97.93	244.85	226.71	188.62	170.48	132.40
25-29	120.91	112.28	93.27	84.64	65.64	185.37	170.11	142.18	128.25	99.03	195.88	181.37	150.53	136.03	105.19	264.80	243.03	203.13	183.18	141.47
30-34	131.28	120.91	100.18	89.82	70.82	199.30	182.80	152.36	137.11	106.64	210.38	194.06	161.42	145.09	112.45	284.75	261.17	217.64	195.88	152.35
35-39	139.91	129.55	108.82	96.73	76.00	213.29	196.81	163.76	148.51	114.28	226.71	208.58	174.11	155.98	121.51	304.70	281.12	233.96	212.20	163.22
40-44	152.00	139.91	115.73	105.37	81.18	229.80	212.03	176.49	158.68	123.13	243.03	224.90	186.80	168.67	130.58	328.27	302.88	252.11	226.71	175.93
45	153.73	143.37	119.18	107.09	82.91	234.87	215.83	180.28	162.50	125.68	248.48	228.53	190.43	172.30	134.21	335.53	308.32	257.54	232.16	179.56
46	155.46	143.37	119.18	107.09	82.91	236.04	217.11	181.78	162.84	127.49	248.48	230.33	190.43	172.30	134.21	339.16	311.95	261.17	233.96	183.18
47	155.46	143.37	119.18	107.09	82.91	237.19	218.35	181.97	164.43	128.02	248.48	230.33	190.43	172.30	134.21	342.78	315.58	262.98	237.59	185.00
48	157.19	145.09	120.91	108.82	84.64	238.29	219.60	183.44	164.71	128.52	248.48	230.33	192.25	172.30	134.21	346.41	319.20	266.61	239.40	186.80
49	157.19	145.09	120.91	108.82	84.64	239.43	220.80	183.59	165.00	129.01	248.48	230.33	192.25	172.30	134.21	350.04	322.83	268.43	241.22	188.62
50	158.91	145.09	120.91	108.82	84.64	239.27	221.99	184.98	166.46	129.49	248.48	230.33	192.25	172.30	134.21	351.85	326.46	272.04	244.85	190.43
51	162.37	148.55	124.37	112.28	86.37	244.37	225.78	188.56	169.93	131.48	255.72	235.77	197.69	177.74	137.84	357.30	330.09	275.67	248.48	192.25
52	165.82	152.00	127.82	114.00	89.82	249.56	230.84	192.13	172.20	134.77	262.98	243.03	203.13	183.18	141.47	362.74	335.53	279.30	250.29	195.88
53	169.28	155.46	129.55	117.46	91.55	254.74	234.66	195.78	175.70	136.79	270.24	250.29	208.58	186.80	146.90	368.17	339.16	282.93	253.91	197.69
54	172.73	158.91	133.00	119.18	93.27	260.03	239.86	199.43	179.21	140.10	279.30	257.54	214.01	192.25	150.53	373.62	344.59	286.56	257.54	201.32
55	176.19	162.37	134.73	120.91	95.00	264.08	243.75	203.15	182.85	142.22	286.56	262.98	219.45	197.69	154.16	377.25	348.22	290.19	261.17	203.13
56	190.00	174.46	145.09	131.28	101.91	284.75	263.02	219.03	197.07	153.37	306.44	281.91	235.05	211.63	165.11	397.05	366.77	305.45	274.80	213.85
57	203.82	188.28	157.19	141.64	110.55	306.28	283.09	235.62	211.92	164.95	326.33	300.85	250.65	225.55	176.07	416.86	385.27	320.70	288.42	224.56
58	217.64	200.37	167.55	150.28	117.46	328.68	303.94	252.88	227.35	177.14	346.20	319.78	266.25	239.49	187.02	436.66	403.82	335.98	302.05	235.29
59	231.46	214.19	177.91	160.64	124.37	352.00	325.64	270.85	243.43	189.71	366.08	338.71	281.85	253.42	197.97	456.47	422.32	351.23	315.68	246.00
60	245.28	226.28	188.28	169.28	131.28	376.26	348.27	289.52	260.17	202.80	385.97	357.63	297.45	267.36	208.92	476.27	440.87	366.50	329.31	256.73
61	264.28	245.28	203.82	183.09	143.37	404.43	374.12	311.02	279.64	217.92	415.01	384.20	319.75	287.52	224.50	510.61	472.37	392.70	353.04	275.14
62	285.01	262.55	219.37	196.91	153.73	432.68	400.08	332.59	299.12	233.08	444.04	410.75	342.06	307.72	240.08	544.96	503.89	418.91	376.75	293.56
63	304.01	279.82	233.19	210.73	164.09	461.12	426.18	354.29	318.82	248.32	473.08	437.32	364.38	327.89	255.66	579.30	535.40	445.11	400.49	311.97
64	323.01	298.82	248.73	222.82	174.46	489.71	452.42	376.10	338.54	263.64	502.11	463.87	386.68	348.09	271.24	613.66	566.92	471.31	424.21	330.38
65	342.01	316.10	262.55	236.64	183.09	518.39	478.76	398.02	358.33	279.03	531.14	490.44	409.00	368.27	286.81	648.00	598.43	497.52	447.95	348.80
66	386.92	355.83	297.10	267.73	207.28	566.85	523.17	435.30	391.94	304.96	585.92	540.89	450.81	406.11	316.03	703.32	649.17	540.15	486.34	378.40
67	430.10	397.28	331.64	297.10	231.46	615.94	568.28	473.16	426.03	331.24	640.70	591.34	492.63	443.93	345.22	758.64	699.92	582.80	524.75	408.01
68	473.28	437.01	364.46	328.19	255.64	665.71	613.96	511.51	460.59	357.90	695.46	641.80	534.45	481.79	374.42	813.96	750.67	625.42	563.16	437.61
69	518.19	478.46	399.01	359.28	279.82	716.19	660.30	550.44	495.62	384.96	750.24	692.25	576.27	519.61	403.61	869.27	801.42	668.07	601.57	467.22
70	561.38	518.19	431.83	388.64	302.28	767.41	707.29	589.84	531.17	412.37	805.01	742.70	618.08	557.45	432.83	924.59	852.17	710.70	639.96	496.82
71	649.47	599.38	499.19	449.10	348.92	874.03	806.13	671.80	605.32	470.95	916.17	845.43	703.97	634.93	493.46	1,040.79	959.96	799.97	720.81	560.83
72	735.83	678.83	566.56	509.56	397.28	983.07	907.19	756.99	681.08	529.44	1,027.32	948.17	789.86	710.70	552.39	1,157.00	1,067.73	890.92	801.65	623.13
73	822.20	760.02	632.20	570.01	442.19	1,096.00	1,010.54	842.57	758.62	589.24	1,140.16	1,050.90	875.75	788.18	613.02	1,274.89	1,175.52	980.16	882.48	685.45
74	910.29	839.47	699.56	630.47	490.56	1,209.95	1,117.68	930.15	837.83	651.81	1,251.31	1,155.32	961.64	865.64	673.65	1,391.09	1,285.00	1,069.43	963.32	749.45
75	996.66	920.66	766.93	690.92	537.19	1,326.41	1,225.63	1,021.15	918.86	714.37	1,362.47	1,258.06	1,047.53	943.11	732.61	1,507.30	1,392.79	1,160.38	1,044.15	811.76
76	1,136.57	1,048.48	874.02	787.65	611.47	1,486.50	1,372.37	1,142.65	1,028.53	800.28	1,539.29	1,421.40	1,183.94	1,066.06	828.59	1,689.19	1,559.51	1,298.47	1,168.79	909.42
77	1,295.48	1,195.30	996.66	896.47	697.83	1,664.30	1,536.88	1,280.49	1,152.97	896.61	1,739.71	1,606.65	1,338.89	1,204.16	938.06	1,891.28	1,746.44	1,455.09	1,310.25	1,018.91
78	1,450.94	1,340.39	1,115.84	1,005.29	780.74	1,831.78	1,690.97	1,407.95	1,267.11	985.58	1,931.71	1,783.49	1,485.41	1,337.19	1,039.12	2,081.58	1,921.60	1,599.92	1,439.93	1,119.95
79	1,596.03	1,473.40	1,228.12	1,105.48	860.20	1,977.01	1,825.87	1,520.58	1,369.41	1,064.08	2,105.16	1,943.48	1,620.14	1,456.78	1,133.42	2,246.63	2,074.85	1,727.91	1,556.13	1,209.20
80	1,723.86	1,590.85	1,326.57	1,193.57	929.29	2,135.60	1,971.10	1,643.58	1,479.06	1,150.08	2,273.57	2,098.43	1,748.12	1,574.66	1,224.37	2,426.83	2,239.89	1,867.70	1,680.75	1,306.88
81	1,844.77	1,703.13	1,419.85	1,276.48	993.20	2,285.27	2,108.91	1,757.68	1,582.79	1,230.09	2,433.58	2,244.95	1,871.08	1,684.13	1,310.25	2,596.92	2,396.52	1,997.37	1,798.65	1,397.82
82	1,982.95	1,830.95	1,525.21	1,373.21	1,067.48	2,457.20	2,267.48	1,889.61	1,701.36	1,323.45	2,615.46	2,413.36	2,012.54	1,810.45	1,409.62	2,792.28	2,576.72	2,147.27	1,933.38	1,503.94
83	2,141.86	1,977.77	1,647.85	1,482.03	1,153.84	2,652.81	2,449.79	2,040.74	1,836.24	1,428.67	2,824.29	2,607.03	2,172.53	1,955.27	1,520.77	3,014.58	2,783.87	2,319.05	2,086.64	1,623.50
84	2,323.23	2,145.32	1,787.77	1,608.13	1,252.30	2,878.13	2,657.26	2,214.17	1,993.36	1,550.21	3,065.10	2,829.33	2,357.78	2,121.99	1,650.44	3,270.57	3,019.65	2,516.09	2,265.16	1,761.60
85	2,532.24	2,338.78	1,948.41	1,753.22	1,364.57	3,137.44	2,895.91	2,414.24	2,172.67	1,689.50	3,339.63	3,083.65	2,569.98	2,312.32	1,798.65	3,565.30	3,290.78	2,743.45	2,468.93	1,919.90
86	2,760.24	2,547.78	2,122.86	1,912.13	1,485.49	3,420.53	3,156.71	2,630.61	2,368.30	1,842.17	3,641.09	3,361.52	2,800.71	2,521.15	1,960.32	3,886.97	3,587.19	2,989.33	2,691.23	2,093.38
87	3,008.97	2,777.51	2,314.60	2,083.14	1,620.22	3,728.79	3,441.23	2,867.71	2,581.69	2,008.15	3,969.49	3,662.98	3,053.34	2,746.82	2,137.16	4,237.27	3,910.55	3,258.79	2,933.75	2,282.00
88	3,280.16	3,027.97	2,523.60	2,271.41	1,767.04	4,063.70	3,751.05	3,125.56	2,812.89	2,187.48	4,326.54	3,993.07	3,327.83	2,994.38	2,329.15	4,617.88	4,262.53	3,551.83	3,196.47	2,485.77
89	3,575.53	3,300.89	2,749.88	2,475.24	1,924.22	4,429.79	4,088.92	3,407.21	3,066.28	2,384.60	4,715.56	4,351.79	3,627.61	3,263.84	2,539.67	5,033.86	4,646.52	3,871.81	3,484.47	2,709.77
90	3,896.81	3,597.99	2,998.61	2,698.06	2,098.68	4,828.45	4,456.47	3,713.96	3,341.98	2,599.49	5,139.95	4,744.20	3,952.66	3,558.57	2,767.03	5,486.89	5,064.18	4,220.42	3,797.71	2,953.95
91	4,247.46	3,920.99	3,268.07	2,941.61	2,286.96	5,262.70	4,858.09	4,047.42	3,642.82	2,833.65	5,601.41	5,171.97	4,309.69	3,878.55	3,016.28	5,980.35	5,520.56	4,599.36	4,139.59	3,220.05
92	4,630.92	4,273.36	3,561.71	3,205.89	2,492.51	5,736.97	5,295.29	4,412.03	3,971.82	3,088.59	6,106.64	5,636.79	4,697.04	4,227.16	3,287.42	6,519.27	6,017.40	5,013.66	4,513.46	3,509.72
93	5,047.20	4,658.56	3,882.99	3,494.35	2,718.79	6,252.70	5,771.02	4,809.18	4,329.00	3,367.14	6,655.67	6,143.69	5,119.75	4,607.77	3,583.82	7,105.34	6,557.99	5,465.01	4,919.34	3,826.34
94	5,501.48	5,078.29	4,231.91	3,808.72	2,962.34	6,815.86	6,291.22	5,241.98	4,718.78	3,669.46	7,255.22	6,696.08	5,581.19	5,022.07	3,907.18	7,745.31	7,149.14	5,956.77	5,362.27	4,169.90

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	120.91	112.28	93.27	82.91	65.64	182.81	168.86	140.90	126.95	99.05	197.69	183.18	152.35	137.84	107.01	261.17	241.22	201.32	181.37	141.47
25-29	129.55	119.18	100.18	89.82	70.82	196.81	181.54	151.05	135.87	105.38	214.01	195.88	163.22	146.90	114.26	281.12	259.35	215.83	194.06	150.53
30-34	139.91	129.55	107.09	96.73	74.27	211.99	195.49	162.53	146.00	114.26	228.53	212.20	175.93	157.79	123.34	302.88	279.30	232.16	208.58	163.22
35-39	150.28	138.18	115.73	103.64	81.18	227.27	209.50	175.18	157.41	123.17	246.66	226.71	190.43	170.48	134.21	324.65	299.25	250.29	224.90	175.93
40-44	162.37	148.55	124.37	112.28	86.37	245.04	226.00	187.92	168.85	132.01	264.80	244.85	203.13	183.18	141.47	350.04	322.83	268.43	241.22	188.62
45	164.09	152.00	126.09	114.00	88.09	250.11	229.79	191.69	172.66	134.57	270.24	250.29	208.58	186.80	146.90	357.30	328.27	273.87	246.66	192.25
46	165.82	152.00	127.82	114.00	89.82	249.91	230.99	193.15	172.92	135.06	270.24	250.29	208.58	186.80	146.90	359.11	331.90	277.49	248.48	194.06
47	165.82	153.73	127.82	115.73	89.82	251.00	232.16	193.27	174.46	135.56	270.24	250.29	208.58	186.80	146.90	362.74	335.53	279.30	252.11	195.88
48	167.55	153.73	127.82	115.73	89.82	252.01	233.31	194.66	174.70	136.00	272.04	250.29	208.58	188.62	146.90	366.36	339.16	282.93	253.91	197.69
49	167.55	153.73	129.55	115.73	91.55	253.07	233.20	194.77	174.93	136.44	272.04	250.29	208.58	188.62	146.90	369.99	340.98	284.75	255.72	199.50
50	167.55	155.46	129.55	115.73	91.55	254.08	234.33	194.84	176.35	136.89	272.04	250.29	208.58	188.62	146.90	373.62	344.59	286.56	259.35	201.32
51	171.00	157.19	131.28	119.18	91.55	258.01	238.18	198.47	178.62	138.92	281.12	259.35	215.83	194.06	150.53	377.25	348.22	290.19	261.17	203.13
52	174.46	160.64	134.73	120.91	95.00	263.29	243.31	202.11	182.18	141.00	288.38	266.61	221.27	199.50	154.16	382.69	353.67	293.82	264.80	204.95
53	177.91	164.09	136.46	122.64	95.00	267.30	247.21	205.80	185.73	144.32	297.45	273.87	228.53	204.95	159.61	386.31	357.30	297.45	268.43	208.58
54	181.37	167.55	139.91	126.09	98.46	272.63	251.22	209.53	188.05	146.41	304.70	281.12	233.96	210.38	163.22	391.75	360.93	301.07	270.24	210.38
55	184.82	169.28	141.64	127.82	98.46	276.77	256.46	213.30	191.73	149.82	313.77	288.38	241.22	217.64	168.67	395.38	366.36	304.70	273.87	214.01
56	198.64	183.09	152.00	136.46	107.09	300.48	277.99	231.42	208.17	162.41	335.65	308.60	258.13	232.54	180.63	419.00	387.64	322.73	290.27	226.45
57	212.46	195.19	164.09	146.82	115.73	325.22	300.44	250.34	225.33	175.48	357.51	328.83	275.04	247.43	192.56	442.61	408.90	340.75	306.67	238.89
58	226.28	209.00	174.46	157.19	122.64	350.94	323.78	270.05	243.18	189.19	379.41	349.05	291.96	262.35	204.52	466.21	430.18	358.79	323.07	251.32
59	240.10	222.82	184.82	165.82	129.55	377.73	348.10	290.59	261.77	203.41	401.27	369.28	308.85	277.23	216.45	489.83	451.44	376.79	339.46	263.76
60	253.91	234.91	195.19	176.19	136.46	405.64	373.46	311.88	281.15	218.19	423.15	389.50	325.77	292.14	228.41	513.44	472.73	394.83	355.88	276.20
61	278.10	255.64	214.19	191.73	150.28	436.41	402.17	335.70	302.35	235.03	451.83	416.08	347.72	312.31	243.62	550.97	507.78	423.86	381.72	296.74
62	300.55	276.37	231.46	207.28	162.37	467.26	431.00	359.58	323.60	251.91	480.53	442.62	369.68	332.50	258.86	588.52	542.84	452.90	407.58	317.28
63	323.01	298.82	248.73	222.82	174.46	498.32	460.00	383.60	345.01	268.88	509.19	469.19	391.63	352.68	274.07	626.05	577.89	481.93	433.42	337.82
64	345.46	319.55	266.01	240.10	186.55	529.56	489.16	407.75	366.52	285.96	537.89	495.74	413.59	372.87	289.30	663.58	612.95	510.98	459.28	358.34
65	367.92	340.28	283.28	255.64	198.64	560.89	518.42	432.01	388.07	303.11	566.56	522.30	435.54	393.05	304.53	701.11	648.00	540.01	485.12	378.88
66	416.28	383.46	319.55	288.46	224.55	613.32	566.80	472.20	424.34	331.15	626.05	577.50	481.49	434.02	336.93	760.97	703.32	585.93	526.53	410.90
67	462.92	428.37	355.83	321.28	248.73	666.43	615.95	513.00	461.07	359.58	685.51	632.69	527.42	474.97	369.31	820.82	758.64	631.86	567.94	442.90
68	511.28	471.56	392.10	354.10	274.64	720.27	665.71	554.33	498.38	388.40	745.01	687.88	573.36	515.94	401.73	880.67	813.96	677.80	609.37	474.90
69	557.92	514.74	430.10	386.92	300.55	774.91	716.22	596.28	536.16	417.67	804.47	743.09	619.29	556.90	434.10	940.51	869.27	723.73	650.77	506.92
70	604.56	559.65	466.37	419.74	326.46	830.30	767.39	638.77	574.50	447.32	863.96	798.27	665.24	597.88	466.51	1,000.37	924.59	769.66	692.18	538.92
71	697.83	644.29	537.19	483.65	376.55	946.16	872.60	726.96	654.82	509.13	985.22	909.42	757.86	682.09	530.51	1,126.69	1,039.12	865.64	779.75	606.29
72	791.11	730.65	609.74	547.56	426.65	1,063.19	981.58	817.08	735.46	572.38	1,106.48	1,022.27	852.17	766.28	596.18	1,251.31	1,155.32	961.64	865.64	673.65
73	884.38	817.02	680.56	613.20	476.74	1,182.86	1,091.61	910.60	819.41	637.00	1,229.42	1,133.42	944.80	850.49	661.87	1,375.94	1,269.83	1,059.32	953.22	741.02
74	977.66	903.38	753.11	677.11	526.83	1,305.15	1,205.58	1,004.87	903.76	703.08	1,350.68	1,246.25	1,039.12	934.70	727.55	1,500.56	1,386.04	1,155.32	1,039.12	808.38
75	1,070.93	989.75	823.93	741.02	576.92	1,431.63	1,320.48	1,101.18	991.48	770.69	1,471.92	1,359.10	1,131.74	1,018.91	791.54	1,626.87	1,500.56	1,251.31	1,126.69	875.75
76	1,221.21	1,127.93	939.66	846.38	658.11	1,603.59	1,479.07	1,233.06	1,110.04	862.53	1,662.25	1,535.93	1,279.94	1,151.94	895.95	1,822.23	1,680.75	1,401.20	1,261.42	980.16
77	1,392.21	1,285.12	1,070.93	963.84	749.65	1,794.72	1,656.91	1,381.26	1,243.38	966.26	1,879.49	1,734.65	1,444.98	1,300.14	1,012.16	2,039.48	1,882.85	1,569.60	1,412.99	1,098.05
78	1,559.76	1,440.58	1,200.48	1,079.57	841.20	1,974.06	1,822.86	1,519.10	1,366.38	1,064.13	2,086.64	1,924.96	1,604.98	1,443.31	1,123.33	2,243.25	2,071.47	1,726.24	1,552.77	1,209.20
79	1,715.22	1,583.94	1,319.66	1,188.39	924.11	2,132.63	1,968.14	1,640.65	1,476.13	1,148.55	2,273.57	2,098.43	1,748.12	1,574.66	1,224.37	2,423.47	2,236.52	1,864.34	1,677.39	1,305.20
80	1,853.40	1,710.04	1,425.03	1,283.39	998.39	2,303.05	2,126.72	1,771.04	1,594.66	1,240.50	2,455.46	2,266.83	1,889.60	1,699.30	1,322.05	2,617.13	2,416.73	2,012.54	1,812.12	1,409.62
81	1,982.95	1,830.95	1,525.21	1,373.21	1,067.48	2,464.59	2,274.91	1,895.52	1,705.81	1,326.41	2,627.24	2,425.14	2,020.95	1,818.86	1,414.67	2,800.71	2,585.14	2,154.01	1,938.44	1,507.30
82	2,131.50	1,967.41	1,639.22	1,475.12	1,146.93	2,649.87	2,445.32	2,037.81	1,834.74	1,427.19	2,824.29	2,607.03	2,172.53	1,955.27	1,520.77	3,011.22	2,778.81	2,315.68	2,084.94	1,621.82
83	2,302.50	2,124.59	1,770.49	1,594.31	1,240.21	2,861.79	2,640.95	2,200.79	1,981.48	1,541.31	3,049.96	2,815.86	2,345.99	2,111.90	1,642.03	3,252.06	3,001.11	2,500.94	2,251.69	1,751.49
84	2,497.69	2,305.96	1,920.77	1,729.04	1,343.85	3,104.87	2,866.21	2,387.57	2,148.96	1,671.74	3,309.33	3,055.01	2,546.40	2,292.10	1,781.81	3,528.25	3,257.10	2,713.14	2,441.99	1,899.69
85	2,722.24	2,513.24	2,093.50	1,884.50	1,464.76	3,383.45	3,124.13	2,602.47	2,343.13	1,821.40	3,607.40	3,329.53	2,775.44	2,497.57	1,943.48	3,844.87	3,550.14	2,957.33	2,662.61	2,069.80
86	2,967.52	2,739.51	2,281.78	2,053.77	1,597.76	3,688.77	3,404.22	2,836.59	2,553.57	1,985.94	3,932.44	3,629.31	3,024.69	2,721.54	2,116.96	4,191.81	3,868.45	3,223.41	2,901.76	2,256.72
87	3,233.52	2,984.79	2,487.33	2,238.59	1,741.13	4,020.76	3,710.96	3,092.97	2,783.25	2,165.26	4,286.11	3,956.02	3,297.52	2,967.44	2,308.94	4,569.04	4,217.06	3,514.78	3,162.78	2,460.52
88	3,525.44	3,254.25	2,711.88	2,440.69	1,898.31	4,382.35	4,044.48	3,371.59	3,033.71	2,360.88	4,671.77	4,313.05	3,593.93	3,235.21	2,516.09	4,979.97	4,596.00	3,831.40	3,447.42	2,682.82
89	3,843.26	3,547.89	2,955.43	2,660.06	2,069.32	4,776.59	4,409.05	3,673.97	3,306.37	2,571.35	5,092.81	4,700.41	3,917.28	3,524.89	2,741.76	5,427.94	5,010.28	4,174.96	3,757.30	2,921.97
90	4,188.73	3,865.72	3,221.43	2,900.15	2,255.87	5,206.37	4,806.22	4,004.44	3,604.29	2,802.54	5,550.88	5,123.12	4,269.27	3,843.18	2,989.33	5,916.34	5,461.63	4,550.51	4,095.80	3,184.69
91	4,565.28	4,214.64	3,511.62	3,160.98	2,457.96	5,674.70	5,238.98	4,366.04	3,928.85	3,055.96	6,051.07	5,584.57	4,654.93	4,188.43	3,258.79	6,448.53	5,953.39	4,961.44	4,464.63	3,472.67
92	4,976.38	4,592.92	3,827.72	3,445.98	2,679.06	6,186.02	5,710.26	4,758.82	4,283.06	3,331.63	6,595.04	6,088.13	5,072.59	4,565.68	3,550.14	7,029.55	6,488.95	5,407.74	4,867.13	3,785.92
93	5,423.75	5,007.47	4,173.18	3,755.17	2,920.88	6,743.24	6,224.53	5,187.07	4,668.37	3,630.94	7,187.86	6,635.45	5,529.00	4,976.61	3,870.13	7,662.78	7,073.33	5,894.44	5,305.00	4,126.12
94	5,912.58	5,458.30	4,548.01	4,093.72	3,183.43	7,349.40	6,784.74	5,653.98	5,087.83	3,958.47	7,834.56	7,233.33	6,027.50	5,424.58	4,218.75	8,351.60	7,709.94	6,424.95	5,781.61	4,498.32

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

2920 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	134.73	124.37	103.64	93.27	72.55	203.13	187.90	156.13	140.93	109.20	219.45	203.13	168.67	152.35	117.89	290.19	268.43	223.08	201.32	155.98
25-29	145.09	133.00	110.55	100.18	77.73	218.38	201.85	167.56	151.11	116.80	235.77	217.64	181.37	163.22	126.95	311.95	288.38	239.40	215.83	166.85
30-34	155.46	143.37	119.18	107.09	82.91	234.85	217.09	180.31	162.53	125.68	253.91	235.77	195.88	175.93	137.84	335.53	310.14	257.54	232.16	179.56
35-39	167.55	153.73	127.82	115.73	89.82	252.66	233.64	194.24	175.18	135.87	273.87	252.11	210.38	188.62	146.90	360.93	333.72	277.49	250.29	194.06
40-44	179.64	165.82	138.18	124.37	96.73	271.71	251.40	209.50	187.88	147.25	293.82	272.04	226.71	203.13	159.61	388.12	359.11	299.25	268.43	210.38
45	183.09	169.28	139.91	126.09	98.46	276.77	255.17	213.28	191.72	149.81	299.25	277.49	230.33	206.75	161.42	395.38	364.54	304.70	273.87	214.01
46	183.09	169.28	141.64	127.82	98.46	277.68	256.23	213.36	191.85	148.95	301.07	277.49	230.33	208.58	161.42	399.01	368.17	306.51	275.67	214.01
47	184.82	169.28	141.64	127.82	98.46	278.59	257.25	214.60	193.28	150.62	301.07	277.49	232.16	208.58	163.22	402.64	371.80	310.14	279.30	217.64
48	184.82	171.00	141.64	127.82	98.46	279.46	258.27	215.87	193.42	150.99	301.07	277.49	232.16	208.58	163.22	406.27	375.43	313.77	281.12	219.45
49	184.82	171.00	143.37	127.82	100.18	280.36	259.26	215.86	194.78	151.33	301.07	277.49	232.16	208.58	163.22	409.89	379.06	315.58	284.75	221.27
50	186.55	172.73	143.37	129.55	100.18	282.44	260.22	217.04	194.82	151.70	301.07	279.30	232.16	208.58	163.22	415.33	382.69	319.20	286.56	223.08
51	190.00	176.19	146.82	131.28	103.64	286.53	265.47	220.80	198.47	155.04	310.14	286.56	239.40	215.83	166.85	418.96	388.12	322.83	290.19	226.71
52	193.46	177.91	148.55	134.73	103.64	291.98	269.51	224.56	202.15	157.23	319.20	295.62	246.66	221.27	172.30	424.40	391.75	326.46	293.82	228.53
53	196.91	181.37	152.00	136.46	107.09	297.43	274.82	228.41	205.83	159.38	330.09	304.70	253.91	228.53	177.74	429.85	397.20	330.09	297.45	230.33
54	200.37	184.82	153.73	138.18	107.09	302.94	278.99	232.24	209.50	162.82	339.16	311.95	261.17	233.96	183.18	435.28	400.82	333.72	301.07	233.96
55	203.82	188.28	157.19	141.64	110.55	307.23	284.39	236.16	213.32	165.06	348.22	321.03	266.61	241.22	186.80	438.91	406.27	337.35	304.70	235.77
56	219.37	203.82	169.28	152.00	119.18	333.57	308.49	256.24	231.45	179.21	372.43	343.57	285.53	257.78	200.09	465.14	430.18	357.35	322.73	249.88
57	234.91	217.64	181.37	162.37	127.82	361.06	333.65	277.23	250.35	193.93	396.61	366.12	304.44	274.33	213.36	491.39	454.10	377.33	340.75	263.98
58	250.46	231.46	193.46	174.46	134.73	389.64	359.78	299.07	270.04	209.35	420.81	388.68	323.36	290.90	226.64	517.62	478.01	397.33	358.79	278.10
59	266.01	247.01	205.55	184.82	143.37	419.39	387.02	321.83	290.55	225.33	444.99	411.22	342.26	307.45	239.91	543.86	501.92	417.31	376.79	292.20
60	283.28	260.82	217.64	195.19	152.00	450.40	415.41	345.46	311.92	241.96	469.19	433.78	361.18	324.01	253.19	570.09	525.84	437.32	394.83	306.31
61	307.46	283.28	236.64	212.46	165.82	484.64	447.03	371.87	335.74	260.54	501.05	463.16	385.62	346.31	270.18	611.88	564.43	469.53	423.86	328.97
62	333.37	307.46	255.64	231.46	179.64	518.98	478.80	398.37	359.58	279.18	532.92	492.56	410.04	368.63	287.19	653.66	603.03	501.76	452.90	351.63
63	359.28	331.64	276.37	248.73	193.46	553.58	510.75	425.03	383.64	297.93	564.79	521.94	434.49	390.92	304.18	695.45	641.62	533.98	481.93	374.29
64	383.46	354.10	295.37	266.01	207.28	588.34	542.84	451.83	407.78	316.77	596.66	551.35	458.92	413.24	321.17	737.23	680.23	566.21	510.98	396.95
65	409.37	378.28	314.37	283.28	219.37	623.21	575.07	478.75	431.99	335.69	628.54	580.72	483.35	435.54	338.18	779.02	718.82	598.43	540.01	419.62
66	461.19	426.65	355.83	319.55	248.73	681.46	628.74	523.44	472.21	366.90	694.81	641.74	534.21	481.14	373.94	845.51	780.20	649.52	585.93	455.27
67	514.74	475.01	395.55	355.83	276.37	740.48	683.28	568.81	512.97	398.55	761.10	702.77	585.08	526.75	409.72	912.02	841.55	700.59	631.86	490.92
68	566.56	523.37	435.28	392.10	304.01	800.29	738.46	614.76	554.35	430.65	827.38	763.81	635.93	572.34	445.49	978.51	902.91	751.69	677.80	526.58
69	620.10	571.74	476.74	428.37	333.37	860.99	794.48	661.43	596.27	463.25	893.68	824.82	686.80	617.95	481.26	1,045.02	964.27	802.77	723.73	562.22
70	671.92	620.10	516.47	464.65	361.01	922.56	851.26	708.67	638.80	496.26	959.96	885.86	737.64	663.54	517.04	1,111.52	1,025.65	853.87	769.66	597.88
71	775.56	715.11	595.92	537.19	418.01	1,049.41	968.78	807.59	726.94	565.69	1,094.69	1,010.48	842.06	757.86	589.44	1,249.62	1,153.64	961.64	865.64	673.65
72	879.20	811.84	675.38	608.01	473.28	1,180.53	1,088.91	907.24	817.02	635.34	1,229.42	1,135.10	944.80	850.49	661.87	1,389.41	1,281.62	1,067.73	961.64	747.75
73	982.84	906.84	754.83	680.56	528.56	1,313.16	1,211.80	1,010.49	909.18	707.94	1,364.15	1,259.73	1,049.21	944.80	734.28	1,527.52	1,409.62	1,175.52	1,057.64	823.55
74	1,086.48	1,001.84	836.02	751.38	585.56	1,450.16	1,337.41	1,114.72	1,003.37	780.73	1,498.88	1,384.35	1,153.64	1,037.42	808.38	1,667.28	1,537.61	1,281.62	1,153.64	897.65
75	1,188.39	1,098.57	915.47	823.93	640.83	1,588.72	1,467.20	1,222.71	1,099.65	856.67	1,633.61	1,507.30	1,256.36	1,131.74	879.12	1,805.39	1,667.28	1,389.41	1,249.62	973.43
76	1,355.94	1,250.57	1,043.30	937.93	730.65	1,779.95	1,642.10	1,369.40	1,231.57	958.86	1,845.80	1,704.33	1,419.73	1,278.26	993.63	2,022.64	1,866.02	1,556.13	1,399.52	1,089.64
77	1,545.94	1,426.76	1,188.39	1,069.20	832.56	1,993.30	1,839.21	1,532.43	1,379.75	1,072.97	2,086.64	1,924.96	1,604.98	1,444.98	1,123.33	2,265.16	2,090.00	1,741.38	1,567.93	1,219.31
78	1,730.76	1,597.76	1,331.76	1,198.75	932.75	2,191.92	2,022.93	1,686.58	1,517.57	1,181.23	2,315.68	2,137.16	1,781.81	1,603.29	1,247.95	2,490.83	2,298.85	1,916.54	1,724.55	1,342.25
79	1,903.50	1,758.40	1,464.76	1,317.94	1,026.02	2,366.79	2,186.01	1,821.44	1,639.15	1,274.53	2,524.51	2,329.15	1,941.80	1,748.12	1,359.10	2,689.56	2,484.10	2,069.80	1,862.64	1,448.34
80	2,057.23	1,898.31	1,582.22	1,423.30	1,107.21	2,556.49	2,360.88	1,966.67	1,769.54	1,376.84	2,726.61	2,516.09	2,096.75	1,887.91	1,468.56	2,905.13	2,682.82	2,234.84	2,010.84	1,564.57
81	2,200.59	2,031.32	1,692.76	1,523.49	1,184.93	2,735.78	2,525.34	2,104.47	1,894.02	1,473.14	2,916.90	2,692.93	2,243.25	2,019.28	1,569.60	3,108.90	2,869.76	2,391.45	2,152.31	1,674.02
82	2,364.69	2,183.32	1,818.86	1,637.49	1,273.03	2,941.84	2,715.04	2,263.07	2,036.30	1,584.29	3,135.84	2,895.03	2,411.67	2,170.85	1,687.50	3,343.00	3,085.32	2,571.67	2,313.99	1,800.34
83	2,554.69	2,357.78	1,965.68	1,768.77	1,376.67	3,175.97	2,931.43	2,443.86	2,199.33	1,710.26	3,386.79	3,125.73	2,605.36	2,344.31	1,823.92	3,609.09	3,331.20	2,777.14	2,499.24	1,943.48
84	2,772.33	2,558.15	2,131.50	1,919.04	1,492.40	3,445.76	3,181.89	2,651.37	2,386.08	1,855.51	3,674.76	3,391.83	2,825.96	2,543.03	1,978.85	3,915.61	3,615.84	3,012.91	2,711.45	2,108.52
85	3,021.07	2,789.61	2,323.23	2,091.77	1,627.13	3,756.91	3,467.97	2,889.98	2,600.99	2,022.96	4,004.86	3,696.67	3,080.28	2,772.08	2,155.68	4,269.27	3,940.85	3,284.04	2,955.66	2,298.85
86	3,292.25	3,040.07	2,533.96	2,280.05	1,773.95	4,094.85	3,779.17	3,149.30	2,835.16	2,205.28	4,365.26	4,030.12	3,358.15	3,021.32	2,351.04	4,653.25	4,294.52	3,578.79	3,221.74	2,505.98
87	3,589.35	3,312.98	2,761.97	2,485.60	1,932.86	4,463.86	4,120.00	3,433.84	3,090.04	2,403.84	4,757.67	4,392.20	3,659.62	3,294.15	2,561.56	5,072.59	4,681.87	3,902.13	3,511.42	2,731.65
88	3,912.36	3,611.81	3,008.97	2,708.42	2,105.59	4,865.48	4,490.55	3,742.08	3,368.66	2,620.22	5,187.11	4,787.98	3,989.71	3,590.56	2,792.28	5,529.00	5,102.90	4,252.44	3,828.03	2,977.53
89	4,264.73	3,936.54	3,280.16	2,951.97	2,295.59	5,302.71	4,895.14	4,078.58	3,670.95	2,854.41	5,653.62	5,217.43	4,348.42	3,913.91	3,043.23	6,025.81	5,562.67	4,634.72	4,171.59	3,243.63
90	4,648.19	4,290.64	3,575.53	3,217.98	2,502.87	5,779.93	5,335.31	4,446.08	4,001.47	3,112.28	6,162.23	5,687.31	4,739.14	4,265.91	3,317.73	6,568.09	6,062.86	5,052.38	4,547.14	3,536.66
91	5,066.20	4,677.56	3,896.81	3,508.17	2,727.42	6,300.12	5,815.49	4,846.22	4,361.59	3,392.38	6,716.30	6,199.28	5,166.91	4,649.88	3,617.51	7,159.23	6,608.51	5,507.09	4,956.39	3,854.98
92	5,522.21	5,097.29	4,249.18	3,824.26	2,974.43	6,867.74	6,338.64	5,281.98	4,754.33	3,697.70	7,320.92	6,758.42	5,631.73	5,067.55	3,942.55	7,804.24	7,203.02	6,002.23	5,402.68	4,201.90
93	6,019.68	5,556.76	4,630.92	4,168.00	3,242.16	7,485.75	6,909.23	5,757.66	5,182.64	4,031.09	7,979.40	7,366.37	6,138.66	5,523.94	4,297.90	8,506.53	7,851.40	6,542.85	5,889.40	4,580.83
94	6,562.05	6,057.68	5,047.20	4,542.83	3,532.35	8,158.58	7,531.67	6,276.46	5,648.02	4,394.20	8,698.53	8,028.24	6,691.05	6,022.43	4,683.57	9,271.13	8,558.74	7,132.29	6,418.22	4,993.45

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

3650 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	143.37	133.00	110.55	100.18	77.73	217.11	200.60	167.56	151.09	116.81	235.77	217.64	181.37	163.22	126.95	310.14	286.56	239.40	215.83	166.85
25-29	155.46	143.37	119.18	107.09	82.91	233.62	215.81	180.26	162.53	125.69	253.91	233.96	194.06	175.93	136.03	333.72	308.32	257.54	232.16	179.56
30-34	165.82	153.73	127.82	115.73	89.82	251.34	232.30	193.00	173.94	134.57	272.04	252.11	210.38	188.62	146.90	359.11	331.90	275.67	248.48	192.25
35-39	177.91	165.82	138.18	124.37	96.73	270.42	250.13	208.19	186.60	146.03	293.82	270.24	224.90	203.13	157.79	386.31	357.30	297.45	266.61	208.58
40-44	191.73	177.91	148.55	133.00	103.64	290.74	267.89	223.47	201.85	156.15	315.58	290.19	243.03	217.64	170.48	415.33	382.69	319.20	288.38	223.08
45	195.19	179.64	150.28	134.73	105.37	295.83	274.23	228.50	205.67	159.97	321.03	295.62	246.66	223.08	172.30	422.59	391.75	326.46	293.82	228.53
46	196.91	181.37	150.28	136.46	105.37	297.87	275.18	228.50	205.74	160.31	321.03	297.45	246.66	223.08	172.30	428.02	395.38	328.27	295.62	230.33
47	196.91	181.37	152.00	136.46	107.09	298.69	276.08	229.67	207.09	160.65	321.03	297.45	246.66	223.08	172.30	431.65	399.01	331.90	299.25	232.16
48	198.64	183.09	152.00	136.46	107.09	299.43	276.97	230.86	207.16	162.21	322.83	297.45	248.48	223.08	174.11	435.28	402.64	335.53	301.07	235.77
49	198.64	183.09	152.00	138.18	107.09	300.20	277.86	230.74	208.43	161.26	322.83	297.45	248.48	223.08	174.11	438.91	406.27	337.35	304.70	235.77
50	198.64	184.82	153.73	138.18	107.09	302.16	278.71	231.83	208.40	162.78	322.83	297.45	248.48	223.08	174.11	444.35	409.89	340.98	306.51	239.40
51	203.82	188.28	157.19	139.91	110.55	307.62	284.07	235.69	212.11	164.98	331.90	306.51	255.72	230.33	179.56	449.80	415.33	344.59	310.14	241.22
52	207.28	191.73	158.91	143.37	110.55	311.95	288.23	240.79	215.87	168.45	342.78	315.58	262.98	237.59	185.00	453.41	418.96	350.04	313.77	244.85
53	210.73	195.19	162.37	146.82	114.00	317.49	293.63	244.70	219.62	171.91	351.85	324.65	270.24	243.03	188.62	458.86	424.40	353.67	317.40	248.48
54	214.19	198.64	165.82	148.55	115.73	323.13	299.19	248.65	223.37	174.18	362.74	333.72	279.30	250.29	195.88	464.30	429.85	357.30	321.03	250.29
55	219.37	202.10	167.55	152.00	117.46	328.83	303.42	252.67	227.28	176.48	371.80	342.78	286.56	257.54	201.32	469.75	433.47	360.93	324.65	252.11
56	234.91	217.64	181.37	162.37	127.82	356.86	329.43	274.35	246.70	191.87	397.66	367.01	306.44	275.43	215.24	497.60	459.38	382.58	343.99	267.55
57	252.19	233.19	193.46	174.46	134.73	386.10	356.56	296.98	266.96	207.88	423.50	391.22	326.33	293.33	229.14	525.46	485.29	404.23	363.34	282.98
58	269.46	248.73	207.28	186.55	145.09	416.51	384.76	320.56	288.03	224.66	449.36	415.44	346.20	311.22	243.07	553.33	511.20	425.88	382.69	298.42
59	285.01	264.28	219.37	196.91	153.73	448.16	414.15	345.13	310.02	242.05	475.20	439.65	366.08	329.13	256.97	581.19	537.11	447.53	402.03	313.87
60	302.28	279.82	233.19	209.00	164.09	481.16	444.78	370.64	332.90	260.15	501.05	463.87	385.97	347.02	270.89	609.04	563.02	469.19	421.38	329.31
61	329.92	304.01	253.91	228.00	177.91	518.02	478.45	398.81	358.45	279.64	535.40	495.39	412.17	370.76	288.94	654.03	604.09	503.53	452.54	353.04
62	355.83	329.92	274.64	247.01	191.73	554.99	512.25	427.05	384.01	299.13	569.76	526.90	438.38	394.47	307.01	698.98	645.17	537.89	483.70	376.75
63	383.46	354.10	295.37	266.01	207.28	592.21	546.26	455.47	409.84	318.78	604.09	558.42	464.58	418.20	325.07	743.98	686.24	572.22	514.86	400.49
64	411.10	380.01	316.10	285.01	221.10	629.58	580.42	484.05	435.75	338.51	638.45	589.92	490.78	441.91	343.13	788.93	727.32	606.58	546.02	424.21
65	438.74	404.19	336.83	304.01	236.64	667.14	614.73	512.73	461.73	358.34	672.78	621.46	516.99	465.65	361.18	833.92	768.40	640.91	577.18	447.95
66	494.01	456.01	380.01	342.01	266.01	729.33	672.38	560.61	504.87	391.94	743.36	686.80	571.57	514.66	399.42	904.92	834.33	695.64	626.46	486.34
67	551.01	507.83	423.19	381.74	297.10	792.37	730.95	609.19	548.57	426.03	813.92	752.14	626.13	563.68	437.67	975.94	900.26	750.35	675.73	524.75
68	606.29	559.65	466.37	419.74	326.46	856.26	790.21	658.41	592.95	460.59	884.50	817.49	680.72	612.67	475.91	1,046.95	966.18	805.06	725.00	563.16
69	663.29	611.47	509.56	459.46	357.55	921.12	850.37	708.37	637.91	495.67	955.07	882.83	735.29	661.69	514.15	1,117.98	1,032.11	859.77	774.26	601.57
70	718.56	663.29	552.74	497.47	386.92	986.87	911.35	758.99	683.53	531.19	1,025.65	948.17	789.86	710.70	552.39	1,188.99	1,098.05	914.48	823.55	639.96
71	829.11	765.20	637.38	575.19	445.65	1,122.94	1,036.67	864.15	777.87	605.29	1,170.47	1,081.22	901.01	810.07	631.55	1,337.19	1,234.48	1,029.01	926.27	720.81
72	939.66	868.84	723.74	651.20	506.10	1,262.09	1,166.18	971.63	874.26	679.69	1,315.31	1,214.26	1,012.16	911.12	709.03	1,485.41	1,372.57	1,143.53	1,029.01	799.97
73	1,050.20	970.75	808.38	727.20	566.56	1,405.83	1,297.20	1,081.43	972.88	757.16	1,460.15	1,347.30	1,123.33	1,010.48	786.50	1,635.29	1,508.97	1,258.06	1,131.74	880.81
74	1,162.48	1,072.66	893.02	804.93	625.29	1,551.24	1,431.16	1,193.81	1,073.68	836.38	1,603.29	1,480.36	1,232.78	1,109.84	862.28	1,783.49	1,645.40	1,372.57	1,234.48	961.64
75	1,273.03	1,174.57	979.38	880.93	685.74	1,699.90	1,569.47	1,307.17	1,176.73	914.46	1,748.12	1,613.39	1,343.93	1,210.90	941.44	1,931.71	1,783.49	1,485.41	1,337.19	1,039.12
76	1,450.94	1,338.67	1,115.84	1,003.57	780.74	1,904.45	1,757.71	1,464.26	1,317.52	1,025.55	1,975.49	1,823.92	1,519.08	1,367.51	1,062.70	2,164.12	1,997.37	1,663.92	1,497.20	1,165.41
77	1,653.04	1,526.94	1,271.30	1,145.21	889.56	2,132.61	1,968.13	1,640.64	1,476.06	1,148.55	2,231.48	2,059.69	1,716.13	1,546.02	1,200.79	2,423.47	2,236.52	1,864.34	1,677.39	1,305.20
78	1,851.68	1,710.04	1,425.03	1,281.66	998.39	2,346.05	2,165.20	1,805.15	1,624.26	1,264.20	2,477.36	2,287.04	1,906.43	1,714.44	1,333.83	2,665.98	2,460.52	2,051.27	1,845.80	1,436.57
79	2,036.50	1,881.04	1,566.67	1,409.48	1,096.84	2,532.77	2,338.66	1,948.90	1,753.27	1,364.94	2,701.34	2,492.51	2,076.53	1,869.38	1,453.40	2,878.18	2,657.55	2,214.64	1,992.32	1,551.08
80	2,200.59	2,031.32	1,692.76	1,523.49	1,184.93	2,735.80	2,525.38	2,104.48	1,894.03	1,473.17	2,916.90	2,692.93	2,243.25	2,019.28	1,569.60	3,108.90	2,869.76	2,391.45	2,152.31	1,674.02
81	2,354.32	2,172.96	1,810.22	1,630.58	1,267.85	2,926.97	2,703.19	2,252.67	2,027.39	1,576.87	3,120.70	2,879.85	2,399.89	2,160.74	1,680.75	3,326.16	3,071.85	2,559.87	2,303.88	1,791.92
82	2,530.51	2,335.32	1,946.68	1,751.49	1,362.85	3,147.83	2,904.75	2,421.64	2,178.57	1,695.43	3,354.78	3,097.12	2,580.08	2,322.42	1,805.39	3,577.08	3,300.89	2,751.86	2,475.66	1,926.65
83	2,732.60	2,523.60	2,102.14	1,891.40	1,471.67	3,399.75	3,137.45	2,614.28	2,353.45	1,830.31	3,622.57	3,344.67	2,787.24	2,507.68	1,951.91	3,863.39	3,565.30	2,970.80	2,674.40	2,079.91
84	2,965.79	2,737.79	2,281.78	2,053.77	1,597.76	3,687.32	3,404.18	2,836.62	2,553.57	1,985.92	3,930.76	3,629.31	3,024.69	2,721.54	2,116.96	4,190.11	3,868.45	3,223.41	2,901.76	2,256.72
85	3,231.80	2,983.06	2,485.60	2,236.87	1,739.40	4,019.22	3,711.03	3,091.54	2,783.29	2,163.73	4,284.43	3,956.02	3,295.84	2,965.75	2,307.26	4,567.36	4,217.06	3,513.09	3,162.78	2,458.82
86	3,523.71	3,252.52	2,710.15	2,438.96	1,896.59	4,382.36	4,044.46	3,370.12	3,033.75	2,359.40	4,670.10	4,311.37	3,592.26	3,233.52	2,514.41	4,979.97	4,596.00	3,829.70	3,447.42	2,681.13
87	3,839.81	3,544.44	2,953.70	2,658.33	2,067.59	4,776.59	4,408.99	3,673.93	3,306.41	2,571.32	5,091.12	4,698.71	3,915.61	3,524.89	2,741.76	5,427.94	5,010.28	4,174.96	3,757.30	2,921.97
88	4,185.27	3,863.99	3,219.71	2,898.43	2,254.14	5,206.35	4,804.76	4,004.39	3,604.29	2,802.53	5,549.20	5,121.43	4,269.27	3,841.50	2,989.33	5,916.34	5,459.95	4,550.51	4,095.80	3,184.69
89	4,561.83	4,211.18	3,509.89	3,159.25	2,456.23	5,674.70	5,237.49	4,364.60	3,928.81	3,055.96	6,047.71	5,582.89	4,653.25	4,186.75	3,257.10	6,448.53	5,951.71	4,959.76	4,464.63	3,472.67
90	4,972.93	4,591.19	3,825.99	3,442.53	2,679.06	6,184.51	5,708.77	4,757.31	4,281.59	3,330.15	6,593.37	6,086.44	5,070.91	4,563.98	3,550.14	7,027.88	6,487.25	5,406.05	4,865.46	3,784.24
91	5,420.30	5,004.02	4,169.73	3,753.44	2,919.15	6,741.76	6,223.04	5,185.61	4,666.90	3,629.51	7,186.19	6,633.78	5,527.31	4,974.91	3,868.45	7,661.10	7,071.66	5,892.76	5,303.32	4,124.44
92	5,909.13	5,454.84	4,544.55	4,090.27	3,181.71	7,347.92	6,783.25	5,652.48	5,087.78	3,957.07	7,832.88	7,229.97	6,025.81	5,422.88	4,218.75	8,349.90	7,708.26	6,423.26	5,781.61	4,496.62
93	6,441.14	5,945.40	4,953.93	4,458.19	3,468.44	8,010.39	7,393.85	6,160.78	5,545.72	4,312.68	8,538.52	7,881.72	6,568.09	5,911.28	4,597.67	9,102.72	8,402.12	7,000.92	6,302.00	4,900.81
94	7,019.79	6,480.87	5,399.57	4,860.65	3,779.35	8,730.65	8,059.28	6,716.61	6,043.74	4,700.96	9,306.49	8,590.74	7,159.23	6,443.47	5,011.96	9,921.20	9,158.28	7,632.46	6,867.86	5,342.05

Appendix B

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

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

Form: 7042VA 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	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	160.64	148.55	124.37	110.55	86.37	249.56	230.08	192.33	172.89	135.20	269.26	248.81	207.97	187.55	144.84	356.52	328.67	274.82	246.97	193.11
25-29	172.73	158.91	133.00	119.18	93.27	267.79	248.25	206.63	185.91	144.28	289.67	267.38	222.82	200.54	155.98	382.51	354.67	295.25	265.54	206.13
30-34	186.55	171.00	143.37	129.55	100.18	288.51	266.43	222.30	200.18	155.98	311.95	287.82	239.55	215.39	167.12	412.22	380.66	317.53	285.96	222.82
35-39	200.37	184.82	153.73	138.18	107.09	310.66	286.00	239.15	214.44	167.72	336.10	310.10	258.11	232.12	180.12	443.80	408.50	341.66	306.39	239.55
40-44	215.91	198.64	165.82	148.55	115.73	334.08	308.08	256.10	231.35	179.36	360.23	334.23	278.53	250.69	194.99	477.22	440.09	365.81	330.52	256.24
45	219.37	202.10	167.55	152.00	117.46	340.56	313.25	261.25	235.28	183.27	367.66	339.81	284.11	254.40	198.69	486.50	447.51	373.23	336.10	261.83
46	219.37	202.10	169.28	152.00	119.18	341.16	315.32	262.38	236.48	183.51	367.66	339.81	284.11	254.40	198.69	490.21	453.08	376.96	339.81	263.68
47	221.10	203.82	169.28	152.00	119.18	343.07	316.06	263.41	237.73	185.05	369.52	339.81	284.11	254.40	198.69	495.79	456.79	380.66	343.53	267.38
48	221.10	203.82	171.00	153.73	119.18	343.60	316.79	264.45	237.65	185.24	369.52	339.81	284.11	256.24	198.69	499.50	460.50	384.37	345.38	269.26
49	222.82	205.55	171.00	153.73	119.18	345.45	318.76	265.46	238.80	185.41	369.52	341.66	284.11	256.24	198.69	505.07	466.08	388.10	349.09	271.11
50	222.82	205.55	171.00	153.73	119.18	345.98	319.47	266.41	239.87	186.86	369.52	341.66	284.11	256.24	198.69	508.78	469.79	391.80	352.80	274.82
51	228.00	210.73	174.46	157.19	122.64	351.77	325.14	270.52	243.83	189.23	380.66	350.95	293.39	263.68	206.13	514.36	475.36	395.51	356.52	276.68
52	231.46	214.19	177.91	160.64	124.37	358.99	330.87	275.90	247.85	192.91	391.80	362.09	302.68	271.11	211.68	521.78	480.93	401.08	360.23	280.40
53	236.64	217.64	181.37	164.09	127.82	364.89	336.60	280.08	253.12	196.57	402.95	373.23	310.10	280.40	217.27	527.35	486.50	404.79	365.81	284.11
54	240.10	221.10	184.82	165.82	129.55	370.90	342.50	285.60	257.13	200.30	415.93	382.51	319.38	287.82	222.82	532.92	492.08	410.38	369.52	287.82
55	245.28	226.28	188.28	169.28	131.28	376.96	348.34	289.89	261.31	202.79	427.07	393.65	328.67	295.25	230.25	538.49	497.64	414.09	373.23	289.67
56	264.28	243.55	202.10	183.09	141.64	411.74	380.32	316.65	285.25	221.59	459.40	423.74	353.55	317.89	247.72	574.14	530.32	441.58	397.75	308.99
57	281.55	260.82	217.64	195.19	152.00	448.07	413.67	344.62	310.25	241.17	491.69	453.81	378.44	340.56	265.16	609.79	563.00	469.05	422.25	328.30
58	300.55	278.10	231.46	209.00	162.37	485.86	448.36	373.74	336.28	261.67	524.02	483.90	403.31	363.20	282.62	645.44	595.68	496.53	446.77	347.60
59	319.55	295.37	245.28	221.10	171.00	525.21	484.50	404.12	363.43	282.94	556.31	513.98	428.20	385.86	300.07	681.10	628.37	524.02	471.27	366.91
60	338.55	312.64	260.82	234.91	183.09	566.25	522.24	435.64	391.68	305.12	588.64	544.06	453.08	408.50	317.53	716.75	661.04	551.49	495.79	386.22
61	369.64	340.28	283.28	255.64	198.64	605.56	558.46	465.77	419.03	326.33	625.42	577.81	481.08	433.81	337.08	764.56	705.12	588.10	529.03	412.00
62	399.01	367.92	307.46	276.37	215.91	645.00	594.85	495.99	446.41	347.59	662.23	611.55	509.07	459.12	356.66	812.37	749.20	624.71	562.27	437.77
63	430.10	397.28	329.92	297.10	231.46	684.71	631.47	526.37	474.05	368.97	699.02	645.29	537.07	484.42	376.21	860.19	793.29	661.32	595.51	463.54
64	459.46	424.92	354.10	317.83	248.73	724.60	668.24	556.96	501.78	390.45	735.83	679.03	565.07	509.73	395.78	907.99	837.37	697.94	628.75	489.31
65	490.56	452.56	376.55	340.28	264.28	764.65	705.17	587.63	529.57	412.06	772.63	712.78	593.07	535.04	415.33	955.80	881.45	734.54	661.99	515.09
66	552.74	511.28	424.92	383.46	297.10	825.49	761.34	634.38	571.49	444.75	842.26	776.98	646.75	583.26	453.04	1,024.24	944.73	787.17	709.11	551.87
67	616.65	568.28	473.28	426.65	331.64	887.14	818.44	681.82	613.93	477.92	911.89	841.19	700.44	631.49	490.74	1,092.68	1,008.03	839.81	756.23	588.66
68	678.83	627.01	523.37	469.83	366.19	949.65	876.20	729.88	657.03	511.54	981.51	905.39	754.12	679.72	528.45	1,161.11	1,071.31	892.43	803.36	625.46
69	742.74	685.74	571.74	514.74	400.74	1,013.03	934.82	778.66	700.70	545.66	1,051.14	969.60	807.81	727.93	566.16	1,229.55	1,134.60	945.07	850.48	662.26
70	804.93	742.74	620.10	557.92	433.55	1,077.32	994.22	828.04	744.99	580.22	1,120.77	1,033.79	861.50	776.16	603.86	1,297.99	1,197.88	997.69	897.60	699.04
71	929.29	858.47	715.11	642.56	500.92	1,225.06	1,131.33	942.58	848.85	660.06	1,276.66	1,179.83	982.92	884.46	687.55	1,458.80	1,347.22	1,122.40	1,010.82	786.01
72	1,053.66	972.48	810.11	728.92	566.56	1,377.51	1,271.50	1,059.66	953.61	741.74	1,434.19	1,324.24	1,104.35	992.77	772.88	1,621.25	1,496.55	1,247.12	1,122.40	872.99
73	1,176.30	1,086.48	905.11	815.29	633.92	1,533.40	1,414.87	1,179.26	1,062.19	825.20	1,591.71	1,470.29	1,225.79	1,102.72	858.22	1,783.71	1,645.87	1,371.83	1,235.63	959.96
74	1,300.66	1,200.48	1,000.11	899.93	699.56	1,692.72	1,562.87	1,301.66	1,171.72	910.55	1,749.24	1,614.69	1,345.57	1,211.02	941.91	1,946.16	1,796.83	1,496.55	1,347.22	1,046.92
75	1,425.03	1,316.21	1,096.84	986.29	768.65	1,855.56	1,712.59	1,426.74	1,283.74	999.32	1,906.78	1,760.73	1,467.01	1,320.96	1,027.23	2,108.62	1,946.16	1,621.25	1,458.80	1,135.54
76	1,623.67	1,499.31	1,248.85	1,124.48	874.02	2,077.99	1,917.69	1,598.54	1,438.25	1,119.11	2,156.21	1,990.46	1,657.35	1,491.62	1,160.15	2,361.31	2,179.17	1,816.53	1,634.38	1,271.73
77	1,851.68	1,710.04	1,425.03	1,281.66	998.39	2,326.28	2,148.72	1,790.62	1,611.50	1,253.38	2,435.16	2,248.09	1,873.96	1,686.89	1,311.11	2,643.56	2,441.72	2,034.77	1,831.30	1,424.33
78	2,074.50	1,913.86	1,596.03	1,435.39	1,117.57	2,560.25	2,362.37	1,969.68	1,771.76	1,379.09	2,704.27	2,495.88	2,079.08	1,872.32	1,455.52	2,909.39	2,684.59	2,238.25	2,013.44	1,567.10
79	2,281.78	2,105.59	1,754.95	1,578.76	1,228.12	2,763.86	2,551.61	2,127.10	1,913.36	1,488.77	2,947.14	2,720.69	2,266.15	2,039.70	1,586.80	3,140.77	2,899.55	2,417.11	2,174.25	1,691.81
80	2,464.87	2,274.87	1,894.86	1,706.58	1,326.57	2,986.22	2,756.65	2,296.01	2,066.40	1,607.24	3,183.43	2,937.28	2,448.29	2,203.79	1,713.14	3,393.47	3,132.56	2,609.10	2,348.19	1,826.37
81	2,635.88	2,433.78	2,027.86	1,825.77	1,419.85	3,194.16	2,948.68	2,457.72	2,212.22	1,719.82	3,404.96	3,144.05	2,618.95	2,358.03	1,832.93	3,629.77	3,350.81	2,792.89	2,513.93	1,954.36
82	2,834.52	2,616.87	2,179.87	1,962.22	1,525.21	3,433.89	3,169.60	2,641.14	2,376.85	1,848.34	3,660.95	3,378.70	2,815.86	2,535.26	1,970.78	3,902.17	3,601.87	3,001.29	2,700.99	2,100.41
83	3,060.79	2,825.88	2,354.32	2,119.41	1,647.85	3,709.67	3,423.77	2,853.38	2,567.48	1,997.11	3,953.04	3,649.46	3,040.67	2,737.09	2,128.30	4,215.59	3,890.68	3,242.51	2,917.60	2,269.43
84	3,321.62	3,065.98	2,554.69	2,299.05	1,787.77	4,024.55	3,714.00	3,096.01	2,785.56	2,167.49	4,289.43	3,959.60	3,299.94	2,970.10	2,310.44	4,573.31	4,220.51	3,518.18	3,165.38	2,463.06
85	3,620.44	3,342.34	2,784.42	2,506.33	1,948.41	4,386.91	4,049.07	3,374.71	3,036.84	2,362.41	4,676.69	4,315.68	3,596.96	3,237.58	2,517.21	4,985.19	4,601.21	3,834.88	3,450.91	2,684.59
86	3,945.18	3,642.90	3,034.88	2,732.60	2,124.59	4,781.18	4,412.94	3,677.93	3,309.73	2,574.72	5,096.77	4,704.59	3,920.22	3,528.02	2,743.66	5,433.17	5,014.73	4,179.49	3,761.05	2,925.81
87	4,301.00	3,971.09	3,307.80	2,977.88	2,316.32	5,211.50	4,810.01	4,008.60	3,608.61	2,805.74	5,556.23	5,127.95	4,273.02	3,846.37	2,991.45	5,922.17	5,465.99	4,555.26	4,100.71	3,188.36
88	4,687.92	4,326.91	3,606.62	3,245.62	2,525.33	5,680.77	5,243.28	4,369.57	3,932.08	3,058.46	6,055.08	5,589.05	4,658.64	4,192.61	3,260.56	6,455.48	5,958.27	4,965.49	4,468.30	3,475.52
89	5,109.38	4,717.28	3,931.36	3,537.53	2,751.60	6,191.99	5,715.47	4,762.43	4,287.26	3,334.28	6,599.88	6,092.82	5,077.09	4,570.03	3,554.28	7,036.36	6,494.86	5,411.84	4,871.96	3,788.94
90	5,570.57	5,142.20	4,285.46	3,855.36	3,000.34	6,749.39	6,229.54	5,191.28	4,672.86	3,634.64	7,193.90	6,640.90	5,534.90	4,980.26	3,874.28	7,669.78	7,079.04	5,899.19	5,310.10	4,130.25
91	6,071.49	5,605.12	4,670.65	4,202.55	3,269.80	7,355.89	6,791.29	5,659.12	5,093.07	3,960.98	7,842.07	7,238.21	6,032.11	5,429.89	4,222.15	8,358.98	7,717.37	6,430.86	5,787.61	4,501.12
92	6,617.32	6,109.50	5,090.38	4,580.83	3,563.44	8,018.71	7,402.10	6,167.49	5,550.84	4,317.69	8,547.68	7,889.66	6,575.27	5,917.24	4,602.85	9,112.16	8,411.48	7,008.47	6,307.79	4,906.42
93	7,213.25	6,658.78	5,548.12	4,993.65	3,882.99	8,740.72	8,067.80	6,723.36	6,050.46	4,706.05	9,317.28	8,600.20	7,167.64	6,450.55	5,018.01	9,932.64	9,167.96	7,640.24	6,875.55	5,347.83
94	7,862.72	7,258.16	6,049.04	5,442.75	4,233.64	9,526.28	8,794.14	7,328.51	6,594.88	5,130.59	10,155.81	9,374.71	7,812.54	7,031.45	5,469.27	10,825.31	9,993.35	8,327.79	7,494.20	5,830.27

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

1460 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	50.09	46.64	38.00	34.55	25.91	77.45	71.10	59.67	53.32	41.91	81.61	76.18	63.48	56.22	45.34	110.63	101.56	85.24	76.18	59.85
25-29	53.55	50.09	41.46	38.00	29.36	83.79	77.43	64.74	58.42	45.70	88.87	81.61	67.11	61.66	47.16	119.71	110.63	92.50	83.43	65.29
30-34	58.73	53.55	44.91	39.73	31.09	90.13	82.51	68.57	62.22	48.24	94.31	87.06	72.55	65.29	50.79	128.77	117.89	97.93	88.87	68.92
35-39	62.18	57.00	48.36	43.18	34.55	96.49	88.88	73.63	67.28	52.06	101.56	94.31	77.98	70.74	54.40	137.84	126.95	105.19	96.13	74.35
40-44	67.37	62.18	51.82	46.64	36.27	104.11	95.23	79.99	72.36	55.86	108.82	101.56	83.43	76.18	58.03	148.72	136.03	114.26	103.38	79.80
45	69.09	62.18	51.82	46.64	36.27	105.38	97.75	81.25	73.63	57.12	112.45	103.38	85.24	77.98	59.85	150.53	139.66	116.08	105.19	81.61
46	69.09	63.91	53.55	48.36	38.00	107.28	98.46	82.07	74.46	58.07	112.45	103.38	87.06	77.98	61.66	154.16	141.47	117.89	107.01	83.43
47	70.82	63.91	53.55	48.36	38.00	107.92	99.13	82.83	74.05	57.74	112.45	103.38	87.06	77.98	61.66	155.98	143.29	119.71	107.01	83.43
48	70.82	65.64	55.27	48.36	38.00	108.54	99.81	83.61	74.88	58.65	114.26	105.19	87.06	77.98	61.66	157.79	145.09	121.51	108.82	85.24
49	72.55	65.64	55.27	50.09	38.00	109.17	100.48	83.11	75.67	58.30	114.26	105.19	87.06	79.80	61.66	159.61	146.90	121.51	110.63	85.24
50	72.55	67.37	55.27	50.09	38.00	109.77	101.13	83.86	75.23	59.20	114.26	105.19	88.87	79.80	61.66	161.42	148.72	123.34	110.63	87.06
51	74.27	67.37	57.00	51.82	39.73	111.63	102.97	86.83	78.14	60.79	116.08	107.01	88.87	79.80	61.66	163.22	150.53	126.95	114.26	88.87
52	74.27	69.09	57.00	51.82	39.73	114.79	106.06	88.57	79.86	62.38	117.89	108.82	90.68	81.61	63.48	166.85	154.16	128.77	116.08	90.68
53	76.00	69.09	58.73	51.82	41.46	117.95	109.17	90.36	81.59	62.73	119.71	110.63	92.50	83.43	65.29	170.48	157.79	130.58	117.89	90.68
54	76.00	70.82	58.73	53.55	41.46	121.17	111.08	93.40	83.29	65.64	121.51	112.45	92.50	83.43	65.29	174.11	159.61	134.21	119.71	94.31
55	77.73	70.82	60.46	53.55	43.18	123.16	114.26	95.23	85.07	67.30	123.34	112.45	94.31	85.24	65.29	175.93	163.22	136.03	121.51	96.13
56	84.64	77.73	63.91	58.73	44.91	130.39	120.83	100.64	90.29	70.89	133.02	121.82	102.02	91.92	71.01	181.82	168.49	140.34	125.91	98.86
57	89.82	82.91	69.09	62.18	48.36	137.93	127.63	106.26	95.71	74.62	142.70	131.21	109.70	98.59	76.71	187.70	173.72	144.64	130.27	101.58
58	96.73	89.82	74.27	67.37	51.82	145.74	134.69	112.11	101.36	78.52	152.38	140.58	117.40	105.29	82.43	193.59	178.97	148.96	134.66	104.31
59	103.64	95.00	79.46	70.82	55.27	153.84	142.04	118.19	107.21	82.55	162.06	149.97	125.09	111.94	88.13	199.48	184.21	153.26	139.03	107.04
60	110.55	101.91	84.64	76.00	58.73	162.25	149.67	124.49	113.31	86.71	171.74	159.34	132.80	118.64	93.85	205.38	189.46	157.59	143.42	109.77
61	120.91	110.55	93.27	82.91	65.64	175.29	161.83	134.61	122.29	93.97	185.20	171.74	143.06	127.83	100.92	221.32	204.32	169.97	154.39	118.64
62	131.28	120.91	100.18	89.82	70.82	188.36	174.03	144.79	131.29	101.22	198.65	184.13	153.33	137.05	108.00	237.24	219.19	182.37	165.37	127.47
63	141.64	129.55	108.82	98.46	76.00	201.55	186.32	155.03	140.38	108.53	212.11	196.54	163.60	146.25	115.09	253.19	234.07	194.76	176.35	136.34
64	152.00	139.91	115.73	105.37	81.18	214.76	198.65	165.30	149.50	115.85	225.57	208.92	173.87	155.46	122.17	269.11	248.93	207.16	187.33	145.17
65	162.37	148.55	124.37	112.28	86.37	228.06	211.07	175.64	158.63	123.23	239.02	221.32	184.13	164.67	129.25	285.06	263.81	219.54	198.29	154.04
66	181.37	167.55	139.91	126.09	98.46	247.85	229.25	190.94	172.37	133.79	261.95	242.40	201.55	180.58	141.47	307.53	284.47	236.94	213.88	166.01
67	200.37	184.82	153.73	138.18	107.09	267.93	247.74	206.49	186.27	144.49	284.89	263.49	218.94	196.48	153.68	330.02	305.14	254.33	229.45	177.98
68	219.37	203.82	169.28	152.00	119.18	288.29	266.47	222.23	200.41	155.35	307.81	284.55	236.35	212.39	165.89	352.49	325.81	271.72	245.04	189.95
69	240.10	221.10	184.82	165.82	129.55	308.95	285.47	238.21	214.72	166.37	330.75	305.65	253.74	228.30	178.10	374.99	346.48	289.12	260.62	201.92
70	259.10	240.10	198.64	179.64	139.91	329.88	304.72	254.38	229.24	177.54	353.67	326.72	271.15	244.21	190.31	397.46	367.14	306.51	276.20	213.89
71	297.10	274.64	228.00	205.55	158.91	377.62	347.91	289.95	261.65	203.65	400.82	370.50	308.20	277.90	215.57	449.68	414.30	345.26	311.57	242.52
72	335.10	309.19	257.37	231.46	179.64	426.42	393.49	327.71	294.75	228.96	447.98	414.30	345.26	309.88	242.52	501.87	463.15	385.67	346.93	269.46
73	371.37	343.73	286.73	257.37	200.37	476.34	438.68	366.27	328.64	256.24	495.14	458.09	380.61	343.56	266.09	554.09	510.29	426.10	382.31	298.10
74	409.37	378.28	314.37	283.28	219.37	525.88	486.32	404.27	364.74	282.70	542.30	500.20	417.66	375.56	293.04	604.61	559.13	464.82	419.36	325.04
75	447.37	412.83	343.73	309.19	240.10	577.99	533.54	444.63	400.15	311.25	589.44	543.98	454.71	409.25	318.31	656.81	606.29	505.23	454.71	353.67
76	513.01	475.01	395.55	355.83	276.37	644.70	595.79	496.47	446.10	348.27	665.24	614.72	511.98	461.45	358.73	732.61	677.03	564.19	506.93	395.78
77	580.38	535.47	445.65	402.46	312.64	712.84	658.02	548.35	493.52	383.84	741.02	683.76	569.24	511.98	399.14	810.07	747.75	623.13	560.83	436.19
78	647.74	597.65	497.47	447.37	348.92	779.55	718.76	598.76	539.44	419.43	815.12	752.81	628.19	564.19	439.57	885.86	816.82	680.39	613.02	476.62
79	713.38	658.11	549.28	494.01	385.19	846.25	781.04	650.62	585.42	454.99	890.92	821.85	685.45	616.40	479.99	961.64	887.54	739.34	665.24	517.04
80	780.74	720.29	599.38	540.65	419.74	912.92	843.29	702.48	632.84	492.04	966.69	892.59	742.70	668.60	520.40	1,037.42	958.28	798.27	719.14	559.13
81	834.29	770.38	642.56	578.65	449.10	976.65	902.55	751.39	675.79	526.12	1,034.06	954.91	794.91	715.76	555.77	1,109.84	1,025.65	853.87	767.96	597.88
82	898.20	829.11	690.92	621.83	483.65	1,050.75	969.22	807.72	727.68	566.13	1,111.52	1,025.65	855.54	769.66	599.55	1,194.05	1,101.42	917.86	826.91	643.34
83	969.02	894.75	746.20	670.20	521.65	1,133.76	1,047.81	872.91	785.47	610.60	1,200.79	1,108.16	922.91	831.96	646.71	1,288.37	1,190.69	991.96	892.59	693.86
84	1,051.93	970.75	808.38	727.20	566.56	1,230.09	1,136.70	947.03	852.18	662.47	1,303.52	1,202.46	1,002.07	902.69	702.29	1,397.82	1,291.73	1,076.17	968.38	752.81
85	1,146.93	1,058.84	880.93	792.84	616.65	1,341.24	1,238.98	1,031.50	929.25	721.76	1,419.73	1,310.25	1,093.01	983.54	764.60	1,524.14	1,407.93	1,172.15	1,055.96	820.18
86	1,248.85	1,153.84	960.38	865.38	671.92	1,462.78	1,350.14	1,124.85	1,012.24	786.96	1,547.72	1,428.14	1,190.69	1,071.11	833.65	1,662.25	1,534.25	1,278.26	1,150.27	894.28
87	1,361.12	1,257.48	1,046.75	943.11	732.38	1,593.18	1,471.65	1,225.63	1,104.11	858.10	1,687.50	1,557.83	1,298.47	1,168.79	909.42	1,810.45	1,672.34	1,392.79	1,254.68	975.11
88	1,483.76	1,369.76	1,141.75	1,027.75	799.74	1,736.94	1,603.56	1,336.78	1,203.40	935.17	1,839.06	1,697.60	1,414.67	1,273.20	990.27	1,973.79	1,822.23	1,519.08	1,367.51	1,062.70
89	1,618.49	1,494.12	1,245.39	1,121.02	872.29	1,894.03	1,747.31	1,456.85	1,311.58	1,019.65	2,004.11	1,850.86	1,542.66	1,387.73	1,079.53	2,152.31	1,985.59	1,655.50	1,490.47	1,158.68
90	1,763.58	1,627.13	1,355.94	1,221.21	950.02	2,064.48	1,905.89	1,587.26	1,428.67	1,111.52	2,184.32	2,017.58	1,680.75	1,512.35	1,177.21	2,345.99	2,165.79	1,803.71	1,623.50	1,263.09
91	1,922.50	1,773.95	1,478.58	1,330.03	1,034.66	2,249.72	2,076.33	1,731.01	1,557.62	1,212.32	2,381.36	2,197.79	1,832.33	1,648.76	1,283.31	2,556.50	2,359.47	1,967.06	1,770.02	1,377.62
92	2,095.23	1,934.59	1,611.58	1,450.94	1,127.93	2,452.78	2,263.07	1,886.64	1,698.40	1,320.51	2,595.25	2,396.52	1,997.37	1,796.98	1,397.82	2,787.24	2,571.67	2,143.90	1,930.01	1,500.56
93	2,283.50	2,109.05	1,756.67	1,580.49	1,229.84	2,673.58	2,467.59	2,055.57	1,851.06	1,439.05	2,829.33	2,612.09	2,175.89	1,958.65	1,522.46	3,038.16	2,804.08	2,335.90	2,103.49	1,635.29
94	2,489.05	2,297.32	1,915.59	1,723.86	1,340.39	2,913.68	2,689.89	2,240.84	2,017.04	1,567.97	3,083.65	2,846.18	2,372.95	2,135.48	1,660.55	3,311.00	3,056.70	2,546.40	2,292.10	1,781.81

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

2190 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	63.91	58.73	48.36	43.18	34.55	92.69	85.07	71.07	64.75	49.52	99.76	90.68	76.18	68.92	52.60	132.40	121.51	101.56	92.50	70.74
25-29	67.37	62.18	51.82	46.64	36.27	99.05	91.41	76.16	68.57	53.32	107.01	97.93	81.61	74.35	58.03	141.47	130.58	108.82	97.93	76.18
30-34	72.55	67.37	57.00	50.09	39.73	106.62	99.03	82.54	73.63	58.39	114.26	105.19	88.87	79.80	61.66	152.35	141.47	117.89	105.19	83.43
35-39	77.73	72.55	60.46	53.55	43.18	115.54	106.66	88.87	79.98	62.22	123.34	114.26	94.31	85.24	65.29	165.05	152.35	126.95	114.26	88.87
40-44	84.64	77.73	65.64	58.73	46.64	124.42	114.26	95.23	86.33	67.28	132.40	121.51	101.56	92.50	70.74	177.74	163.22	136.03	123.34	96.13
45	86.37	79.46	65.64	58.73	46.64	126.95	116.80	97.75	87.61	68.56	136.03	125.14	103.38	94.31	72.55	181.37	166.85	139.66	125.14	97.93
46	86.37	79.46	67.37	60.46	46.64	127.47	117.39	98.47	88.35	69.43	136.03	125.14	105.19	94.31	74.35	183.18	168.67	141.47	126.95	99.76
47	88.09	81.18	67.37	60.46	46.64	129.25	119.22	99.15	89.11	69.04	136.03	125.14	105.19	94.31	74.35	186.80	172.30	143.29	128.77	99.76
48	88.09	81.18	67.37	60.46	46.64	129.75	119.77	99.82	89.86	69.87	136.03	125.14	105.19	94.31	74.35	188.62	174.11	145.09	130.58	101.56
49	88.09	81.18	69.09	62.18	48.36	131.50	121.57	100.48	90.56	70.70	136.03	126.95	105.19	94.31	74.35	192.25	177.74	146.90	132.40	103.38
50	89.82	82.91	69.09	62.18	48.36	131.97	122.10	102.37	91.25	71.53	137.84	126.95	105.19	94.31	74.35	194.06	179.56	150.53	134.21	105.19
51	91.55	84.64	70.82	63.91	50.09	135.20	125.30	104.19	94.28	73.19	139.66	130.58	108.82	97.93	76.18	197.69	183.18	152.35	137.84	107.01
52	93.27	86.37	70.82	63.91	50.09	138.52	128.52	107.29	96.09	74.86	143.29	132.40	110.63	99.76	77.98	201.32	186.80	155.98	139.66	108.82
53	95.00	86.37	72.55	65.64	50.09	141.81	130.50	109.18	97.88	76.55	146.90	136.03	112.45	101.56	77.98	204.95	188.62	157.79	141.47	110.63
54	96.73	88.09	74.27	67.37	51.82	145.16	133.82	111.07	100.96	78.26	150.53	139.66	116.08	103.38	81.61	208.58	192.25	159.61	145.09	112.45
55	98.46	89.82	76.00	67.37	53.55	148.55	137.11	114.28	102.85	79.99	154.16	141.47	117.89	107.01	83.43	212.20	195.88	163.22	146.90	114.26
56	103.64	96.73	79.46	72.55	55.27	158.56	146.41	121.82	109.68	85.36	164.76	151.41	126.17	114.30	89.06	221.11	204.16	169.89	152.94	119.02
57	110.55	101.91	84.64	76.00	58.73	169.00	156.07	129.71	116.80	90.94	175.36	161.36	134.48	121.57	94.67	230.01	212.42	176.55	158.97	123.79
58	115.73	107.09	89.82	81.18	62.18	179.84	166.12	137.90	124.18	96.78	185.96	171.31	142.76	128.85	100.30	238.92	220.69	183.22	164.99	128.56
59	122.64	112.28	93.27	84.64	65.64	191.09	176.55	146.42	131.88	102.82	196.55	181.26	151.05	136.12	105.91	247.82	228.97	189.87	171.02	133.34
60	127.82	117.46	98.46	88.09	69.09	202.82	187.43	155.26	139.87	109.10	207.16	191.21	159.34	143.42	111.55	256.73	237.24	196.54	177.04	138.10
61	139.91	129.55	108.82	96.73	76.00	217.36	200.80	166.58	150.05	116.96	224.50	207.16	172.80	155.46	121.10	274.44	253.54	210.33	189.46	147.66
62	152.00	141.64	117.46	105.37	82.91	231.94	214.24	177.97	160.24	124.83	241.86	223.08	186.25	167.50	130.67	292.14	269.82	224.15	201.84	157.23
63	164.09	152.00	126.09	114.00	88.09	246.64	227.75	189.40	170.54	132.76	259.20	239.02	199.71	179.53	140.22	309.84	286.12	237.95	214.24	166.79
64	177.91	164.09	136.46	122.64	95.00	261.40	241.33	200.92	180.85	140.73	276.56	254.95	213.17	191.57	149.79	327.55	302.40	251.77	226.63	176.35
65	190.00	174.46	145.09	131.28	101.91	276.21	254.97	212.46	191.21	148.72	293.90	270.89	226.63	203.62	159.34	345.26	318.68	265.58	239.02	185.91
66	212.46	196.91	164.09	146.82	115.73	301.33	278.20	231.75	208.67	162.19	322.02	296.87	248.00	223.18	174.30	373.88	345.22	287.58	258.92	201.27
67	236.64	217.64	181.37	164.09	127.82	326.81	301.82	251.32	226.36	175.88	350.15	322.87	269.35	242.76	189.24	402.52	371.75	309.56	278.82	216.64
68	259.10	238.37	198.64	179.64	139.91	352.61	325.74	271.17	244.31	189.75	378.27	348.85	290.72	262.32	204.20	431.13	398.29	331.58	298.72	232.00
69	281.55	260.82	217.64	195.19	152.00	378.82	350.00	291.31	262.50	203.82	406.39	374.84	312.09	281.90	219.14	459.77	424.81	353.56	318.62	247.37
70	305.73	281.55	234.91	210.73	164.09	405.37	374.60	311.71	280.96	218.07	434.51	400.82	333.45	301.46	234.10	488.40	451.35	375.56	338.51	262.73
71	354.10	326.46	271.19	245.28	190.00	463.88	428.53	356.42	321.05	248.91	493.46	454.71	378.94	341.89	266.09	552.39	510.29	424.40	382.31	296.40
72	400.74	369.64	309.19	278.10	215.91	523.72	483.63	403.53	363.44	281.90	552.39	508.61	424.40	382.31	296.40	616.40	569.24	474.93	427.77	331.78
73	449.10	414.55	345.46	310.92	241.82	584.90	540.03	450.24	405.37	315.60	609.66	562.50	469.88	422.72	328.42	680.39	628.19	523.78	471.56	367.14
74	497.47	459.46	381.74	343.73	267.73	647.45	597.65	498.04	448.22	348.61	668.60	616.40	513.67	463.15	360.41	744.39	687.12	572.60	515.34	400.82
75	544.10	502.65	419.74	376.55	293.64	712.86	658.02	548.37	493.53	383.88	727.55	671.98	559.13	503.56	390.72	810.07	747.75	623.13	560.83	436.19
76	623.56	575.19	478.46	431.83	335.10	798.83	736.57	615.06	552.81	431.28	821.85	757.86	631.55	569.24	442.93	907.75	837.02	698.92	628.19	490.09
77	701.29	647.74	538.92	485.37	376.55	884.76	816.60	680.27	612.07	475.73	916.17	845.43	703.97	634.93	493.46	1,005.43	927.97	773.02	695.56	540.61
78	779.02	718.56	599.38	538.92	419.74	972.22	896.61	746.96	672.82	523.19	1,010.48	933.00	778.07	700.59	543.98	1,104.78	1,018.91	848.81	764.60	594.50
79	856.75	791.11	659.83	592.47	461.19	1,058.17	976.67	813.64	732.14	569.10	1,104.78	1,020.59	850.49	764.60	596.18	1,202.46	1,109.84	924.59	831.96	646.71
80	934.47	863.66	718.56	647.74	502.65	1,144.12	1,056.70	880.33	792.89	616.54	1,199.10	1,108.16	922.91	830.29	646.71	1,300.14	1,200.79	1,000.37	901.01	700.59
81	1,000.11	924.11	768.65	692.65	538.92	1,224.14	1,130.79	942.58	847.71	659.50	1,283.31	1,185.63	986.90	889.22	690.50	1,391.09	1,285.00	1,071.11	963.32	749.45
82	1,076.11	993.20	827.38	744.47	578.65	1,316.04	1,215.25	1,012.24	911.44	708.40	1,379.30	1,273.20	1,061.00	954.91	742.70	1,495.50	1,380.98	1,150.27	1,035.74	805.01
83	1,160.75	1,072.66	893.02	803.20	625.29	1,421.27	1,311.60	1,093.74	984.07	766.22	1,490.47	1,375.94	1,146.89	1,032.38	803.33	1,615.09	1,490.47	1,242.89	1,118.27	870.70
84	1,260.94	1,162.48	969.02	872.29	678.83	1,542.82	1,424.21	1,187.12	1,068.56	831.43	1,616.76	1,492.14	1,244.57	1,119.95	870.70	1,753.18	1,618.45	1,348.99	1,214.26	944.80
85	1,373.21	1,267.85	1,057.11	951.75	739.29	1,680.61	1,551.70	1,293.82	1,163.42	905.53	1,763.29	1,626.87	1,355.74	1,221.01	949.85	1,909.80	1,763.29	1,470.25	1,322.05	1,029.01
86	1,497.58	1,381.85	1,152.12	1,036.39	806.65	1,833.28	1,691.00	1,409.42	1,268.62	987.03	1,921.60	1,773.40	1,478.66	1,330.46	1,035.74	2,083.27	1,921.60	1,601.62	1,441.61	1,121.63
87	1,632.31	1,506.21	1,255.75	1,129.66	879.20	1,997.77	1,843.63	1,536.85	1,382.73	1,075.95	2,095.05	1,933.38	1,611.71	1,450.04	1,128.36	2,270.21	2,095.05	1,746.44	1,571.30	1,222.68
88	1,779.13	1,642.67	1,368.03	1,231.57	956.93	2,177.11	2,009.64	1,674.67	1,507.23	1,172.29	2,283.68	2,106.85	1,756.55	1,579.71	1,229.42	2,473.99	2,283.68	1,903.07	1,712.77	1,332.16
89	1,938.04	1,789.49	1,490.67	1,342.12	1,043.30	2,372.73	2,190.43	1,825.87	1,643.56	1,277.51	2,487.46	2,297.15	1,914.86	1,722.86	1,340.57	2,696.29	2,489.13	2,074.85	1,867.70	1,451.72
90	2,112.50	1,950.13	1,625.40	1,463.03	1,138.30	2,586.14	2,387.56	1,990.38	1,790.28	1,393.11	2,711.45	2,504.30	2,086.64	1,877.81	1,460.15	2,938.81	2,713.14	2,261.79	2,034.42	1,583.07
91	2,304.23	2,126.32	1,772.22	1,594.31	1,240.21	2,820.32	2,602.45	2,169.68	1,951.82	1,519.10	2,955.66	2,728.28	2,273.57	2,046.22	1,591.51	3,204.90	2,957.33	2,465.57	2,218.00	1,726.24
92	2,511.51	2,318.05	1,931.13	1,737.67	1,352.48	3,073.73	2,836.60	2,363.86	2,128.18	1,655.46	3,221.74	2,974.17	2,479.04	2,231.48	1,734.65	3,492.88	3,223.41	2,686.19	2,418.41	1,881.17
93	2,736.06	2,527.05	2,105.59	1,894.86	1,473.40	3,349.39	3,093.01	2,577.25	2,319.38	1,803.62	3,513.09	3,241.96	2,701.34	2,431.88	1,891.28	3,806.12	3,514.78	2,928.70	2,635.67	2,049.59
94	2,983.06	2,753.33	2,295.59	2,065.86	1,606.40	3,651.72	3,370.14	2,808.47	2,528.35	1,966.64	3,828.03	3,533.30	2,945.55	2,650.82	2,061.38	4,149.69	3,829.70	3,191.43	2,873.12	2,234.84

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

2920 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	63.91	58.73	50.09	44.91	34.55	97.76	90.15	74.89	67.30	52.06	103.38	96.13	79.80	72.55	56.22	139.66	128.77	107.01	96.13	74.35
25-29	69.09	63.91	53.55	48.36	38.00	105.38	97.75	81.24	72.37	57.14	110.63	103.38	85.24	77.98	59.85	150.53	139.66	116.08	103.38	81.61
30-34	74.27	69.09	57.00	51.82	39.73	112.98	104.11	87.61	78.72	60.94	119.71	110.63	92.50	83.43	65.29	161.42	148.72	125.14	112.45	87.06
35-39	79.46	74.27	62.18	55.27	43.18	121.88	113.00	93.94	83.77	66.04	128.77	119.71	99.76	88.87	70.74	174.11	161.42	134.21	119.71	94.31
40-44	86.37	79.46	65.64	58.73	46.64	130.78	120.62	100.30	90.13	69.82	137.84	126.95	107.01	96.13	74.35	186.80	172.30	143.29	128.77	99.76
45	88.09	81.18	67.37	60.46	46.64	133.31	123.13	102.82	92.69	72.36	141.47	130.58	108.82	97.93	76.18	190.43	175.93	146.90	132.40	103.38
46	88.09	81.18	67.37	60.46	46.64	135.06	124.97	104.78	93.41	73.22	143.29	132.40	110.63	99.76	77.98	194.06	179.56	150.53	134.21	105.19
47	88.09	81.18	69.09	62.18	48.36	138.05	126.75	105.42	95.38	74.05	145.09	134.21	110.63	99.76	77.98	199.50	183.18	152.35	137.84	107.01
48	89.82	82.91	69.09	62.18	48.36	139.72	128.52	107.32	96.09	74.86	146.90	134.21	112.45	101.56	77.98	203.13	186.80	155.98	139.66	108.82
49	89.82	82.91	69.09	62.18	48.36	141.41	130.24	109.17	98.00	76.90	146.90	136.03	114.26	101.56	79.80	206.75	190.43	159.61	143.29	112.45
50	89.82	82.91	69.09	62.18	48.36	143.07	131.97	109.76	98.64	76.47	148.72	137.84	114.26	103.38	79.80	210.38	194.06	161.42	145.09	112.45
51	93.27	86.37	70.82	63.91	50.09	145.13	133.97	111.63	100.48	78.14	152.35	139.66	116.08	105.19	81.61	212.20	195.88	163.22	146.90	114.26
52	95.00	88.09	74.27	65.64	51.82	148.50	137.25	113.53	102.33	79.86	154.16	143.29	119.71	107.01	83.43	215.83	199.50	165.05	148.72	116.08
53	98.46	89.82	76.00	67.37	53.55	150.58	139.30	115.45	104.16	80.31	157.79	145.09	121.51	108.82	85.24	217.64	201.32	166.85	150.53	116.08
54	100.18	93.27	77.73	69.09	55.27	153.99	141.40	117.39	106.01	82.04	159.61	146.90	123.34	110.63	87.06	221.27	203.13	168.67	152.35	117.89
55	103.64	95.00	79.46	70.82	55.27	156.17	143.45	120.62	107.92	85.07	163.22	150.53	125.14	112.45	87.06	223.08	204.95	172.30	154.16	121.51
56	110.55	101.91	84.64	76.00	58.73	166.84	153.38	128.81	115.37	90.81	175.19	161.87	134.48	120.78	93.73	232.65	213.89	179.63	160.87	126.62
57	117.46	108.82	89.82	81.18	62.18	177.97	163.72	137.35	123.12	96.74	187.17	173.19	143.78	129.08	100.38	242.20	222.82	186.95	167.56	131.69
58	124.37	114.00	95.00	86.37	67.37	189.52	174.44	146.22	131.17	102.97	199.14	184.51	153.11	137.41	107.05	251.77	231.77	194.28	174.27	136.79
59	131.28	120.91	100.18	89.82	70.82	201.51	185.60	155.47	139.55	109.41	211.11	195.83	162.42	145.71	113.72	261.32	240.70	201.60	180.97	141.87
60	138.18	127.82	105.37	95.00	74.27	214.01	197.22	165.03	148.27	116.09	223.08	207.16	171.74	154.04	120.39	270.89	249.64	208.92	187.67	146.96
61	148.55	138.18	114.00	103.64	79.46	229.42	211.45	176.68	159.03	124.25	240.79	223.44	185.55	166.42	129.96	289.65	267.00	223.08	200.78	156.88
62	160.64	148.55	124.37	110.55	86.37	244.88	225.76	188.36	169.80	132.43	258.49	239.73	199.36	178.82	139.51	308.43	284.35	237.24	213.88	166.79
63	172.73	158.91	133.00	119.18	93.27	260.45	240.15	200.11	180.70	140.65	276.20	256.02	213.17	191.21	149.08	327.18	301.69	251.41	226.99	176.71
64	183.09	169.28	141.64	127.82	98.46	276.09	254.61	211.92	191.60	148.91	293.90	272.31	226.99	203.62	158.63	345.96	319.06	265.58	240.08	186.62
65	195.19	179.64	150.28	134.73	105.37	291.78	269.13	223.79	202.55	157.23	311.61	288.59	240.79	215.99	168.21	364.72	336.40	279.74	253.19	196.54
66	221.10	203.82	169.28	152.00	119.18	319.86	295.06	245.51	221.87	172.30	342.25	316.77	264.04	237.14	184.41	396.87	366.12	304.62	275.30	213.81
67	245.28	226.28	188.28	169.28	131.28	348.31	321.40	267.53	241.46	187.62	372.90	344.94	287.28	258.27	200.62	429.02	395.85	329.51	297.43	231.10
68	271.19	250.46	209.00	188.28	146.82	377.16	348.07	289.85	261.35	203.13	403.53	373.11	310.54	279.41	216.82	461.15	425.57	354.41	319.54	248.37
69	295.37	272.91	228.00	205.55	158.91	406.44	375.13	312.51	281.48	218.89	434.17	401.28	333.79	300.54	233.05	493.30	455.30	379.30	341.66	265.66
70	321.28	297.10	247.01	222.82	172.73	436.13	402.57	335.46	301.92	234.85	464.82	429.46	357.03	321.68	249.25	525.45	485.03	404.19	363.77	282.93
71	373.10	343.73	286.73	257.37	200.37	500.67	461.06	384.69	346.49	268.70	527.14	486.73	405.88	365.47	284.63	596.18	549.03	458.09	412.63	319.98
72	424.92	392.10	326.46	293.64	228.00	565.23	520.83	435.00	390.63	304.80	589.44	543.98	454.71	409.25	318.31	665.24	613.02	511.98	459.77	358.73
73	475.01	438.74	366.19	329.92	255.64	631.24	583.46	485.00	437.21	340.23	653.45	602.91	501.87	451.35	352.00	734.28	678.71	564.19	508.61	395.78
74	526.83	487.10	405.92	364.46	285.01	698.73	646.00	537.60	483.37	376.45	715.76	660.18	550.72	495.14	385.67	803.33	742.70	618.08	555.77	432.83
75	578.65	533.74	445.65	400.74	312.64	769.18	709.88	591.34	532.05	413.52	778.07	719.14	599.55	538.92	419.36	874.07	806.71	671.98	604.61	469.88
76	673.65	621.83	518.19	466.37	362.74	872.93	806.24	671.37	604.67	469.81	894.28	825.23	687.12	618.08	481.67	991.96	916.17	762.92	687.12	533.87
77	768.65	709.92	590.74	532.01	412.83	978.13	902.57	752.88	677.28	527.59	1,008.80	931.33	776.39	698.92	543.98	1,111.52	1,025.65	855.54	769.66	599.55
78	863.66	796.29	663.29	597.65	464.65	1,081.89	998.87	832.91	749.89	582.47	1,123.33	1,037.42	863.96	778.07	604.61	1,229.42	1,135.10	946.49	852.17	661.87
79	958.66	884.38	737.56	663.29	516.47	1,187.12	1,095.24	912.96	821.06	638.76	1,239.51	1,143.53	953.22	857.23	666.92	1,348.99	1,244.57	1,037.42	933.00	725.87
80	1,053.66	972.48	810.11	728.92	566.56	1,290.85	1,191.55	992.96	893.68	695.10	1,354.04	1,249.62	1,042.48	938.06	729.23	1,466.89	1,354.04	1,128.36	1,015.54	789.86
81	1,126.21	1,039.84	867.11	780.74	606.29	1,381.23	1,276.01	1,062.63	957.39	743.98	1,448.34	1,337.19	1,114.89	1,003.74	779.75	1,569.60	1,450.04	1,207.52	1,087.95	845.43
82	1,210.84	1,117.57	931.02	837.75	651.20	1,484.99	1,370.87	1,142.65	1,028.53	800.29	1,557.83	1,438.25	1,197.43	1,077.84	838.70	1,687.50	1,557.83	1,298.47	1,168.79	909.42
83	1,307.57	1,207.39	1,007.02	905.11	704.74	1,605.03	1,480.55	1,234.53	1,110.04	864.03	1,682.45	1,552.77	1,293.41	1,165.41	906.06	1,823.92	1,682.45	1,402.88	1,261.42	981.85
84	1,419.85	1,309.30	1,091.66	982.84	763.47	1,741.41	1,606.51	1,339.75	1,204.90	938.13	1,825.59	1,684.13	1,404.56	1,263.09	983.54	1,978.85	1,825.59	1,522.46	1,369.21	1,066.06
85	1,547.67	1,428.49	1,190.12	1,070.93	832.56	1,896.99	1,751.77	1,459.82	1,313.10	1,022.58	1,988.96	1,837.39	1,530.88	1,377.62	1,071.11	2,155.68	1,990.64	1,658.87	1,492.14	1,162.05
86	1,685.85	1,556.31	1,297.21	1,167.66	908.57	2,068.90	1,908.85	1,590.21	1,431.65	1,113.03	2,169.15	2,002.43	1,668.98	1,500.56	1,168.79	2,351.04	2,169.15	1,807.07	1,626.87	1,264.79
87	1,837.86	1,696.22	1,414.67	1,273.03	989.75	2,254.18	2,080.74	1,733.96	1,560.58	1,213.78	2,364.51	2,182.62	1,818.86	1,636.97	1,273.20	2,561.56	2,364.51	1,970.43	1,773.40	1,379.30
88	2,003.68	1,849.95	1,540.76	1,387.03	1,077.84	2,457.20	2,268.99	1,889.57	1,701.36	1,323.47	2,576.72	2,377.98	1,982.23	1,783.49	1,387.73	2,792.28	2,578.41	2,147.27	1,933.38	1,503.94
89	2,183.32	2,015.77	1,678.95	1,511.40	1,174.57	2,678.04	2,472.02	2,060.02	1,854.01	1,442.02	2,809.13	2,591.88	2,160.74	1,945.18	1,512.35	3,043.23	2,809.13	2,340.93	2,106.85	1,638.67
90	2,380.23	2,197.14	1,830.95	1,647.85	1,281.66	2,919.61	2,694.32	2,245.28	2,021.49	1,572.45	3,061.74	2,825.96	2,354.40	2,118.63	1,648.76	3,317.73	3,061.74	2,551.46	2,297.15	1,786.87
91	2,594.42	2,394.05	1,995.04	1,796.40	1,397.39	3,181.93	2,937.39	2,448.31	2,203.77	1,713.24	3,336.27	3,080.28	2,566.61	2,310.62	1,796.98	3,615.84	3,337.94	2,782.17	2,504.30	1,946.85
92	2,827.61	2,609.97	2,174.68	1,957.04	1,521.76	3,467.96	3,201.19	2,667.68	2,400.88	1,867.38	3,637.71	3,356.47	2,797.35	2,517.78	1,958.65	3,940.85	3,637.71	3,031.43	2,728.28	2,121.99
93	3,083.25	2,844.88	2,371.60	2,133.23	1,659.94	3,780.67	3,490.18	2,907.73	2,617.25	2,034.82	3,964.43	3,659.62	3,049.96	2,745.12	2,135.48	4,296.22	3,966.13	3,304.26	2,974.17	2,312.32
94	3,359.62	3,102.25	2,584.06	2,326.69	1,808.49	4,121.54	3,804.38	3,170.10	2,852.93	2,218.59	4,321.48	3,988.01	3,324.47	2,991.00	2,327.46	4,683.57	4,323.16	3,602.35	3,241.96	2,521.15

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

3650 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	72.55	67.37	57.00	50.09	39.73	111.73	102.85	85.05	77.45	59.68	117.89	108.82	90.68	81.61	63.48	159.61	146.90	121.51	110.63	85.24
25-29	79.46	72.55	60.46	55.27	43.18	119.36	110.44	92.67	82.54	64.75	126.95	117.89	97.93	87.06	68.92	170.48	157.79	132.40	117.89	92.50
30-34	84.64	77.73	65.64	58.73	46.64	128.20	119.32	99.05	88.87	69.82	136.03	125.14	105.19	94.31	74.35	183.18	170.48	141.47	126.95	99.76
35-39	91.55	84.64	70.82	63.91	50.09	138.39	128.24	106.64	95.20	74.92	146.90	136.03	112.45	101.56	77.98	197.69	183.18	152.35	136.03	107.01
40-44	98.46	89.82	76.00	67.37	53.55	148.55	137.11	114.28	102.82	79.98	157.79	145.09	121.51	108.82	85.24	212.20	195.88	163.22	146.90	114.26
45	100.18	91.55	77.73	69.09	55.27	152.35	139.66	116.80	105.38	81.25	161.42	148.72	123.34	110.63	87.06	217.64	199.50	166.85	150.53	116.08
46	100.18	93.27	77.73	69.09	55.27	152.73	141.39	117.40	106.02	82.04	161.42	148.72	123.34	110.63	87.06	219.45	203.13	168.67	152.35	117.89
47	100.18	93.27	77.73	69.09	55.27	153.11	141.81	117.98	106.68	82.84	161.42	148.72	123.34	112.45	87.06	221.27	204.95	170.48	154.16	119.71
48	101.91	93.27	77.73	70.82	55.27	153.45	142.23	118.54	106.08	83.61	161.42	148.72	123.34	112.45	87.06	223.08	206.75	172.30	154.16	121.51
49	101.91	93.27	77.73	70.82	55.27	155.06	142.64	119.10	106.69	83.10	161.42	148.72	123.34	112.45	87.06	226.71	208.58	174.11	155.98	121.51
50	101.91	95.00	79.46	70.82	55.27	155.40	143.06	119.61	107.28	83.86	161.42	148.72	123.34	112.45	87.06	228.53	210.38	175.93	157.79	123.34
51	105.37	96.73	81.18	72.55	57.00	158.78	146.37	121.57	109.16	85.59	166.85	154.16	126.95	114.26	88.87	232.16	214.01	177.74	159.61	125.14
52	107.09	98.46	82.91	74.27	58.73	162.21	149.73	124.77	112.32	87.36	170.48	157.79	130.58	117.89	90.68	235.77	217.64	181.37	163.22	126.95
53	108.82	100.18	84.64	76.00	58.73	164.39	151.83	126.75	114.20	89.10	175.93	161.42	134.21	121.51	94.31	237.59	219.45	183.18	165.05	128.77
54	112.28	103.64	86.37	77.73	60.46	167.88	155.27	128.73	116.10	89.62	179.56	166.85	139.66	125.14	97.93	241.22	223.08	185.00	166.85	128.77
55	114.00	105.37	88.09	79.46	62.18	171.41	158.68	132.05	118.10	92.69	185.00	170.48	143.29	128.77	99.76	244.85	226.71	188.62	168.67	132.40
56	122.64	114.00	95.00	84.64	67.37	184.93	170.95	142.24	127.51	99.84	198.28	182.79	153.24	137.72	106.72	257.85	238.38	198.35	177.79	139.20
57	131.28	122.64	101.91	91.55	70.82	199.00	183.71	152.86	137.31	107.27	211.56	195.07	163.16	146.66	113.67	270.84	250.04	208.07	186.90	146.00
58	141.64	129.55	108.82	98.46	76.00	213.66	196.98	163.93	147.53	115.03	224.84	207.36	173.11	155.62	120.63	283.85	261.72	217.80	196.02	152.82
59	150.28	138.18	115.73	103.64	81.18	228.90	210.80	175.46	158.18	123.09	238.13	219.65	183.04	164.56	127.59	296.84	273.38	227.52	205.12	159.62
60	158.91	146.82	122.64	110.55	86.37	244.80	225.21	187.41	169.26	131.46	251.41	231.94	192.99	173.51	134.56	309.84	285.06	237.24	214.24	166.42
61	171.00	158.91	131.28	119.18	91.55	262.79	242.02	201.36	181.74	141.09	269.82	248.93	207.16	186.25	144.48	331.80	305.60	254.25	229.45	178.11
62	184.82	169.28	141.64	127.82	98.46	280.86	258.94	215.34	194.28	150.69	288.23	265.94	221.32	199.00	154.39	353.75	326.13	271.24	244.69	189.80
63	196.91	181.37	152.00	136.46	107.09	299.07	275.95	229.42	206.90	160.39	306.64	282.93	235.49	211.75	164.30	375.71	346.67	288.23	259.91	201.49
64	209.00	193.46	160.64	145.09	112.28	317.34	293.04	243.56	219.57	170.11	325.07	299.94	249.64	224.50	174.22	397.66	367.21	305.24	275.14	213.17
65	221.10	205.55	171.00	153.73	119.18	335.70	310.21	257.78	232.28	179.88	343.48	316.93	263.81	237.24	184.13	419.62	387.75	322.23	290.36	224.86
66	250.46	231.46	191.73	172.73	134.73	366.93	339.02	281.86	253.98	196.83	378.87	349.87	291.21	261.88	203.57	455.27	420.67	349.75	315.15	244.22
67	278.10	257.37	214.19	193.46	150.28	398.58	368.29	306.27	275.97	214.00	414.25	382.82	318.62	286.51	222.98	490.92	453.61	377.25	339.93	263.58
68	307.46	283.28	236.64	212.46	165.82	430.68	397.92	331.04	298.29	231.41	449.64	415.76	346.01	311.14	242.41	526.58	486.53	404.77	364.72	282.94
69	335.10	309.19	257.37	233.19	179.64	463.21	428.00	356.16	320.92	249.09	485.01	448.73	373.43	335.77	261.83	562.22	519.47	432.26	389.50	302.32
70	364.46	336.83	279.82	252.19	195.19	496.23	458.47	381.60	343.86	267.01	520.40	481.67	400.82	360.41	281.26	597.88	552.39	459.77	414.30	321.68
71	419.74	388.64	323.01	291.92	226.28	565.71	523.27	435.62	391.76	305.48	592.82	547.36	456.41	410.93	319.98	673.65	623.13	518.72	466.51	363.77
72	476.74	440.46	366.19	329.92	255.64	636.77	588.10	490.84	440.71	343.43	665.24	614.72	511.98	461.45	358.73	749.45	692.18	577.66	518.72	404.19
73	533.74	492.28	409.37	369.64	286.73	709.43	655.84	545.79	490.80	382.20	737.64	682.09	567.56	510.29	397.46	825.23	762.92	634.93	570.92	444.61
74	589.01	544.10	454.28	407.65	317.83	783.68	723.64	603.50	543.43	421.84	810.07	747.75	623.13	560.83	436.19	901.01	831.96	693.86	624.82	485.03
75	646.01	595.92	497.47	447.37	348.92	859.58	794.36	661.01	595.76	462.42	882.48	815.12	678.71	611.35	474.93	976.79	902.69	751.13	677.03	525.45
76	735.83	680.56	566.56	509.56	397.28	963.34	889.22	741.02	666.92	518.72	997.01	921.23	767.96	690.50	537.25	1,094.69	1,010.48	842.06	757.86	589.44
77	839.47	775.56	646.01	582.10	452.56	1,078.90	995.93	829.94	746.92	580.95	1,126.69	1,040.79	867.34	779.75	607.97	1,226.04	1,131.74	943.11	848.81	660.18
78	939.66	868.84	723.74	651.20	506.10	1,187.12	1,095.19	912.93	821.02	638.77	1,251.31	1,155.32	963.32	865.64	673.65	1,348.99	1,244.57	1,037.42	933.00	725.87
79	1,034.66	955.20	796.29	716.83	557.92	1,281.96	1,182.67	985.57	887.76	690.62	1,364.15	1,259.73	1,049.21	944.80	734.28	1,456.78	1,343.93	1,119.95	1,008.80	784.80
80	1,117.57	1,031.20	860.20	773.83	602.83	1,384.19	1,277.51	1,064.09	958.88	745.49	1,473.62	1,360.77	1,133.42	1,020.59	793.24	1,572.98	1,451.72	1,209.20	1,089.64	847.12
81	1,195.30	1,103.75	918.93	827.38	642.56	1,480.53	1,366.42	1,139.68	1,025.55	797.32	1,576.34	1,455.09	1,212.57	1,091.31	848.81	1,682.45	1,552.77	1,295.11	1,165.41	906.06
82	1,285.12	1,186.66	988.02	889.56	690.92	1,591.70	1,470.14	1,224.17	1,102.63	856.61	1,694.24	1,564.57	1,303.52	1,173.85	912.80	1,808.75	1,670.66	1,391.09	1,253.00	973.43
83	1,387.03	1,281.66	1,067.48	960.38	747.93	1,719.14	1,587.24	1,321.97	1,190.08	924.78	1,830.65	1,689.19	1,407.93	1,266.47	985.22	1,953.59	1,803.71	1,502.24	1,352.36	1,050.90
84	1,506.21	1,390.48	1,159.03	1,043.30	811.84	1,865.90	1,722.09	1,434.62	1,290.88	1,004.83	1,985.59	1,832.33	1,527.52	1,374.24	1,069.43	2,120.32	1,956.96	1,630.23	1,466.89	1,141.83
85	1,640.94	1,514.85	1,262.66	1,136.57	884.38	2,033.33	1,876.26	1,563.56	1,407.95	1,095.22	2,164.12	1,997.37	1,665.61	1,498.88	1,165.41	2,310.62	2,132.10	1,776.76	1,599.92	1,244.57
86	1,789.49	1,651.31	1,376.67	1,238.48	963.84	2,217.10	2,045.20	1,704.32	1,533.92	1,193.05	2,359.47	2,177.59	1,815.48	1,633.61	1,271.53	2,519.45	2,324.09	1,936.74	1,743.08	1,355.74
87	1,950.13	1,799.86	1,499.31	1,350.76	1,050.20	2,415.72	2,230.44	1,858.45	1,673.21	1,301.21	2,571.67	2,374.62	1,978.85	1,780.13	1,386.04	2,745.12	2,534.62	2,111.90	1,901.39	1,478.66
88	2,126.32	1,962.22	1,635.76	1,471.67	1,145.21	2,633.56	2,430.53	2,025.91	1,822.90	1,418.31	2,802.39	2,586.81	2,155.68	1,940.12	1,508.97	2,992.71	2,761.97	2,302.21	2,071.47	1,611.71
89	2,316.32	2,138.41	1,782.58	1,604.67	1,247.12	2,870.71	2,649.87	2,208.23	1,987.40	1,545.77	3,055.01	2,820.92	2,351.04	2,115.26	1,645.40	3,262.17	3,011.22	2,509.35	2,258.42	1,756.55
90	2,525.33	2,331.87	1,943.22	1,748.04	1,361.12	3,128.57	2,888.48	2,406.81	2,165.26	1,685.08	3,331.20	3,073.54	2,561.56	2,305.58	1,793.60	3,555.21	3,282.37	2,735.03	2,460.52	1,914.86
91	2,753.33	2,540.87	2,117.68	1,905.22	1,482.03	3,410.17	3,147.83	2,623.18	2,360.87	1,836.25	3,630.98	3,351.41	2,792.28	2,512.71	1,955.27	3,875.19	3,577.08	2,980.91	2,682.82	2,086.64
92	3,000.34	2,768.88	2,307.69	2,077.95	1,615.03	3,716.94	3,430.91	2,858.86	2,572.79	2,000.76	3,957.70	3,652.89	3,043.23	2,740.09	2,130.43	4,223.80	3,898.77	3,248.70	2,923.64	2,273.57
93	3,269.80	3,019.34	2,514.96	2,264.50	1,760.13	4,051.87	3,740.64	3,116.71	2,805.49	2,181.54	4,313.05	3,981.28	3,317.73	2,985.97	2,322.42	4,604.41	4,250.74	3,541.72	3,188.07	2,479.04
94	3,565.17	3,290.53	2,741.24	2,468.33	1,919.04	4,416.45	4,077.07	3,396.84	3,057.45	2,377.15	4,700.41	4,340.01	3,615.84	3,255.43	2,531.25	5,018.69	4,633.05	3,860.02	3,474.36	2,701.34

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

4380 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	77.73	72.55	60.46	53.55	43.18	118.07	109.18	91.39	82.54	63.48	128.77	117.89	97.93	88.87	68.92	168.67	155.98	130.58	117.89	90.68
25-29	84.64	77.73	65.64	58.73	46.64	126.98	118.06	97.75	88.88	68.56	137.84	126.95	107.01	96.13	74.35	181.37	168.67	139.66	126.95	97.93
30-34	89.82	82.91	69.09	62.18	48.36	137.10	126.94	105.38	95.23	73.63	148.72	137.84	114.26	103.38	79.80	195.88	181.37	150.53	136.03	105.19
35-39	96.73	89.82	74.27	67.37	51.82	147.28	135.85	112.98	101.55	78.73	159.61	146.90	123.34	110.63	87.06	210.38	194.06	161.42	145.09	112.45
40-44	105.37	96.73	81.18	72.55	57.00	158.71	146.00	121.90	109.18	85.05	172.30	157.79	132.40	119.71	92.50	226.71	208.58	174.11	155.98	121.51
45	107.09	98.46	82.91	74.27	58.73	161.24	149.81	124.42	111.73	87.60	175.93	161.42	134.21	121.51	94.31	230.33	214.01	177.74	159.61	125.14
46	107.09	98.46	82.91	74.27	58.73	162.82	150.21	124.98	112.34	87.09	175.93	161.42	134.21	121.51	94.31	233.96	215.83	179.56	161.42	125.14
47	107.09	100.18	82.91	74.27	58.73	163.14	150.58	125.50	112.94	87.87	175.93	161.42	134.21	121.51	94.31	235.77	217.64	181.37	163.22	126.95
48	108.82	100.18	82.91	74.27	58.73	163.44	150.97	126.03	113.55	88.59	175.93	161.42	136.03	121.51	96.13	237.59	219.45	183.18	165.05	128.77
49	108.82	100.18	82.91	74.27	58.73	163.75	151.33	126.55	114.14	88.08	175.93	163.22	136.03	121.51	96.13	239.40	221.27	185.00	166.85	128.77
50	108.82	100.18	82.91	76.00	58.73	164.03	151.70	127.03	113.45	88.80	175.93	163.22	136.03	121.51	96.13	241.22	223.08	186.80	166.85	130.58
51	110.55	101.91	84.64	76.00	58.73	167.44	155.06	129.01	115.37	90.54	181.37	166.85	139.66	125.14	97.93	244.85	226.71	188.62	168.67	132.40
52	112.28	103.64	86.37	77.73	60.46	170.95	157.23	130.99	118.54	92.34	186.80	172.30	143.29	128.77	99.76	248.48	228.53	190.43	172.30	134.21
53	115.73	107.09	88.09	79.46	62.18	173.19	160.63	133.02	120.48	92.86	192.25	177.74	148.72	132.40	103.38	250.29	232.16	192.25	174.11	134.21
54	117.46	108.82	89.82	81.18	62.18	176.72	162.85	136.32	122.41	95.94	197.69	183.18	152.35	136.03	107.01	253.91	233.96	195.88	175.93	137.84
55	119.18	110.55	91.55	82.91	63.91	180.28	166.30	138.39	124.43	96.49	203.13	186.80	155.98	139.66	108.82	257.54	237.59	197.69	177.74	137.84
56	127.82	119.18	98.46	88.09	69.09	195.49	180.24	149.98	134.98	104.75	217.40	200.09	166.93	149.62	116.45	272.61	251.34	209.14	188.22	146.04
57	138.18	127.82	105.37	95.00	74.27	211.37	194.77	162.07	145.99	113.29	231.65	213.36	177.86	159.57	124.07	287.67	265.07	220.60	198.71	154.23
58	146.82	134.73	112.28	101.91	79.46	227.88	209.86	174.65	157.44	122.28	245.92	226.64	188.81	169.53	131.70	302.73	278.82	232.05	209.19	162.43
59	155.46	143.37	119.18	107.09	82.91	245.05	225.58	187.79	169.40	131.58	260.17	239.91	199.75	179.48	139.32	317.78	292.56	243.50	219.68	170.63
60	165.82	152.00	126.09	114.00	88.09	262.97	241.98	201.39	181.84	141.26	274.44	253.19	210.69	189.46	146.96	332.85	306.31	254.95	230.16	178.82
61	179.64	165.82	138.18	124.37	96.73	282.98	260.54	217.07	195.78	152.30	292.85	270.18	225.21	202.55	157.23	357.30	328.97	274.07	247.17	192.28
62	195.19	179.64	150.28	134.73	105.37	303.07	279.18	232.77	209.73	163.36	311.26	287.19	239.73	215.66	167.50	381.72	351.63	293.19	264.16	205.74
63	209.00	193.46	160.64	145.09	112.28	323.30	297.94	248.60	223.81	174.47	329.68	304.18	254.25	228.74	177.75	406.16	374.29	312.31	281.15	219.19
64	224.55	207.28	172.73	155.46	120.91	343.61	316.77	264.48	237.94	185.65	348.09	321.17	268.76	241.86	188.04	430.58	396.95	331.44	298.16	232.65
65	238.37	221.10	183.09	165.82	127.82	364.03	335.70	280.44	252.11	196.87	366.50	338.18	283.28	254.95	198.29	455.02	419.62	350.56	315.15	246.11
66	269.46	248.73	207.28	186.55	145.09	397.90	367.15	306.35	275.67	214.86	405.37	373.94	312.84	281.43	218.94	493.70	455.59	380.14	342.06	266.61
67	300.55	276.37	231.46	207.28	162.37	432.24	399.13	332.66	299.53	233.11	444.23	409.72	342.42	307.92	239.56	532.37	491.59	409.73	368.95	287.11
68	331.64	305.73	253.91	229.73	177.91	467.04	431.48	359.29	323.77	251.58	483.10	445.49	371.99	334.39	260.21	571.04	527.57	439.33	395.86	307.62
69	361.01	333.37	278.10	250.46	195.19	502.35	464.34	386.34	348.31	270.36	521.96	481.26	401.57	360.87	280.83	609.73	563.57	468.92	422.76	328.12
70	392.10	362.74	302.28	271.19	212.46	538.18	497.60	413.72	373.22	289.36	560.83	517.04	431.13	387.35	301.46	648.40	599.55	498.50	449.68	348.62
71	452.56	418.01	348.92	312.64	243.55	612.41	565.71	470.97	424.28	329.54	638.29	589.44	491.76	442.93	343.56	729.23	673.65	560.83	505.23	392.41
72	513.01	473.28	395.55	355.83	276.37	688.29	635.30	529.45	476.48	370.61	717.44	661.87	552.39	496.82	387.35	810.07	747.75	623.13	560.83	436.19
73	573.47	528.56	440.46	397.28	309.19	765.89	707.97	589.21	531.32	412.60	796.60	734.28	613.02	550.72	429.46	890.92	823.55	685.45	618.08	479.99
74	633.92	585.56	487.10	438.74	340.28	846.66	780.76	650.37	585.91	455.54	875.75	808.38	673.65	606.29	471.56	973.43	897.65	747.75	673.65	523.78
75	694.38	640.83	533.74	480.19	373.10	927.75	856.61	712.88	641.73	499.47	953.22	880.81	734.28	660.18	513.67	1,054.26	973.43	810.07	729.23	567.56
76	791.11	730.65	609.74	547.56	426.65	1,038.93	958.88	798.83	718.79	558.74	1,077.84	995.33	828.59	746.08	579.35	1,180.58	1,089.64	907.75	816.82	634.93
77	901.66	832.56	694.38	625.29	485.37	1,163.38	1,074.47	895.16	804.73	626.89	1,217.63	1,123.33	936.38	843.76	655.13	1,322.05	1,221.01	1,017.21	914.48	712.39
78	1,010.48	932.75	777.29	699.56	544.10	1,279.00	1,181.15	984.08	886.23	689.16	1,352.36	1,247.95	1,039.12	936.38	727.55	1,453.40	1,342.25	1,118.27	1,007.10	783.13
79	1,112.39	1,026.02	855.02	770.38	599.38	1,381.25	1,276.05	1,062.64	957.40	743.98	1,473.62	1,360.77	1,133.42	1,020.59	793.24	1,569.60	1,450.04	1,207.52	1,087.95	845.43
80	1,200.48	1,108.93	924.11	830.84	647.74	1,492.40	1,378.29	1,148.58	1,032.98	804.77	1,591.51	1,468.56	1,224.37	1,101.42	857.23	1,695.92	1,566.24	1,305.20	1,173.85	914.48
81	1,285.12	1,186.66	988.02	889.56	690.92	1,597.60	1,474.60	1,228.60	1,105.59	859.58	1,702.66	1,571.30	1,310.25	1,178.88	917.86	1,815.48	1,675.72	1,396.15	1,256.36	976.79
82	1,381.85	1,274.75	1,062.30	956.93	744.47	1,716.18	1,584.28	1,320.50	1,188.58	924.78	1,830.65	1,689.19	1,407.93	1,266.47	985.22	1,950.21	1,800.34	1,500.56	1,350.68	1,050.90
83	1,492.40	1,376.67	1,146.93	1,032.93	803.20	1,854.01	1,711.75	1,425.70	1,283.43	997.42	1,977.17	1,823.92	1,520.77	1,369.21	1,064.37	2,106.85	1,945.18	1,620.14	1,458.45	1,133.42
84	1,618.49	1,494.12	1,245.39	1,121.02	872.29	2,011.14	1,856.97	1,547.24	1,393.12	1,083.37	2,143.90	1,980.53	1,650.44	1,485.41	1,155.32	2,285.37	2,110.22	1,758.23	1,583.07	1,231.10
85	1,763.58	1,628.85	1,357.67	1,221.21	950.02	2,193.39	2,024.46	1,686.56	1,517.61	1,181.17	2,337.57	2,157.37	1,798.65	1,618.45	1,259.73	2,492.51	2,300.52	1,916.54	1,724.55	1,342.25
86	1,922.50	1,775.67	1,478.58	1,331.76	1,034.66	2,390.52	2,206.74	1,839.21	1,655.46	1,287.90	2,548.09	2,352.73	1,960.32	1,763.29	1,372.57	2,716.51	2,507.68	2,090.00	1,881.17	1,463.51
87	2,095.23	1,934.59	1,611.58	1,450.94	1,127.93	2,605.40	2,405.31	2,003.69	1,803.65	1,401.99	2,777.14	2,563.25	2,137.16	1,923.27	1,495.50	2,960.69	2,733.34	2,276.94	2,049.59	1,593.18
88	2,285.23	2,109.05	1,756.67	1,582.22	1,229.84	2,839.56	2,621.72	2,184.47	1,966.67	1,529.46	3,028.05	2,793.97	2,329.15	2,096.75	1,630.23	3,226.79	2,979.23	2,482.40	2,234.84	1,738.02
89	2,490.78	2,299.05	1,915.59	1,723.86	1,340.39	3,095.96	2,857.35	2,381.65	2,142.99	1,667.31	3,299.22	3,046.60	2,537.99	2,285.37	1,776.76	3,518.16	3,246.99	2,706.40	2,435.25	1,894.66
90	2,713.60	2,504.60	2,088.32	1,879.31	1,461.30	3,374.59	3,113.75	2,595.04	2,335.67	1,816.97	3,597.29	3,319.42	2,767.03	2,490.83	1,936.74	3,834.76	3,538.36	2,948.92	2,654.18	2,064.74
91	2,958.88	2,730.88	2,276.59	2,048.59	1,594.31	3,676.92	3,395.34	2,829.20	2,546.12	1,979.99	3,920.65	3,619.20	3,016.28	2,714.81	2,111.90	4,178.32	3,858.34	3,215.01	2,893.32	2,249.99
92	3,224.89	2,976.16	2,480.42	2,231.68	1,735.95	4,008.91	3,700.63	3,084.13	2,775.84	2,159.34	4,272.64	3,944.23	3,287.42	2,959.02	2,300.52	4,555.57	4,205.28	3,504.67	3,154.38	2,453.78
93	3,515.08	3,243.89	2,703.24	2,433.78	1,893.13	4,369.02	4,032.61	3,361.22	3,024.81	2,353.44	4,658.30	4,299.58	3,583.82	3,225.12	2,509.35	4,964.81	4,582.51	3,819.60	3,437.31	2,674.40
94	3,831.17	3,535.80	2,946.79	2,653.15	2,062.41	4,761.78	4,395.70	3,663.61	3,297.54	2,563.88	5,077.65	4,686.93	3,905.50	3,514.78	2,733.34	5,411.11	4,995.13	4,163.17	3,747.19	2,913.54

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

5840 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	86.37	81.18	67.37	60.46	46.64	132.04	121.88	101.55	91.41	71.10	143.29	132.40	108.82	97.93	76.18	188.62	174.11	145.09	130.58	101.56
25-29	93.27	86.37	72.55	65.64	50.09	142.22	130.75	109.17	97.76	76.18	154.16	141.47	117.89	107.01	83.43	203.13	186.80	155.98	139.66	108.82
30-34	100.18	93.27	77.73	69.09	55.27	152.34	140.92	116.81	105.38	81.25	165.05	152.35	126.95	114.26	88.87	217.64	201.32	166.85	150.53	116.08
35-39	108.82	100.18	82.91	74.27	58.73	163.79	151.11	125.68	112.98	87.62	177.74	163.22	136.03	123.34	96.13	233.96	215.83	179.56	161.42	125.14
40-44	115.73	107.09	89.82	81.18	62.18	176.48	162.53	135.85	121.88	95.20	190.43	175.93	146.90	132.40	103.38	252.11	232.16	194.06	174.11	136.03
45	119.18	108.82	91.55	81.18	63.91	179.02	165.05	138.37	124.42	96.49	194.06	179.56	148.72	134.21	103.38	255.72	235.77	197.69	177.74	137.84
46	119.18	110.55	91.55	82.91	63.91	180.48	166.61	138.85	124.96	97.20	194.06	179.56	150.53	134.21	105.19	259.35	239.40	199.50	179.56	139.66
47	119.18	110.55	91.55	82.91	63.91	180.71	166.91	139.31	125.50	97.91	194.06	179.56	150.53	134.21	105.19	261.17	241.22	201.32	181.37	141.47
48	119.18	110.55	91.55	82.91	63.91	180.90	167.19	139.75	126.04	97.33	195.88	179.56	150.53	134.21	105.19	262.98	243.03	203.13	183.18	141.47
49	120.91	110.55	93.27	82.91	65.64	182.36	167.47	140.19	126.55	97.99	195.88	179.56	150.53	136.03	105.19	266.61	244.85	204.95	185.00	143.29
50	120.91	112.28	93.27	82.91	65.64	182.52	168.97	140.58	127.00	98.66	195.88	181.37	150.53	136.03	105.19	268.43	248.48	206.75	186.80	145.09
51	122.64	114.00	95.00	84.64	67.37	186.07	171.19	142.66	129.00	100.48	201.32	186.80	154.16	139.66	108.82	272.04	250.29	208.58	188.62	146.90
52	126.09	115.73	96.73	86.37	67.37	189.67	174.69	145.98	131.02	102.31	206.75	192.25	159.61	143.29	112.45	275.67	253.91	212.20	190.43	148.72
53	127.82	117.46	98.46	88.09	69.09	192.01	178.19	148.08	133.04	104.16	214.01	197.69	163.22	146.90	114.26	277.49	257.54	214.01	192.25	150.53
54	129.55	120.91	100.18	89.82	70.82	195.65	180.52	150.21	135.04	104.76	219.45	203.13	168.67	152.35	117.89	281.12	259.35	215.83	194.06	150.53
55	133.00	122.64	101.91	91.55	70.82	199.34	184.09	153.62	138.41	107.92	224.90	208.58	174.11	155.98	121.51	284.75	262.98	219.45	197.69	154.16
56	143.37	131.28	108.82	98.46	76.00	216.19	199.63	166.53	149.98	116.88	240.82	222.81	186.03	166.93	129.79	301.45	278.38	232.22	209.14	162.98
57	152.00	141.64	117.46	105.37	82.91	233.78	215.85	179.99	162.07	126.21	256.75	237.04	197.94	177.86	138.06	318.16	293.76	244.98	220.60	171.82
58	162.37	150.28	124.37	112.28	86.37	252.07	232.69	193.99	174.65	135.99	272.67	251.28	209.86	188.81	146.34	334.86	309.15	257.74	232.05	180.64
59	172.73	158.91	133.00	119.18	93.27	271.11	250.26	208.63	187.78	146.11	288.59	265.51	221.79	199.75	154.61	351.55	324.55	270.52	243.50	189.47
60	183.09	169.28	141.64	126.09	98.46	290.92	268.55	223.77	201.43	156.65	304.53	279.74	233.71	210.69	162.89	368.27	339.93	283.28	254.95	198.29
61	198.64	184.82	153.73	138.18	107.09	313.29	289.16	240.91	216.81	168.57	325.07	298.86	249.64	224.86	174.22	395.54	365.08	304.18	273.73	212.82
62	215.91	198.64	165.82	150.28	115.73	335.69	309.83	258.08	232.22	180.50	345.60	317.99	265.58	239.02	185.55	422.79	390.21	325.07	292.49	227.34
63	231.46	214.19	177.91	160.64	124.37	358.26	330.64	275.37	247.77	192.51	366.14	337.11	281.51	253.19	196.87	450.06	415.37	345.96	311.26	241.86
64	248.73	229.73	191.73	172.73	134.73	380.92	351.53	292.75	263.37	204.59	386.68	356.23	297.45	267.36	208.21	477.33	440.50	366.85	330.02	256.36
65	264.28	245.28	203.82	183.09	143.37	403.70	372.52	310.21	279.03	216.70	407.22	375.35	313.38	281.51	219.54	504.60	465.65	387.75	348.80	270.89
66	298.82	276.37	229.73	207.28	160.64	441.25	407.44	339.29	305.21	237.07	450.06	415.14	346.36	311.44	242.67	547.50	505.57	421.01	378.74	294.18
67	333.37	307.46	255.64	231.46	179.64	479.36	442.90	368.81	331.78	257.74	492.90	454.93	379.35	341.36	265.78	590.41	545.48	454.28	408.68	317.48
68	367.92	338.55	283.28	253.91	198.64	517.97	478.77	398.75	358.73	278.70	535.76	494.72	412.33	371.29	288.92	633.32	585.40	487.56	438.62	340.76
69	400.74	369.64	309.19	278.10	215.91	557.14	515.21	429.11	386.03	299.98	578.60	534.50	445.31	401.22	312.03	676.22	625.33	520.82	468.57	364.06
70	435.28	402.46	335.10	300.55	234.91	596.87	552.14	459.87	413.74	321.51	621.46	574.30	478.29	431.13	335.15	719.14	665.24	554.09	498.50	387.35
71	502.65	462.92	386.92	347.19	271.19	680.28	627.92	523.29	470.97	366.30	709.03	655.13	545.66	490.09	382.31	810.07	747.75	623.13	560.83	436.19
72	570.01	525.10	438.74	393.83	307.46	764.13	705.44	588.13	529.41	412.10	796.60	735.97	613.02	550.72	429.46	899.33	830.29	692.18	623.13	485.03
73	635.65	587.29	488.83	440.46	342.01	851.31	786.15	654.36	589.24	457.48	884.18	815.12	680.39	611.35	476.62	990.27	914.48	761.22	685.45	532.19
74	703.02	649.47	540.65	487.10	378.28	938.95	867.18	722.15	650.35	505.34	971.75	895.95	747.75	671.98	523.78	1,079.53	997.01	830.29	747.75	581.03
75	770.38	711.65	592.47	533.74	414.55	1,030.01	949.98	791.42	712.86	554.31	1,059.32	976.79	815.12	732.61	570.92	1,170.47	1,079.53	899.33	810.07	629.87
76	879.20	810.11	675.38	608.01	473.28	1,153.03	1,064.10	886.27	798.81	620.96	1,195.73	1,104.78	919.53	828.59	643.34	1,310.25	1,209.20	1,007.10	907.75	705.65
77	1,001.84	924.11	770.38	692.65	538.92	1,290.84	1,191.55	992.96	893.64	695.07	1,352.36	1,247.95	1,039.12	936.38	727.55	1,466.89	1,354.04	1,128.36	1,015.54	789.86
78	1,121.02	1,034.66	863.66	777.29	604.56	1,419.78	1,311.58	1,092.28	984.04	764.74	1,500.56	1,384.35	1,153.64	1,039.12	808.38	1,613.39	1,490.47	1,241.21	1,118.27	869.01
79	1,233.30	1,138.30	948.29	855.02	663.29	1,533.90	1,416.82	1,179.71	1,062.64	825.48	1,635.29	1,508.97	1,258.06	1,131.74	880.81	1,743.08	1,610.03	1,340.57	1,207.52	938.06
80	1,331.76	1,229.84	1,024.29	922.38	716.83	1,656.89	1,529.46	1,274.55	1,147.09	892.20	1,766.66	1,630.23	1,359.10	1,222.68	951.55	1,882.85	1,738.02	1,448.34	1,303.52	1,013.85
81	1,425.03	1,316.21	1,096.84	986.29	768.65	1,772.47	1,636.14	1,363.46	1,227.10	954.43	1,889.60	1,744.76	1,453.40	1,308.58	1,017.21	2,014.22	1,859.28	1,549.40	1,394.46	1,084.58
82	1,532.12	1,414.67	1,179.75	1,060.57	825.65	1,905.88	1,759.16	1,465.75	1,319.00	1,025.55	2,031.06	1,876.11	1,562.87	1,406.26	1,094.69	2,165.79	1,999.07	1,665.61	1,498.88	1,165.41
83	1,654.76	1,528.67	1,273.03	1,145.21	891.29	2,058.54	1,899.96	1,582.81	1,425.70	1,108.56	2,194.42	2,026.01	1,687.50	1,519.08	1,180.58	2,339.26	2,159.06	1,798.65	1,620.14	1,259.73
84	1,796.40	1,658.22	1,381.85	1,243.66	967.29	2,233.45	2,061.50	1,717.68	1,545.78	1,201.93	2,381.36	2,197.79	1,830.65	1,648.76	1,281.62	2,537.99	2,342.63	1,951.91	1,756.55	1,365.83
85	1,957.04	1,806.77	1,506.21	1,355.94	1,053.66	2,434.96	2,246.76	1,871.81	1,685.09	1,310.09	2,595.25	2,394.83	1,995.70	1,796.98	1,397.82	2,767.03	2,553.14	2,127.06	1,914.86	1,488.77
86	2,133.23	1,969.13	1,640.94	1,476.85	1,148.66	2,652.84	2,449.79	2,040.74	1,836.25	1,428.69	2,829.33	2,610.39	2,175.89	1,958.65	1,522.46	3,014.58	2,783.87	2,319.05	2,086.64	1,623.50
87	2,326.69	2,147.05	1,789.49	1,609.85	1,252.30	2,891.45	2,669.11	2,224.52	2,002.23	1,557.62	3,083.65	2,846.18	2,371.25	2,133.80	1,660.55	3,285.75	3,033.12	2,527.88	2,275.27	1,770.02
88	2,535.69	2,340.51	1,950.13	1,754.95	1,364.57	3,152.27	2,909.25	2,424.57	2,183.03	1,696.93	3,361.52	3,102.17	2,585.14	2,327.46	1,810.45	3,582.15	3,305.95	2,755.23	2,480.73	1,928.33
89	2,763.70	2,551.24	2,126.32	1,913.86	1,488.94	3,436.82	3,171.53	2,642.48	2,378.63	1,849.59	3,662.98	3,381.72	2,817.55	2,536.29	1,972.12	3,905.50	3,604.03	3,002.80	2,703.04	2,101.79
90	3,012.43	2,780.97	2,316.32	2,084.86	1,621.94	3,745.10	3,457.59	2,881.07	2,593.54	2,017.07	3,993.07	3,684.87	3,071.85	2,763.66	2,150.63	4,255.80	3,929.08	3,273.95	2,947.22	2,292.10
91	3,283.62	3,031.43	2,525.33	2,273.14	1,767.04	4,083.00	3,768.82	3,140.42	2,826.23	2,197.86	4,351.79	4,016.65	3,348.05	3,012.91	2,344.31	4,639.78	4,282.74	3,568.68	3,211.65	2,497.57
92	3,578.99	3,304.34	2,753.33	2,476.96	1,927.68	4,450.55	4,108.19	3,423.52	3,081.15	2,396.48	4,744.20	4,378.73	3,649.51	3,284.04	2,554.83	5,057.44	4,668.40	3,890.33	3,501.31	2,723.24
93	3,900.27	3,601.44	3,000.34	2,699.79	2,100.41	4,850.70	4,477.23	3,731.73	3,358.27	2,612.82	5,170.27	4,772.81	3,977.91	3,580.46	2,783.87	5,512.15	5,087.76	4,240.63	3,816.23	2,969.13
94	4,252.64	3,924.45	3,271.53	2,943.34	2,290.41	5,286.41	4,880.32	4,066.73	3,660.63	2,846.96	5,636.79	5,202.28	4,334.95	3,902.13	3,034.80	6,007.29	5,545.84	4,621.25	4,159.79	3,235.21

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

7300 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	93.27	86.37	70.82	63.91	50.09	140.93	129.49	107.91	97.76	76.19	152.35	141.47	117.89	105.19	83.43	201.32	185.00	154.16	139.66	108.82
25-29	100.18	93.27	77.73	69.09	55.27	151.09	139.63	116.79	105.38	81.25	165.05	152.35	126.95	114.26	88.87	215.83	199.50	166.85	150.53	116.08
30-34	107.09	100.18	82.91	74.27	58.73	162.49	151.07	125.72	113.00	87.60	175.93	163.22	136.03	121.51	96.13	232.16	215.83	179.56	161.42	125.14
35-39	115.73	107.09	89.82	79.46	62.18	175.19	161.26	134.57	121.86	93.97	190.43	175.93	146.90	130.58	103.38	250.29	230.33	192.25	174.11	134.21
40-44	124.37	115.73	95.00	86.37	67.37	187.92	173.94	144.75	130.75	101.56	204.95	188.62	157.79	141.47	110.63	268.43	248.48	206.75	186.80	145.09
45	126.09	117.46	96.73	88.09	67.37	191.72	177.74	147.28	133.31	102.82	208.58	192.25	159.61	143.29	112.45	273.87	253.91	210.38	190.43	146.90
46	127.82	117.46	98.46	88.09	69.09	193.11	177.98	147.71	133.79	103.50	208.58	192.25	159.61	145.09	112.45	277.49	255.72	212.20	192.25	148.72
47	127.82	117.46	98.46	88.09	69.09	193.27	178.19	149.34	134.30	104.17	208.58	192.25	159.61	145.09	112.45	279.30	257.54	215.83	194.06	150.53
48	127.82	117.46	98.46	88.09	69.09	194.61	179.65	149.74	134.77	104.82	208.58	192.25	159.61	145.09	112.45	282.93	261.17	217.64	195.88	152.35
49	129.55	119.18	98.46	89.82	69.09	194.76	179.87	150.10	135.23	105.43	208.58	192.25	161.42	145.09	112.45	284.75	262.98	219.45	197.69	154.16
50	129.55	119.18	100.18	89.82	70.82	196.10	180.06	150.45	135.64	104.83	208.58	192.25	161.42	145.09	112.45	288.38	264.80	221.27	199.50	154.16
51	131.28	120.91	101.91	91.55	70.82	198.47	183.59	152.58	137.69	106.68	215.83	199.50	165.05	148.72	116.08	290.19	268.43	223.08	201.32	155.98
52	134.73	124.37	103.64	93.27	72.55	202.15	187.17	155.95	139.75	109.81	221.27	204.95	170.48	154.16	119.71	293.82	272.04	226.71	203.13	159.61
53	136.46	126.09	105.37	95.00	74.27	205.80	190.73	158.12	143.07	110.43	228.53	210.38	175.93	157.79	123.34	297.45	275.67	228.53	206.75	159.61
54	139.91	127.82	107.09	96.73	74.27	209.54	193.15	161.55	145.13	113.60	233.96	215.83	181.37	163.22	126.95	301.07	277.49	232.16	208.58	163.22
55	141.64	131.28	108.82	98.46	76.00	213.29	196.78	163.79	147.29	114.28	241.22	223.08	185.00	166.85	128.77	304.70	281.12	233.96	210.38	163.22
56	152.00	141.64	117.46	105.37	82.91	231.45	213.60	177.90	159.81	124.13	258.13	238.66	197.93	178.46	138.08	322.73	297.83	248.08	222.84	173.08
57	164.09	150.28	126.09	112.28	88.09	250.38	231.12	192.63	172.89	134.37	275.04	254.25	210.85	190.06	147.37	340.75	314.56	262.19	235.29	182.92
58	174.46	160.64	134.73	120.91	95.00	270.06	249.34	207.97	186.47	145.11	291.96	269.82	223.79	201.67	156.69	358.79	331.28	276.30	247.74	192.76
59	184.82	171.00	141.64	127.82	98.46	290.55	268.34	223.96	200.65	156.25	308.85	285.41	236.71	213.25	165.98	376.79	348.01	290.42	260.21	202.62
60	195.19	181.37	150.28	134.73	105.37	311.92	288.13	240.56	215.42	167.84	325.77	300.98	249.64	224.86	175.29	394.83	364.72	304.53	272.66	212.46
61	214.19	196.91	164.09	148.55	115.73	335.71	309.90	258.86	231.95	180.90	347.72	321.17	266.65	240.44	186.96	423.86	391.28	326.84	292.85	228.41
62	231.46	212.46	177.91	160.64	124.37	359.59	331.75	277.20	248.53	193.99	369.68	341.35	283.64	256.02	198.65	452.90	417.83	349.14	313.02	244.33
63	248.73	229.73	191.73	172.73	134.73	383.62	353.75	295.66	265.24	207.17	391.63	361.54	300.63	271.60	210.33	481.93	444.40	371.45	333.21	260.27
64	266.01	245.28	205.55	184.82	143.37	407.77	375.83	314.21	282.02	220.40	413.59	381.72	317.64	287.19	222.03	510.98	470.95	393.76	353.39	276.20
65	283.28	262.55	217.64	196.91	152.00	432.01	398.02	332.88	298.86	233.71	435.54	401.91	334.63	302.76	233.71	540.01	497.52	416.08	373.58	292.14
66	319.55	295.37	247.01	221.10	172.73	472.25	435.30	363.79	326.92	255.12	481.49	444.47	370.10	334.16	258.72	585.93	540.15	451.42	405.64	316.57
67	355.83	329.92	274.64	247.01	191.73	513.01	473.18	395.21	355.34	276.85	527.42	487.03	405.57	365.57	283.71	631.86	582.80	486.77	437.71	341.00
68	393.83	362.74	302.28	272.91	212.46	554.35	511.51	427.01	384.20	298.88	573.36	529.59	441.04	396.97	308.72	677.80	625.42	522.12	469.76	365.43
69	430.10	397.28	329.92	297.10	231.46	596.28	550.44	459.30	413.43	321.24	619.29	572.15	476.51	428.37	333.72	723.73	668.07	557.47	501.82	389.88
70	466.37	430.10	357.55	323.01	250.46	638.81	589.86	492.00	443.10	343.87	665.24	614.72	511.98	459.77	358.73	769.66	710.70	592.82	533.87	414.30
71	537.19	495.74	412.83	371.37	288.46	728.38	671.79	560.06	503.48	391.75	757.86	700.59	582.71	525.45	407.56	867.34	799.97	666.92	599.55	466.51
72	609.74	563.10	468.10	421.46	328.19	818.50	755.50	629.62	566.62	440.72	852.17	786.50	655.13	589.44	458.09	963.32	889.22	741.02	666.92	518.72
73	680.56	628.74	523.37	471.56	366.19	910.67	841.16	700.69	629.77	490.78	946.49	872.37	727.55	655.13	508.61	1,059.32	978.49	815.12	732.61	570.92
74	753.11	694.38	578.65	521.65	405.92	1,004.87	927.26	773.42	695.76	541.96	1,039.12	959.96	799.97	719.14	560.83	1,155.32	1,066.06	889.22	799.97	623.13
75	823.93	761.74	633.92	570.01	443.92	1,101.15	1,016.66	847.75	763.24	592.83	1,133.42	1,045.85	870.70	784.80	609.66	1,251.31	1,155.32	963.32	867.34	673.65
76	939.66	867.11	723.74	651.20	506.10	1,234.56	1,138.22	948.49	853.64	663.94	1,279.94	1,182.26	985.22	885.86	690.50	1,402.88	1,293.41	1,077.84	970.05	754.49
77	1,070.93	989.75	823.93	741.02	576.92	1,381.23	1,276.03	1,062.63	957.36	743.95	1,446.67	1,335.52	1,113.22	1,002.07	779.75	1,569.60	1,450.04	1,207.52	1,087.95	845.43
78	1,200.48	1,107.21	922.38	830.84	646.01	1,520.56	1,403.46	1,169.34	1,052.21	818.10	1,604.98	1,482.03	1,234.48	1,111.52	863.96	1,727.91	1,594.88	1,328.78	1,195.73	929.64
79	1,319.66	1,217.75	1,015.66	913.75	711.65	1,642.07	1,516.12	1,262.72	1,136.74	883.27	1,749.82	1,615.09	1,345.63	1,210.90	941.44	1,866.02	1,722.86	1,434.87	1,291.73	1,003.74
80	1,425.03	1,316.21	1,096.84	986.29	768.65	1,772.50	1,636.16	1,363.46	1,227.11	954.44	1,889.60	1,744.76	1,453.40	1,308.58	1,017.21	2,014.22	1,859.28	1,549.40	1,394.46	1,084.58
81	1,525.21	1,407.76	1,172.84	1,055.39	820.47	1,896.96	1,751.73	1,459.80	1,313.06	1,022.61	2,022.64	1,866.02	1,556.13	1,399.52	1,089.64	2,155.68	1,990.64	1,658.87	1,492.14	1,162.05
82	1,639.22	1,513.12	1,260.94	1,134.84	882.66	2,039.26	1,882.17	1,569.48	1,412.36	1,098.19	2,174.21	2,007.48	1,672.34	1,505.61	1,170.47	2,317.35	2,138.84	1,783.49	1,604.98	1,247.95
83	1,770.49	1,634.04	1,362.85	1,226.39	953.48	2,202.28	2,033.34	1,693.96	1,525.01	1,185.63	2,347.67	2,167.48	1,805.39	1,625.20	1,263.09	2,502.62	2,310.62	1,924.96	1,732.97	1,347.30
84	1,920.77	1,773.95	1,478.58	1,330.03	1,034.66	2,390.54	2,205.24	1,837.72	1,653.97	1,286.42	2,548.09	2,351.04	1,960.32	1,763.29	1,372.57	2,716.51	2,505.98	2,088.32	1,879.49	1,461.83
85	2,095.23	1,932.86	1,611.58	1,449.21	1,127.93	2,605.39	2,403.87	2,003.72	1,803.66	1,401.99	2,777.14	2,563.25	2,135.48	1,921.60	1,495.50	2,960.69	2,731.65	2,276.94	2,049.59	1,593.18
86	2,283.50	2,107.32	1,756.67	1,580.49	1,229.84	2,839.56	2,620.22	2,184.50	1,965.18	1,529.46	3,026.38	2,793.97	2,327.46	2,095.05	1,628.56	3,226.79	2,977.53	2,482.40	2,233.16	1,738.02
87	2,489.05	2,297.32	1,913.86	1,722.13	1,340.39	3,094.47	2,857.32	2,380.13	2,143.00	1,665.80	3,299.22	3,044.90	2,537.99	2,283.68	1,776.76	3,516.46	3,246.99	2,704.71	2,435.25	1,892.96
88	2,711.88	2,504.60	2,086.59	1,877.59	1,461.30	3,373.09	3,113.76	2,595.01	2,335.67	1,816.97	3,595.62	3,319.42	2,765.34	2,489.13	1,935.07	3,833.07	3,538.36	2,948.92	2,654.18	2,064.74
89	2,957.15	2,729.15	2,274.87	2,046.86	1,592.58	3,676.92	3,393.83	2,829.21	2,546.10	1,979.99	3,918.97	3,617.51	3,014.58	2,713.14	2,110.22	4,178.32	3,856.65	3,215.01	2,893.32	2,249.99
90	3,223.16	2,974.43	2,478.69	2,231.68	1,735.95	4,007.41	3,699.16	3,082.61	2,774.35	2,157.84	4,272.64	3,944.23	3,285.75	2,957.33	2,300.52	4,553.89	4,203.58	3,502.98	3,152.69	2,452.08
91	3,513.35	3,242.16	2,701.51	2,432.05	1,891.40	4,369.02	4,032.61	3,361.22	3,024.81	2,353.48	4,656.63	4,297.90	3,582.15	3,223.41	2,507.68	4,964.81	4,582.51	3,819.60	3,437.31	2,674.40
92	3,829.45	3,534.08	2,945.06	2,651.42	2,062.41	4,761.78	4,395.70	3,663.58	3,296.02	2,563.93	5,075.96	4,685.24	3,903.80	3,514.78	2,733.34	5,411.11	4,995.13	4,163.17	3,745.50	2,913.54
93	4,173.18	3,851.90	3,211.07	2,889.79	2,247.23	5,190.08	4,791.42	3,992.58	3,593.92	2,795.08	5,532.37	5,106.28	4,255.80	3,829.70	2,979.23	5,897.81	5,444.79	4,537.04	4,084.02	3,176.27
94	4,549.73	4,199.09	3,499.53	3,148.89	2,449.33	5,656.93	5,222.68	4,351.27	3,917.02	3,045.54	6,030.87	5,566.05	4,638.08	4,174.96	3,246.99	6,428.32	5,934.86	4,944.59	4,451.16	3,460.89

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	307.18	283.56	236.29	212.66	165.41	480.55	439.98	370.43	330.02	260.54	504.50	471.42	388.71	347.36	272.91	686.44	628.55	529.29	471.42	372.16
25-29	305.43	283.61	232.70	210.89	159.98	475.73	438.28	368.76	331.46	256.55	503.95	465.77	389.42	351.23	274.88	679.56	626.12	526.84	473.40	366.50
30-34	304.70	284.39	236.99	209.90	169.28	477.70	437.89	368.35	328.47	258.79	504.79	462.13	383.92	348.37	270.17	682.53	625.65	526.11	469.24	369.70
35-39	307.23	282.15	238.26	213.18	169.29	474.72	437.84	364.05	327.17	253.50	500.34	460.86	388.44	348.93	269.93	678.11	625.45	520.11	467.44	362.09
40-44	305.77	276.92	230.76	207.69	161.54	470.71	432.52	360.46	326.47	254.41	496.73	460.37	381.63	345.29	266.54	672.41	617.88	514.91	466.44	363.46
45	294.75	267.45	223.79	201.96	158.30	453.37	417.23	349.00	312.92	244.69	475.68	441.31	366.79	332.41	257.90	647.62	596.04	498.62	447.03	349.61
46	289.16	267.73	224.90	203.47	155.28	449.94	414.78	344.40	309.12	242.61	472.28	432.94	365.47	326.10	258.63	646.59	595.98	494.77	444.17	348.58
47	289.76	268.68	221.27	200.19	152.78	444.00	409.56	340.70	306.26	237.34	464.66	431.48	359.56	320.85	254.46	641.68	591.89	492.32	442.54	342.97
48	290.19	264.28	222.82	202.10	155.46	437.92	404.24	336.93	303.24	235.82	462.49	424.40	353.67	321.03	250.29	636.60	587.63	489.69	440.72	342.78
49	283.41	263.17	217.63	197.38	151.83	432.52	399.77	330.77	298.10	232.60	451.68	419.80	350.72	313.53	244.45	632.37	584.55	483.58	435.75	340.11
50	282.57	262.74	218.12	198.29	153.68	424.74	392.88	325.59	293.72	226.51	447.65	411.22	343.55	307.11	239.44	624.63	577.78	478.88	432.03	333.13
51	282.52	258.16	219.19	194.84	155.87	430.26	395.27	328.85	297.32	230.88	444.98	409.17	342.68	306.87	240.39	629.09	577.94	480.77	434.75	337.56
52	281.27	257.44	214.53	195.47	152.55	430.50	396.02	330.57	296.20	230.74	440.50	405.46	340.39	305.36	240.27	625.71	575.66	480.55	430.50	335.39
53	274.15	255.56	213.73	190.50	148.68	428.73	398.30	330.83	297.10	232.93	434.21	400.07	336.64	302.48	234.19	619.61	575.69	478.12	429.34	336.64
54	273.61	250.81	209.77	191.53	145.92	433.21	399.92	333.20	299.88	233.25	430.93	397.42	335.17	301.66	234.62	622.45	574.58	478.81	430.93	335.17
55	271.84	249.56	209.46	187.17	147.06	432.36	399.61	334.15	298.13	232.58	430.50	393.06	327.55	294.79	229.28	617.67	570.87	477.29	425.82	332.23
56	288.42	266.58	222.88	201.02	157.32	449.03	414.33	346.24	309.62	241.53	455.97	417.65	348.34	312.82	243.50	626.10	577.77	482.86	431.72	336.81
57	300.47	279.30	232.76	207.36	165.05	460.01	423.86	354.04	317.22	247.41	474.31	435.63	363.59	325.86	253.83	626.06	576.85	481.88	431.75	336.77
58	311.12	286.56	241.53	216.97	167.84	470.30	432.67	361.32	324.31	253.00	490.50	451.56	377.16	337.44	263.02	624.75	574.85	480.03	430.92	336.10
59	319.00	295.37	244.17	220.55	169.34	477.63	438.87	366.42	329.46	256.97	502.37	463.45	387.29	345.98	269.81	619.41	569.17	475.12	427.26	333.21
60	326.81	304.01	250.81	228.00	174.81	486.22	446.19	372.34	335.43	261.56	514.15	475.20	397.29	354.47	276.57	615.42	564.82	471.33	424.58	331.11
61	349.09	323.09	271.11	241.39	189.40	512.53	471.54	393.13	353.99	276.14	541.30	500.20	417.97	373.82	291.61	647.13	595.35	496.38	446.90	348.68
62	371.84	342.96	285.19	256.31	198.56	534.69	492.99	410.72	369.59	288.51	563.93	521.00	435.16	390.02	304.18	673.46	620.93	517.32	465.53	363.39
63	389.22	357.66	298.05	270.00	210.38	555.04	512.68	426.83	383.96	299.82	584.42	539.86	450.72	404.71	315.58	697.26	644.06	536.24	482.35	376.66
64	409.04	378.11	312.80	281.86	219.98	579.20	535.92	445.93	400.96	313.22	608.83	562.31	469.29	422.11	329.09	725.80	671.56	558.80	502.45	392.51
65	423.38	390.04	326.70	293.36	230.03	595.94	552.22	459.26	412.77	322.58	625.34	577.50	481.81	433.98	338.31	744.93	690.25	574.07	516.00	403.20
66	458.67	423.14	352.08	316.55	245.48	627.83	580.93	483.47	435.03	339.20	663.58	613.30	511.42	460.48	358.61	778.96	720.86	599.93	539.78	420.87
67	490.85	453.33	378.29	340.78	265.75	657.11	607.41	505.79	455.46	354.47	698.17	645.64	538.16	484.41	376.92	809.33	748.10	622.97	561.03	436.61
68	525.93	483.37	404.32	364.81	282.73	687.66	635.01	529.05	476.84	370.46	733.17	678.38	565.25	508.66	395.51	840.83	776.42	646.90	583.01	452.97
69	552.04	510.94	425.78	381.74	299.52	712.00	656.87	547.56	493.82	383.11	760.66	704.13	586.50	527.67	410.04	864.15	797.28	664.56	599.38	464.99
70	575.06	532.56	441.91	399.42	308.77	733.57	676.28	563.89	508.91	394.32	784.40	726.42	604.89	544.12	422.60	883.83	814.79	679.44	613.15	475.06
71	639.92	590.49	491.61	442.18	343.31	814.05	751.07	625.15	562.17	438.50	864.93	797.96	664.08	597.15	465.92	969.36	894.37	744.42	669.43	522.18
72	696.94	643.74	537.33	484.13	375.07	888.08	819.74	683.14	614.79	478.21	936.28	863.67	718.43	648.40	503.14	1,045.21	964.80	804.02	723.62	562.81
73	746.48	687.67	572.64	516.40	401.35	953.53	880.67	732.78	659.94	512.10	994.52	917.24	765.21	687.94	535.89	1,109.17	1,024.43	852.45	767.69	595.72
74	792.89	733.61	610.10	548.35	427.32	1,020.13	940.55	785.50	705.89	550.89	1,052.43	970.56	809.20	727.30	565.97	1,172.86	1,081.35	903.13	811.61	633.39
75	830.61	766.72	638.93	575.03	447.25	1,074.08	990.82	826.39	743.12	578.69	1,095.96	1,010.58	842.16	759.11	590.66	1,220.55	1,125.95	939.07	844.45	657.58
76	911.90	841.75	701.46	631.31	491.02	1,145.49	1,056.18	881.41	792.11	617.37	1,180.34	1,089.87	908.97	818.52	635.40	1,301.67	1,200.17	1,001.61	900.13	701.58
77	982.41	906.84	755.69	680.13	528.99	1,206.00	1,113.39	928.15	835.48	650.23	1,254.68	1,157.83	964.17	869.44	675.78	1,370.47	1,265.22	1,054.69	949.43	738.93
78	1,052.96	970.05	808.38	727.55	565.86	1,266.24	1,170.18	974.60	876.76	682.94	1,327.78	1,224.70	1,020.60	919.54	715.41	1,438.92	1,329.79	1,107.49	996.35	776.04
79	1,102.72	1,018.04	848.70	764.02	594.68	1,307.68	1,206.33	1,005.28	905.58	704.51	1,376.59	1,270.97	1,059.79	952.27	741.08	1,486.01	1,370.81	1,142.35	1,029.06	800.60
80	1,141.68	1,054.01	878.65	790.97	615.62	1,336.48	1,234.06	1,027.59	925.13	718.69	1,415.07	1,305.93	1,087.67	978.54	762.11	1,518.76	1,402.35	1,167.72	1,051.29	816.67
81	1,176.65	1,086.83	905.39	813.76	634.12	1,376.38	1,271.58	1,058.89	952.52	741.38	1,457.25	1,345.15	1,120.96	1,008.86	784.67	1,564.10	1,445.00	1,203.28	1,082.42	842.47
82	1,264.67	1,167.66	973.65	874.85	680.84	1,479.66	1,365.59	1,139.03	1,024.96	796.87	1,567.61	1,446.72	1,205.02	1,084.17	844.23	1,681.44	1,551.82	1,294.36	1,164.76	905.53
83	1,365.27	1,261.07	1,050.90	944.91	736.53	1,598.34	1,475.02	1,229.97	1,106.66	861.62	1,691.93	1,562.33	1,301.37	1,171.76	910.77	1,816.30	1,676.19	1,397.69	1,257.56	979.09
84	1,482.03	1,367.07	1,140.72	1,025.74	799.40	1,733.99	1,601.40	1,334.78	1,200.71	934.05	1,835.55	1,695.44	1,411.69	1,271.58	987.85	1,970.45	1,819.81	1,516.78	1,364.41	1,061.40
85	1,614.97	1,491.02	1,243.11	1,119.16	869.45	1,891.18	1,744.77	1,455.01	1,308.60	1,018.82	2,001.97	1,847.85	1,539.57	1,385.44	1,077.19	2,149.08	1,982.70	1,653.41	1,487.03	1,157.75
86	1,760.48	1,625.75	1,354.49	1,219.76	948.49	2,060.75	1,901.97	1,584.47	1,427.25	1,109.75	2,180.63	2,014.22	1,677.93	1,509.79	1,175.27	2,341.75	2,161.35	1,800.53	1,621.88	1,261.07
87	1,918.56	1,771.26	1,476.65	1,329.33	1,032.93	2,245.69	2,073.05	1,727.79	1,555.18	1,209.93	2,376.78	2,194.63	1,828.57	1,646.41	1,280.35	2,551.93	2,355.77	1,963.43	1,767.27	1,374.94
88	2,091.01	1,931.13	1,609.57	1,447.90	1,126.34	2,447.60	2,259.56	1,883.46	1,695.44	1,317.82	2,592.21	2,392.53	1,993.20	1,793.54	1,395.95	2,781.37	2,567.68	2,140.32	1,926.65	1,497.54
89	2,279.63	2,105.39	1,753.29	1,579.04	1,226.94	2,668.02	2,463.01	2,053.04	1,848.02	1,436.52	2,825.17	2,607.98	2,173.61	1,956.43	1,522.05	3,031.84	2,798.88	2,332.99	2,100.05	1,632.39
90	2,486.22	2,294.00	1,911.37	1,720.95	1,338.32	2,908.46	2,684.96	2,237.98	2,014.51	1,565.97	3,079.12	2,842.68	2,368.02	2,131.57	1,656.91	3,305.07	3,051.10	2,543.18	2,289.21	1,779.50
91	2,708.97	2,500.60	2,083.83	1,875.44	1,458.68	3,170.50	2,926.96	2,438.35	2,194.82	1,706.23	3,355.86	3,098.39	2,581.71	2,324.24	1,807.54	3,602.82	3,326.09	2,770.86	2,494.13	1,938.90
92	2,953.29	2,725.15	2,270.65	2,044.30	1,589.82	3,455.64	3,190.52	2,658.79	2,392.10	1,861.92	3,658.87	3,376.88	2,814.64	2,532.65	1,970.45	3,926.85	3,625.58	3,021.35	2,718.32	2,115.79
93	3,219.16	2,971.25	2,475.44	2,227.53	1,733.52	3,766.97	3,477.21	2,897.65	2,607.89	2,028.34	3,988.16	3,679.89	3,066.87	2,760.35	2,147.33	4,280.65	3,951.36	3,292.80	2,963.53	2,304.95
94	3,508.37	3,238.91	2,698.19	2,428.73	1,888.02	4,106.06	3,790.08	3,158.18	2,842.19	2,210.22	4,345.46	4,012.68	3,343.60	3,009.05	2,339.98	4,665.99	4,306.92	3,588.81	3,229.76	2,511.64

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	417.46	378.08	315.07	283.56	220.55	607.91	561.60	468.89	422.66	330.02	653.35	603.73	496.22	446.60	347.36	868.38	802.24	669.90	603.73	471.42
25-29	407.23	378.15	312.70	283.61	218.16	604.01	555.79	464.98	416.98	326.09	641.38	595.57	496.31	442.86	351.23	862.82	794.09	664.29	595.57	465.77
30-34	413.03	379.18	318.24	284.39	223.44	602.09	557.33	462.93	418.05	323.46	646.98	597.19	497.67	447.91	348.37	860.27	796.28	661.20	597.19	462.13
35-39	407.56	376.21	313.50	282.15	219.45	599.12	553.09	460.86	414.72	322.66	645.20	592.53	493.77	447.68	348.93	855.88	790.04	658.36	592.53	460.86
40-44	403.84	375.00	311.53	282.69	219.23	593.71	547.04	458.02	411.29	322.27	636.07	587.59	490.68	442.20	345.29	848.07	781.44	654.24	587.59	460.37
45	393.00	360.24	300.20	272.91	212.87	573.72	529.56	441.31	397.20	308.88	613.25	567.39	469.96	424.10	326.69	819.56	756.52	630.43	567.39	441.31
46	385.54	358.76	294.50	267.73	208.83	567.39	524.33	438.34	395.22	305.21	601.60	556.62	466.67	416.05	326.10	815.25	753.40	629.70	567.87	438.55
47	384.59	352.97	295.02	263.41	205.47	566.50	520.56	436.37	390.44	306.26	597.42	547.64	459.13	414.89	320.85	818.69	752.32	630.63	564.24	442.54
48	378.28	352.37	290.19	264.28	202.10	561.42	516.53	430.52	389.31	303.19	587.63	544.10	451.60	408.07	315.58	816.15	750.86	625.71	565.86	440.72
49	374.52	344.15	288.47	258.11	202.44	552.46	508.83	425.28	381.70	298.05	573.92	531.41	441.07	398.55	308.22	807.74	743.98	621.75	557.97	435.75
50	366.85	342.06	282.57	252.83	198.29	545.12	506.16	421.18	378.70	293.78	567.37	520.52	437.24	390.39	307.11	801.61	744.35	619.43	556.96	432.03
51	370.19	340.98	282.52	253.30	199.71	549.16	507.23	423.30	381.31	297.32	567.71	526.79	439.86	393.83	306.87	803.00	741.62	618.86	557.49	434.75
52	367.09	338.49	281.27	252.67	195.47	551.07	506.24	423.54	382.28	296.15	570.66	525.60	440.50	395.45	310.37	800.92	735.85	615.70	555.64	430.50
53	367.07	339.20	278.79	250.92	195.15	546.89	506.33	422.00	378.12	297.04	570.83	526.91	439.10	395.18	307.35	790.37	731.83	609.85	546.42	429.34
54	364.81	337.44	282.73	250.81	196.08	549.86	506.58	423.18	379.82	296.60	569.78	526.70	440.50	397.42	306.44	790.04	727.79	608.08	545.84	426.15
55	360.97	334.23	280.76	249.56	196.08	550.29	507.67	422.58	380.01	294.83	570.87	528.76	439.86	393.06	308.83	786.11	725.30	603.62	542.79	421.13
56	375.83	349.61	288.42	262.20	201.02	575.89	531.41	442.38	397.90	308.88	598.36	553.69	460.66	412.28	322.90	803.04	741.00	616.88	554.83	430.72
57	385.11	355.48	296.23	266.61	207.36	594.27	548.41	456.67	410.79	319.00	616.76	570.20	474.43	425.23	332.13	808.80	746.39	621.54	559.11	434.28
58	397.09	364.34	302.94	274.28	212.87	611.60	564.40	470.12	422.96	328.76	632.73	584.54	486.41	436.47	340.08	812.53	749.89	624.62	561.98	436.71
59	401.70	370.19	307.18	275.67	216.61	625.11	576.96	480.74	432.59	336.33	643.44	594.01	494.35	444.08	345.22	810.66	748.23	623.38	560.96	436.13
60	406.61	372.40	311.61	281.20	216.61	640.06	590.79	492.30	443.13	344.63	654.37	603.77	502.49	451.83	350.56	810.18	747.86	623.21	560.89	436.25
61	434.51	401.08	334.23	300.81	233.96	670.50	618.63	515.53	464.31	361.20	693.56	639.51	532.92	478.88	372.31	846.57	781.11	650.94	586.21	456.05
62	458.47	422.37	353.79	317.69	249.09	695.69	641.66	534.69	481.80	374.88	726.74	669.78	558.76	501.76	390.75	876.23	808.15	673.46	606.86	472.16
63	480.38	445.31	371.68	333.12	259.47	718.64	662.58	552.15	497.81	387.35	756.94	697.26	582.24	522.60	407.59	902.83	832.39	693.67	625.37	486.65
64	505.29	467.49	388.42	350.60	271.55	746.77	688.30	573.55	517.35	402.62	792.05	729.34	609.55	546.82	427.02	935.79	862.50	718.75	648.28	504.54
65	526.72	483.39	403.37	363.38	283.36	765.43	705.32	587.77	530.30	412.77	816.68	751.75	628.74	563.83	440.81	956.77	881.60	734.68	662.91	516.00
66	571.73	526.49	439.29	394.07	306.86	809.41	745.62	621.36	560.29	436.02	866.73	798.12	666.88	598.92	467.65	1,004.29	925.22	771.02	695.24	541.05
67	612.78	565.89	472.09	425.20	331.40	849.92	782.93	652.43	587.93	457.46	911.91	840.01	701.29	630.64	491.92	1,046.82	964.29	803.57	724.17	563.48
68	653.62	604.97	504.66	452.97	352.65	891.99	821.54	684.59	616.69	479.76	957.71	882.45	736.21	662.74	516.48	1,090.63	1,004.50	837.09	754.00	586.58
69	690.05	637.20	531.49	478.64	372.92	925.80	852.62	710.53	639.68	497.64	993.63	915.76	763.52	687.96	535.76	1,123.65	1,034.83	862.38	776.42	603.97
70	719.53	662.87	552.39	498.58	388.10	955.94	880.26	733.52	660.21	513.53	1,024.71	944.60	787.17	709.84	552.39	1,151.75	1,060.61	883.83	795.45	618.68
71	807.44	744.28	620.69	557.52	433.93	1,059.15	978.19	816.32	733.08	571.16	1,127.34	1,038.97	867.59	779.24	607.85	1,261.24	1,164.85	972.05	872.95	680.15
72	888.45	819.29	683.64	614.47	478.81	1,159.13	1,070.93	892.50	802.09	625.84	1,221.57	1,125.60	938.87	845.50	656.19	1,364.21	1,260.47	1,050.41	944.06	736.57
73	956.10	881.96	733.69	662.11	513.84	1,244.96	1,148.47	957.76	861.35	670.65	1,298.60	1,196.41	997.01	897.30	697.90	1,448.16	1,335.99	1,114.17	1,002.00	780.17
74	1,020.13	943.57	785.47	706.43	550.82	1,332.22	1,229.62	1,024.31	921.62	716.37	1,372.73	1,269.20	1,057.25	951.29	739.36	1,531.67	1,413.68	1,177.68	1,059.66	823.63
75	1,071.99	989.16	825.88	743.05	577.40	1,403.00	1,293.34	1,078.18	970.51	755.33	1,430.51	1,322.06	1,100.58	989.82	770.62	1,594.32	1,469.74	1,225.16	1,102.87	858.30
76	1,172.12	1,081.60	902.85	812.33	631.31	1,502.71	1,388.17	1,157.11	1,040.60	809.59	1,546.56	1,427.43	1,189.15	1,070.02	831.75	1,707.60	1,577.45	1,314.90	1,182.54	920.00
77	1,258.78	1,161.61	967.29	872.29	677.96	1,589.46	1,467.20	1,222.68	1,100.38	855.86	1,646.23	1,519.93	1,265.22	1,138.90	886.28	1,806.23	1,667.28	1,389.41	1,250.47	972.58
78	1,343.15	1,239.51	1,032.24	930.67	723.39	1,675.29	1,545.45	1,289.39	1,159.51	903.45	1,742.07	1,608.67	1,339.91	1,206.52	937.73	1,903.74	1,756.22	1,465.21	1,317.66	1,026.64
79	1,404.00	1,295.68	1,079.09	970.79	756.15	1,733.43	1,599.97	1,333.07	1,199.58	932.61	1,810.48	1,670.32	1,391.93	1,253.72	975.31	1,969.83	1,818.16	1,514.81	1,363.14	1,059.79
80	1,451.36	1,339.43	1,115.56	1,003.63	781.64	1,775.06	1,639.02	1,365.31	1,229.26	955.58	1,862.51	1,718.83	1,431.46	1,289.58	1,002.20	2,017.12	1,862.51	1,551.49	1,396.87	1,085.88
81	1,494.61	1,379.64	1,149.69	1,034.73	804.79	1,829.53	1,689.26	1,407.21	1,266.95	984.90	1,917.90	1,770.77	1,476.52	1,327.63	1,033.39	2,079.03	1,919.63	1,599.13	1,439.73	1,119.22
82	1,607.78	1,483.83	1,235.92	1,111.97	865.86	1,966.70	1,815.64	1,513.58	1,360.96	1,058.89	2,061.51	1,903.87	1,586.85	1,427.48	1,110.46	2,234.90	2,063.25	1,719.97	1,546.59	1,203.28
83	1,735.33	1,602.39	1,334.73	1,201.79	934.13	2,123.90	1,960.54	1,633.78	1,470.41	1,143.65	2,227.90	2,056.26	1,712.96	1,541.31	1,199.78	2,413.55	2,227.90	1,856.58	1,670.92	1,299.61
84	1,882.63	1,738.92	1,447.90	1,304.19	1,013.17	2,304.29	2,126.97	1,772.51	1,595.27	1,240.78	2,417.06	2,231.40	1,858.34	1,672.69	1,301.37	2,618.49	2,417.06	2,014.22	1,812.81	1,409.97
85	2,053.29	1,895.21	1,579.04	1,420.96	1,104.78	2,512.30	2,319.70	1,932.82	1,738.62	1,353.25	2,634.25	2,431.06	2,026.48	1,823.32	1,418.71	2,854.94	2,636.01	2,196.38	1,975.68	1,537.80
86	2,236.52	2,065.86	1,720.95	1,548.50	1,205.38	2,738.92	2,527.72	2,106.97	1,895.82	1,475.04	2,870.71	2,650.03	2,208.64	1,987.96	1,546.59	3,112.41	2,872.45	2,394.29	2,154.33	1,676.19
87	2,437.72	2,250.89	1,875.44	1,688.61	1,313.17	2,985.53	2,755.82	2,296.55	2,066.89	1,607.59	3,129.93	2,888.22	2,406.56	2,166.60	1,684.94	3,392.64	3,131.67	2,609.72	2,348.77	1,826.82
88	2,658.68	2,453.89	2,044.30	1,839.52	1,431.74	3,253.70	3,002.49	2,503.05	2,251.86	1,752.48	3,411.91	3,149.18	2,623.73	2,361.01	1,837.32	3,697.41	3,411.91	2,844.42	2,558.94	1,991.45
89	2,897.60	2,674.84	2,229.34	2,006.59	1,561.07	3,546.57	3,273.75	2,728.15	2,455.28	1,909.70	3,718.43	3,432.93	2,860.20	2,574.70	2,001.97	4,030.19	3,720.17	3,100.15	2,790.14	2,170.10
90	3,158.07	2,915.57	2,428.73	2,186.23	1,699.39	3,865.60	3,568.14	2,973.18	2,675.71	2,080.77	4,052.97	3,741.18	3,117.66	2,805.89	2,182.36	4,392.74	4,054.72	3,378.63	3,040.59	2,364.51
91	3,441.91	3,177.84	2,647.90	2,383.82	1,853.89	4,213.94	3,888.75	3,241.37	2,916.15	2,268.81	4,417.27	4,077.47	3,397.90	3,058.10	2,378.52	4,788.59	4,419.03	3,683.40	3,313.82	2,578.20
92	3,752.68	3,463.46	2,886.82	2,597.59	2,020.95	4,593.10	4,238.59	3,532.70	3,179.72	2,472.28	4,814.86	4,445.28	3,704.42	3,333.11	2,593.96	5,219.45	4,816.60	4,014.43	3,613.35	2,809.40
93	4,090.40	3,774.24	3,145.50	2,831.13	2,202.39	5,006.20	4,620.85	3,850.17	3,464.85	2,695.74	5,249.23	4,844.62	4,037.21	3,634.37	2,826.91	5,688.85	5,250.97	4,375.22	3,937.36	3,063.36
94	4,456.87	4,115.56	3,429.33	3,086.22	2,400.00	5,456.24	5,037.01	4,197.02	3,777.76	2,937.70	5,720.37	5,280.76	4,401.52	3,960.13	3,080.88	6,200.28	5,723.88	4,769.33	4,292.91	3,338.34

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	448.97	409.57	346.57	307.18	244.17	683.13	631.07	526.78	474.72	370.60	719.53	669.90	554.12	496.22	388.71	975.89	901.47	752.61	678.18	529.29
25-29	443.58	407.23	341.78	305.43	239.98	678.83	625.33	523.72	470.42	368.83	717.74	664.29	549.77	496.31	381.79	969.72	893.37	748.29	671.92	526.84
30-34	446.89	413.03	345.33	304.70	243.75	676.76	627.00	522.65	467.81	368.28	718.08	661.20	554.55	497.67	391.03	966.92	895.82	746.51	668.29	526.11
35-39	445.18	407.56	338.59	307.23	238.26	677.48	622.25	520.74	470.00	364.17	717.61	658.36	553.03	493.77	388.44	967.79	888.79	743.95	671.52	520.11
40-44	438.46	403.84	334.62	305.77	236.53	670.04	619.15	513.17	462.18	360.41	708.75	654.24	545.19	490.68	381.63	957.12	884.42	732.98	660.29	514.91
45	420.29	393.00	327.49	294.75	229.25	645.93	597.73	497.47	445.34	349.00	682.01	630.43	527.28	469.96	366.79	922.73	853.95	710.66	636.17	498.62
46	417.66	385.54	321.28	289.16	224.90	641.69	594.80	493.11	446.10	344.35	674.68	624.09	522.89	466.67	365.47	922.08	854.60	708.42	640.95	494.77
47	416.20	379.31	316.10	284.48	221.27	639.21	593.26	493.81	444.05	344.55	674.88	619.56	519.99	464.66	365.11	923.80	857.42	713.58	641.68	497.87
48	409.37	378.28	316.10	285.01	222.82	640.02	591.36	490.42	441.76	344.39	669.25	620.28	516.89	462.49	364.54	930.42	859.68	712.78	642.04	500.57
49	404.89	369.46	308.72	278.35	217.63	632.42	585.16	487.06	436.22	341.63	658.95	611.12	510.15	457.01	356.05	924.65	855.57	712.08	637.69	499.53
50	396.59	366.85	307.35	272.66	213.17	626.52	580.51	481.37	435.30	336.25	655.86	603.82	504.91	452.85	353.96	921.33	853.65	707.92	640.24	494.49
51	399.42	370.19	306.87	277.64	214.32	626.12	580.72	482.71	433.76	339.32	654.66	603.53	506.34	455.19	352.91	915.51	849.02	705.81	634.20	496.11
52	405.22	371.85	309.88	281.27	219.30	626.81	578.57	482.08	433.93	337.48	650.74	600.69	500.57	450.52	350.40	911.06	840.96	700.81	630.72	490.56
53	404.24	371.72	311.32	278.79	218.38	621.14	573.84	475.97	428.73	334.16	648.88	595.21	497.64	448.85	346.40	897.71	829.40	687.90	619.61	483.00
54	405.85	373.93	314.65	282.73	218.89	619.81	573.24	476.48	429.79	333.20	646.39	598.51	497.96	445.30	349.53	890.58	823.55	684.71	617.67	478.81
55	409.99	374.34	311.95	280.76	218.36	615.78	569.95	474.97	425.86	334.15	641.06	594.26	495.99	444.53	346.28	879.70	814.21	678.50	608.31	477.29
56	428.27	393.30	327.76	297.16	231.62	645.24	596.82	497.30	446.32	349.47	675.83	625.66	522.61	468.77	364.81	899.75	832.23	693.54	622.35	487.30
57	440.12	406.27	338.55	304.70	236.99	666.61	616.19	513.49	461.19	360.35	700.14	647.45	541.13	485.79	377.75	907.24	838.68	698.90	627.67	490.56
58	450.31	413.47	343.87	311.12	241.53	686.76	634.50	528.74	475.20	370.80	721.48	666.50	557.40	500.69	389.06	912.37	842.98	702.48	631.38	492.59
59	456.84	421.40	350.51	315.07	244.17	702.61	648.83	540.77	486.34	378.87	736.57	679.86	568.83	511.30	397.05	911.15	841.44	701.21	630.67	491.27
60	463.62	429.40	357.21	319.20	250.81	720.09	664.67	553.82	498.50	387.68	751.78	693.32	580.39	521.94	405.09	911.44	841.33	701.11	631.00	490.78
61	490.21	453.08	378.80	337.95	263.68	754.37	696.44	580.04	522.22	405.84	792.54	731.64	611.35	549.66	427.11	952.42	879.33	732.38	659.30	512.40
62	512.64	472.92	393.49	353.79	274.36	782.66	722.74	601.69	541.73	420.73	826.67	763.75	637.22	572.81	445.53	985.77	910.28	757.82	682.34	529.88
63	532.98	494.41	410.26	368.17	287.52	808.51	746.73	621.38	559.59	434.28	857.58	792.88	660.61	593.74	462.21	1,015.71	938.09	780.64	703.00	545.60
64	560.29	515.60	429.67	388.42	302.48	840.13	776.02	645.53	581.46	450.99	894.22	827.26	688.47	618.68	481.99	1,052.76	972.42	808.96	728.62	565.14
65	576.73	530.06	443.38	400.04	310.03	861.14	795.53	661.55	595.91	461.98	919.21	850.85	707.35	635.57	495.50	1,076.40	994.38	826.93	744.93	577.50
66	629.87	581.41	484.50	436.06	339.16	915.07	845.02	702.85	633.39	491.20	978.30	904.53	752.34	676.57	527.06	1,135.39	1,048.54	872.16	785.91	609.51
67	678.43	628.41	522.12	468.96	365.79	964.98	890.88	741.08	667.93	518.25	1,031.79	953.10	793.08	713.67	555.60	1,188.51	1,097.26	912.80	822.75	638.33
68	729.62	671.86	559.37	504.66	392.17	1,016.38	938.10	780.50	703.68	546.08	1,085.78	1,002.19	834.22	751.14	584.45	1,242.71	1,147.01	954.33	860.40	667.73
69	769.35	710.62	593.16	531.49	414.03	1,058.25	976.57	812.60	732.73	568.83	1,128.51	1,040.87	866.71	780.76	607.22	1,284.45	1,185.27	986.25	889.36	690.39
70	804.51	745.02	620.39	558.06	433.42	1,095.77	1,010.95	841.28	758.78	589.19	1,165.56	1,074.43	894.88	806.49	626.97	1,320.21	1,218.05	1,013.65	914.23	709.84
71	906.32	837.67	697.59	626.18	488.87	1,216.58	1,122.11	935.49	841.01	654.36	1,282.67	1,183.57	985.41	886.35	690.86	1,448.68	1,336.21	1,113.94	1,001.48	779.24
72	1,000.18	923.04	768.76	691.62	537.33	1,331.02	1,227.38	1,022.50	921.07	716.19	1,390.14	1,281.21	1,068.55	962.22	746.93	1,566.51	1,444.62	1,203.41	1,084.11	842.93
73	1,076.25	994.45	828.28	746.48	580.31	1,429.21	1,319.91	1,099.16	989.91	769.23	1,478.08	1,363.42	1,136.58	1,021.92	795.11	1,662.52	1,535.39	1,278.68	1,151.54	894.81
74	1,153.51	1,064.60	886.75	797.83	619.98	1,529.14	1,411.83	1,175.12	1,057.77	823.20	1,565.40	1,444.98	1,204.16	1,083.73	842.91	1,758.05	1,623.19	1,351.06	1,216.20	946.49
75	1,211.61	1,119.31	932.37	840.08	653.12	1,610.08	1,486.22	1,238.55	1,114.66	867.03	1,631.24	1,504.33	1,255.15	1,128.27	879.08	1,829.68	1,688.91	1,407.42	1,266.69	985.21
76	1,348.61	1,246.78	1,038.61	934.53	726.35	1,749.28	1,615.32	1,345.45	1,211.46	941.61	1,789.25	1,652.46	1,376.67	1,239.87	964.12	1,987.80	1,835.55	1,528.91	1,376.67	1,070.02
77	1,468.21	1,355.94	1,129.23	1,016.96	790.24	1,869.19	1,724.71	1,437.58	1,293.05	1,005.91	1,928.33	1,778.87	1,482.03	1,334.68	1,037.86	2,124.12	1,959.91	1,633.61	1,469.41	1,143.12
78	1,583.60	1,461.30	1,218.78	1,096.49	853.99	1,986.53	1,833.53	1,527.72	1,374.70	1,068.86	2,061.38	1,903.74	1,586.46	1,426.80	1,111.52	2,257.42	2,083.62	1,736.01	1,562.21	1,214.61
79	1,669.83	1,541.83	1,283.87	1,155.88	897.92	2,069.65	1,909.17	1,591.56	1,432.72	1,113.39	2,159.90	1,992.86	1,660.72	1,495.61	1,163.47	2,351.89	2,169.50	1,808.55	1,628.08	1,265.22
80	1,738.64	1,604.32	1,337.55	1,203.24	936.48	2,133.59	1,968.73	1,640.64	1,477.37	1,149.25	2,237.20	2,064.42	1,720.64	1,547.86	1,204.10	2,424.54	2,237.20	1,864.34	1,678.81	1,305.93
81	1,791.02	1,654.48	1,377.84	1,239.51	964.67	2,197.87	2,028.33	1,690.84	1,521.26	1,183.73	2,304.95	2,126.32	1,772.51	1,595.62	1,240.05	2,497.62	2,304.95	1,921.38	1,728.73	1,345.15
82	1,925.75	1,778.43	1,482.03	1,332.93	1,038.31	2,362.83	2,180.94	1,817.21	1,635.31	1,271.58	2,476.61	2,285.71	1,905.62	1,714.72	1,334.63	2,685.06	2,478.38	2,065.02	1,858.34	1,445.00
83	2,080.23	1,920.35	1,600.60	1,440.71	1,120.96	2,550.86	2,355.10	1,962.09	1,766.33	1,373.32	2,674.53	2,469.60	2,058.02	1,851.33	1,441.49	2,898.73	2,676.27	2,229.66	2,007.20	1,560.59
84	2,256.28	2,083.83	1,735.33	1,562.87	1,214.37	2,768.22	2,555.45	2,130.11	1,915.88	1,490.47	2,902.23	2,679.78	2,233.17	2,008.97	1,564.10	3,145.67	2,903.97	2,420.56	2,177.12	1,693.70
85	2,459.27	2,270.65	1,891.61	1,702.99	1,323.95	3,017.85	2,785.19	2,321.22	2,088.51	1,624.51	3,163.19	2,919.74	2,434.57	2,191.13	1,704.21	3,429.42	3,164.95	2,637.74	2,373.28	1,846.08
86	2,682.03	2,475.44	2,062.27	1,855.68	1,444.31	3,289.16	3,036.37	2,529.28	2,276.54	1,770.97	3,448.70	3,184.21	2,653.52	2,387.30	1,858.34	3,737.70	3,450.44	2,874.20	2,586.96	2,012.48
87	2,922.74	2,698.19	2,249.09	2,022.75	1,573.65	3,585.11	3,309.15	2,757.39	2,481.49	1,929.71	3,758.69	3,469.71	2,891.72	2,602.71	2,024.72	4,073.96	3,760.46	3,133.42	2,819.91	2,192.87
88	3,185.03	2,940.71	2,450.29	2,205.98	1,715.57	3,907.22	3,606.68	3,005.52	2,705.01	2,103.92	4,096.75	3,781.48	3,150.95	2,837.42	2,205.13	4,440.04	4,098.49	3,415.41	3,073.89	2,390.80
89	3,472.44	3,204.78	2,671.25	2,403.59	1,870.06	4,258.65	3,931.89	3,276.84	2,948.48	2,293.49	4,466.30	4,123.02	3,434.68	3,091.40	2,404.82	4,839.39	4,468.07	3,723.67	3,350.62	2,606.22
90	3,785.02	3,494.00	2,911.96	2,620.95	2,038.92	4,642.42	4,284.85	3,571.21	3,213.64	2,500.02	4,867.40	4,494.33	3,744.69	3,369.87	2,621.99	5,275.50	4,869.15	4,058.21	3,651.88	2,840.93
91	4,126.34	3,808.37	3,174.25	2,856.27	2,222.15	5,060.13	4,671.72	3,893.32	3,503.40	2,725.05	5,307.02	4,897.16	4,080.98	3,672.88	2,856.69	5,750.16	5,308.79	4,424.26	3,981.15	3,096.64
92	4,496.39	4,151.49	3,459.87	3,113.16	2,421.55	5,516.37	5,090.96	4,243.26	3,819.34	2,970.16	5,783.44	5,338.54	4,448.79	4,003.90	3,114.15	6,268.60	5,785.19	4,821.87	4,340.19	3,375.12
93	4,902.39	4,525.14	3,770.65	3,393.40	2,638.91	6,012.66	5,550.28	4,625.45	4,163.07	3,238.29	6,303.62	5,818.46	4,849.88	4,364.72	3,394.39	6,832.58	6,307.13	5,256.24	4,730.79	3,679.89
94	5,342.50	4,931.12	4,110.17	3,698.79	2,877.83	6,553.66	6,049.66	5,041.67	4,537.63	3,529.56	6,871.12	6,343.91	5,286.00	4,757.05	3,700.92	7,447.34	6,874.63	5,729.14	5,156.40	4,010.92

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	519.85	480.47	393.83	354.45	275.67	781.59	723.69	602.00	544.18	422.66	827.03	769.13	636.83	570.66	446.60	1,116.50	1,033.79	860.12	777.41	603.73
25-29	509.03	472.68	392.69	356.32	276.33	780.44	716.14	598.56	539.94	416.90	824.64	763.55	633.75	572.68	442.86	1,114.78	1,023.17	855.19	771.20	595.57
30-34	514.60	473.98	392.72	352.09	277.61	781.24	716.58	597.27	537.49	418.05	824.72	760.73	632.74	568.77	440.80	1,116.20	1,023.77	853.16	767.84	597.19
35-39	507.88	470.26	395.02	351.13	275.89	774.24	714.41	594.48	539.11	414.84	822.96	757.11	632.02	566.20	441.11	1,106.05	1,020.47	849.29	770.30	592.53
40-44	507.70	467.31	386.54	351.92	271.15	767.53	708.18	589.49	530.03	411.29	811.73	751.15	623.93	563.36	436.14	1,096.44	1,011.63	842.02	757.22	587.59
45	485.79	453.04	376.62	338.42	262.00	742.22	682.01	569.68	513.51	397.15	785.19	722.14	601.77	544.46	424.10	1,060.27	974.31	813.84	733.58	567.39
46	481.92	444.44	369.47	331.99	257.02	731.72	673.03	563.52	504.79	395.22	770.27	714.05	590.37	534.14	416.05	1,051.40	967.05	809.63	725.30	567.87
47	474.14	437.26	363.51	326.64	252.88	723.45	665.97	555.02	501.50	390.49	757.83	702.53	580.83	525.52	409.36	1,045.49	962.53	802.09	724.65	564.24
48	471.56	435.28	362.74	326.46	253.91	714.85	658.77	550.32	494.14	385.54	745.42	691.00	576.75	516.89	402.64	1,039.24	957.63	799.82	718.21	560.43
49	460.55	425.12	354.27	318.84	248.00	701.52	646.95	537.93	483.47	378.00	728.03	674.90	563.29	504.84	393.24	1,025.61	945.91	786.48	706.76	552.67
50	456.08	416.42	347.02	312.31	242.91	686.69	637.12	530.89	477.74	371.65	713.12	661.06	551.75	494.49	385.19	1,009.82	936.94	780.80	702.71	546.55
51	457.87	418.91	350.71	316.62	243.55	689.12	636.68	531.72	479.20	370.78	721.15	664.89	557.49	501.23	388.71	1,007.57	930.85	777.41	700.70	542.15
52	457.67	419.54	352.79	314.65	247.90	688.78	637.12	530.27	475.25	371.96	725.83	670.77	560.65	505.58	390.44	1,001.14	926.07	770.88	690.79	540.61
53	455.35	418.18	348.49	315.96	246.27	685.26	631.23	526.63	472.64	367.96	726.94	673.28	561.07	502.51	395.18	990.39	912.33	761.09	683.02	531.78
54	456.01	419.54	351.13	314.65	246.24	686.48	633.21	526.49	473.11	369.87	737.37	679.90	565.00	507.53	397.42	986.35	909.74	756.52	679.90	531.48
55	454.56	418.91	347.60	311.95	245.10	681.30	628.90	524.11	471.76	366.90	739.33	678.50	566.20	510.04	397.75	973.29	898.43	748.69	673.82	524.08
56	480.71	441.37	367.09	332.13	257.84	720.41	665.43	554.17	498.59	388.03	775.31	713.25	594.68	535.43	417.73	1,004.56	927.90	772.82	695.24	541.06
57	499.37	461.27	385.11	347.02	270.84	750.39	693.56	577.27	519.21	404.15	799.49	737.08	614.09	552.61	431.36	1,021.30	943.93	785.74	706.64	550.18
58	515.81	474.88	397.09	356.16	278.38	779.00	720.34	599.32	538.81	419.80	820.51	757.87	631.00	567.59	443.22	1,034.90	957.04	796.28	715.87	557.64
59	527.73	488.35	405.64	366.26	283.56	802.54	742.49	617.56	555.02	432.54	834.67	772.27	642.61	577.78	451.36	1,040.72	962.90	800.82	719.75	560.89
60	539.62	497.81	414.21	372.40	288.81	827.78	766.22	636.92	572.36	446.17	849.13	786.81	654.37	588.18	459.63	1,047.81	969.90	806.31	724.48	564.82
61	568.20	527.35	438.21	393.65	308.24	869.53	804.35	668.70	601.21	468.52	892.26	826.03	687.48	618.19	482.68	1,097.81	1,015.59	844.31	759.05	591.56
62	595.67	548.74	458.47	411.56	321.29	904.33	836.18	695.12	625.17	487.14	928.05	858.47	714.91	643.14	501.76	1,138.99	1,053.12	875.52	787.43	613.54
63	617.13	568.04	473.36	427.78	333.12	936.08	865.14	719.20	647.19	504.08	960.34	887.77	739.69	665.62	518.98	1,175.99	1,086.85	903.57	813.01	633.31
64	642.79	594.66	494.97	443.42	347.18	974.51	900.30	748.45	673.69	524.63	999.20	923.09	769.48	692.69	539.76	1,221.19	1,128.17	937.92	844.17	657.46
65	660.07	610.08	506.72	456.72	353.38	1,000.51	924.00	768.18	691.58	538.52	1,025.13	946.53	789.37	710.75	553.57	1,250.64	1,154.97	960.21	864.54	673.17
66	723.54	665.39	555.58	500.67	387.61	1,060.02	978.33	814.02	732.93	570.27	1,095.66	1,011.47	843.01	759.43	590.98	1,315.22	1,213.95	1,010.07	909.46	707.61
67	778.48	719.08	600.27	537.74	418.95	1,114.85	1,028.59	856.41	771.10	599.55	1,159.67	1,070.33	891.65	803.53	624.86	1,373.13	1,266.85	1,054.85	949.82	738.50
68	832.98	769.13	641.45	577.62	449.93	1,171.64	1,080.56	900.26	810.63	629.89	1,224.02	1,129.58	940.62	847.94	659.00	1,432.56	1,321.19	1,100.75	991.14	770.21
69	880.93	813.39	678.31	610.77	475.71	1,217.53	1,122.51	935.75	842.55	654.45	1,275.41	1,176.83	979.64	883.32	686.16	1,477.76	1,362.42	1,135.73	1,022.67	794.27
70	920.66	849.84	708.20	637.38	495.74	1,258.55	1,159.94	967.35	871.11	676.29	1,320.21	1,218.05	1,013.65	914.23	709.84	1,516.34	1,397.55	1,165.56	1,049.55	814.79
71	1,032.65	953.01	793.72	714.08	554.77	1,389.72	1,281.74	1,068.17	962.46	748.81	1,456.71	1,344.25	1,119.30	1,009.53	784.60	1,654.84	1,526.33	1,271.96	1,146.09	891.71
72	1,133.18	1,045.40	872.49	784.72	611.82	1,513.91	1,397.06	1,165.77	1,048.85	815.34	1,582.08	1,460.18	1,216.39	1,094.47	850.68	1,781.79	1,644.32	1,372.01	1,234.53	959.62
73	1,216.86	1,124.83	935.65	843.62	654.45	1,622.06	1,495.61	1,247.00	1,122.75	872.06	1,687.45	1,555.32	1,296.10	1,166.48	907.27	1,886.84	1,739.76	1,450.65	1,306.07	1,014.47
74	1,301.72	1,200.44	1,000.37	901.58	701.49	1,730.23	1,598.28	1,330.14	1,198.10	932.09	1,789.37	1,652.10	1,375.14	1,237.87	963.32	1,989.26	1,837.55	1,529.29	1,377.55	1,071.71
75	1,365.42	1,261.30	1,050.69	946.57	735.95	1,817.20	1,679.12	1,398.99	1,258.85	978.68	1,866.58	1,723.52	1,435.11	1,292.07	1,003.67	2,064.99	1,908.10	1,589.71	1,430.51	1,112.09
76	1,488.90	1,373.51	1,144.97	1,031.82	801.02	1,947.32	1,797.79	1,496.87	1,347.37	1,048.37	2,016.48	1,862.04	1,550.96	1,396.55	1,085.46	2,212.84	2,042.94	1,701.00	1,531.11	1,191.36
77	1,619.35	1,494.12	1,245.82	1,120.60	872.29	2,080.38	1,921.10	1,600.61	1,441.23	1,120.77	2,174.64	2,008.33	1,673.60	1,505.20	1,172.59	2,364.10	2,183.07	1,818.86	1,637.82	1,273.63
78	1,741.13	1,608.47	1,339.01	1,206.36	936.90	2,198.14	2,029.16	1,689.54	1,520.51	1,182.71	2,318.05	2,140.20	1,782.48	1,604.63	1,246.94	2,497.89	2,305.92	1,919.90	1,727.93	1,343.95
79	1,819.47	1,679.67	1,400.06	1,260.24	980.63	2,253.79	2,081.49	1,733.46	1,561.13	1,213.04	2,399.89	2,215.56	1,846.95	1,660.72	1,292.11	2,561.15	2,365.33	1,969.83	1,774.00	1,378.50
80	1,861.76	1,718.12	1,432.70	1,289.06	1,003.63	2,306.44	2,128.78	1,775.07	1,597.39	1,242.10	2,455.46	2,266.30	1,887.96	1,700.64	1,322.33	2,620.99	2,419.08	2,017.12	1,815.22	1,411.44
81	1,918.56	1,771.26	1,476.65	1,327.54	1,032.93	2,376.67	2,193.27	1,827.98	1,646.09	1,279.29	2,530.92	2,334.75	1,945.92	1,751.49	1,362.66	2,700.80	2,492.39	2,077.26	1,870.60	1,453.74
82	2,062.27	1,904.19	1,586.22	1,428.14	1,110.18	2,555.48	2,358.18	1,965.20	1,769.42	1,376.38	2,720.08	2,509.90	2,093.04	1,882.88	1,466.00	2,903.97	2,679.78	2,233.17	2,010.71	1,564.10
83	2,227.53	2,056.88	1,713.77	1,541.31	1,200.00	2,758.93	2,547.78	2,122.38	1,909.68	1,485.82	2,937.26	2,711.30	2,259.43	2,033.50	1,581.61	3,135.17	2,895.23	2,411.81	2,170.10	1,688.44
84	2,416.16	2,231.14	1,859.28	1,672.45	1,302.39	2,993.25	2,763.56	2,302.73	2,073.08	1,612.22	3,187.72	2,942.51	2,452.08	2,206.89	1,716.46	3,401.41	3,140.44	2,616.74	2,355.77	1,832.06
85	2,633.53	2,432.33	2,026.34	1,823.34	1,419.15	3,262.93	3,011.73	2,510.81	2,259.58	1,757.08	3,473.22	3,207.00	2,672.76	2,404.82	1,870.60	3,707.92	3,422.42	2,853.18	2,567.68	1,996.70
86	2,870.66	2,649.69	2,207.78	1,988.62	1,544.91	3,557.35	3,282.97	2,735.83	2,463.02	1,915.87	3,786.73	3,495.97	2,912.74	2,621.99	2,038.75	4,042.44	3,730.68	3,108.92	2,798.88	2,177.12
87	3,129.34	2,888.61	2,407.17	2,166.46	1,685.02	3,877.94	3,578.88	2,982.42	2,684.96	2,088.48	4,128.27	3,809.51	3,175.47	2,856.69	2,222.65	4,406.74	4,066.97	3,389.16	3,051.10	2,373.28
88	3,411.37	3,149.09	2,624.55	2,362.26	1,837.72	4,226.25	3,901.08	3,250.60	2,925.41	2,274.99	4,499.59	4,152.80	3,460.94	3,114.15	2,422.33	4,802.59	4,433.04	3,693.90	3,324.34	2,585.19
89	3,718.55	3,432.93	2,859.88	2,574.24	2,001.19	4,606.98	4,252.48	3,543.49	3,188.95	2,479.99	4,904.18	4,525.86	3,772.73	3,394.39	2,641.24	5,235.22	4,832.37	4,026.69	3,623.84	2,818.15
90	4,052.68	3,741.90	3,118.56	2,805.98	2,182.62	5,021.58	4,634.73	3,862.52	3,475.66	2,703.48	5,345.56	4,933.96	4,110.76	3,700.92	2,877.71	5,706.36	5,266.74	4,389.23	3,949.63	3,072.12
91	4,417.35	4,077.83	3,398.80	3,059.27	2,378.44	5,473.20	5,052.42	4,209.32	3,788.53	2,946.99	5,825.45	5,378.84	4,482.07	4,033.70	3,136.93	6,219.56	5,741.39	4,783.34	4,305.17	3,348.85
92	4,816.16	4,444.30	3,704.18	3,334.12	2,592.21	5,966.44	5,507.12	4,588.51	4,130.71	3,212.13	6,350.90	5,862.25	4,884.91	4,396.24	3,418.92	6,780.04	6,258.10	5,214.20	4,694.00	3,650.11
93	5,249.09	4,844.90	4,038.32	3,634.13	2,827.54	6,502.83	6,001.87	5,001.55	4,502.16	3,501.83	6,921.91	6,389.44	5,324.53	4,792.08	3,727.17	7,389.55	6,820.32	5,683.61	5,116.12	3,979.39
94	5,721.55	5,281.42	4,401.19	3,961.07	3,080.82	7,088.51	6,542.88	5,451.67	4,907.53	3,816.24	7,545.43	6,963.92	5,804.46	5,222.96	4,063.46	8,055.12	7,435.11	6,195.03	5,576.76	4,336.69

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	551.36	511.98	425.33	378.08	299.31	833.65	770.02	642.49	578.93	451.64	901.47	835.31	694.71	628.55	487.94	1,190.93	1,099.95	918.02	827.03	645.08
25-29	545.40	501.76	421.77	378.15	298.16	828.57	764.29	635.93	572.02	443.66	901.00	824.64	687.21	618.48	481.04	1,183.52	1,091.89	908.63	817.00	633.75
30-34	548.45	507.83	419.80	379.18	291.15	831.01	766.35	637.08	572.36	447.91	895.82	831.83	689.63	618.54	483.46	1,187.30	1,094.87	910.04	817.61	639.87
35-39	545.50	501.62	420.10	376.21	294.70	824.96	760.50	635.90	571.39	447.13	895.36	822.96	691.29	618.86	487.18	1,178.48	1,086.30	908.55	816.37	638.62
40-44	542.31	496.15	415.38	375.00	288.46	818.41	754.85	627.63	563.95	440.95	884.42	817.79	678.46	611.83	472.51	1,169.13	1,078.27	896.54	805.66	630.00
45	518.54	480.33	398.46	360.24	278.38	790.37	726.11	605.76	545.60	425.27	853.95	790.91	659.10	590.31	464.23	1,129.06	1,037.35	865.42	779.45	607.52
46	514.04	471.21	396.25	353.40	278.45	774.72	716.07	598.76	536.06	418.68	837.75	775.90	646.59	579.12	455.42	1,113.23	1,028.90	860.24	770.27	601.60
47	505.75	468.88	389.85	352.97	273.95	765.55	708.06	589.47	532.09	413.44	824.22	763.39	636.15	569.77	448.07	1,106.34	1,023.36	851.90	768.91	597.42
48	502.65	461.19	383.46	347.19	269.46	756.04	699.92	584.00	524.10	408.02	816.15	750.86	625.71	565.86	440.72	1,099.09	1,017.47	848.81	761.74	593.07
49	490.92	450.43	379.58	339.09	268.23	741.48	683.29	570.68	512.53	399.77	797.12	733.34	611.12	552.67	430.45	1,084.08	999.04	834.30	749.29	584.55
50	480.86	446.17	371.80	332.14	262.74	729.18	672.51	559.19	506.10	392.88	780.80	718.32	598.60	541.34	421.62	1,072.28	989.01	822.43	744.35	577.78
51	482.23	443.26	370.19	336.10	258.16	727.57	671.67	559.69	503.72	391.76	792.77	731.38	608.63	547.26	424.50	1,063.84	982.00	818.33	736.49	572.82
52	481.50	443.37	371.85	333.72	262.20	726.70	671.52	557.84	502.82	389.17	795.91	735.85	610.70	550.64	425.49	1,056.22	976.12	810.94	730.84	565.65
53	478.59	441.41	367.07	329.90	255.56	719.04	665.00	553.62	499.65	388.22	800.12	736.69	614.73	551.31	429.34	1,039.18	961.12	800.12	722.07	561.07
54	478.81	442.33	369.36	332.89	259.93	719.77	663.22	553.14	496.46	386.52	804.40	742.15	617.67	555.42	430.93	1,034.23	952.83	794.82	713.43	555.42
55	476.84	436.73	365.43	329.78	254.02	714.05	661.64	550.32	494.67	386.56	809.52	744.00	622.35	561.51	435.18	1,020.08	945.21	786.11	706.58	552.15
56	502.57	463.23	384.57	345.23	270.95	760.22	703.32	585.50	526.70	410.87	849.19	780.76	653.06	588.34	456.97	1,060.05	980.74	816.52	734.40	572.92
57	520.52	478.21	402.03	359.71	283.53	796.79	736.09	613.33	552.04	429.93	875.92	805.64	673.84	606.22	471.78	1,084.39	1,001.83	834.83	751.33	585.28
58	536.28	495.34	413.47	372.52	290.66	831.72	767.38	640.02	576.32	448.39	899.19	827.26	691.93	621.76	484.70	1,104.94	1,019.54	850.31	765.68	595.64
59	547.42	508.03	421.40	378.08	295.37	861.22	793.68	662.52	596.83	463.76	914.90	841.96	704.21	632.09	493.52	1,116.81	1,029.30	859.09	774.00	601.39
60	558.62	516.81	429.40	387.61	300.20	892.42	821.61	686.14	618.54	480.02	930.95	856.92	716.70	642.72	502.49	1,129.58	1,040.01	868.64	782.94	607.64
61	597.90	549.63	460.50	412.22	323.09	938.28	864.66	721.76	650.06	505.33	971.44	894.56	747.62	671.47	523.79	1,184.60	1,091.73	911.31	820.70	637.98
62	628.15	577.62	483.75	433.21	339.34	976.57	900.79	751.51	676.32	526.49	1,004.29	925.07	772.63	694.95	541.01	1,229.98	1,134.53	946.57	851.85	663.10
63	655.71	606.62	504.92	452.33	354.15	1,011.61	933.81	778.71	700.38	545.84	1,033.65	952.46	795.02	715.95	556.37	1,270.87	1,173.12	978.33	879.84	685.76
64	687.47	635.90	529.35	477.80	371.24	1,053.82	973.43	811.42	729.38	569.05	1,070.40	986.52	823.04	742.02	575.73	1,320.52	1,219.78	1,016.84	913.95	713.12
65	710.09	656.74	546.73	493.39	383.38	1,082.53	1,000.54	833.80	748.98	585.01	1,093.45	1,008.04	840.60	758.58	587.74	1,353.15	1,250.64	1,042.22	936.27	731.25
66	778.44	717.07	597.57	539.42	419.91	1,146.89	1,059.91	883.00	793.53	619.23	1,170.70	1,079.92	900.38	811.61	630.05	1,423.01	1,315.22	1,095.70	984.62	768.37
67	837.88	775.36	644.05	581.51	450.21	1,206.24	1,114.89	928.52	834.53	650.83	1,240.78	1,145.17	954.63	859.70	668.47	1,485.67	1,373.13	1,143.68	1,027.98	801.65
68	899.86	829.94	690.09	623.21	483.37	1,267.67	1,171.64	975.62	877.14	683.59	1,311.22	1,210.67	1,009.11	908.07	707.02	1,549.99	1,432.56	1,192.92	1,072.47	835.83
69	948.47	875.05	731.17	657.76	510.94	1,317.33	1,217.57	1,013.69	911.47	710.06	1,367.61	1,263.25	1,052.79	946.74	737.98	1,598.89	1,477.76	1,230.33	1,106.31	861.75
70	991.48	917.82	764.85	688.37	535.40	1,361.70	1,258.51	1,047.59	942.17	733.61	1,416.92	1,309.18	1,090.99	980.51	765.08	1,640.61	1,516.34	1,262.24	1,135.19	883.83
71	1,109.55	1,024.42	854.13	769.00	598.72	1,504.41	1,387.45	1,155.86	1,041.17	809.51	1,566.50	1,446.00	1,204.99	1,084.51	843.52	1,791.45	1,652.19	1,376.37	1,239.81	964.00
72	1,218.30	1,125.20	939.00	843.24	657.03	1,637.32	1,511.64	1,258.31	1,132.59	881.46	1,703.97	1,574.30	1,312.34	1,180.09	918.11	1,927.02	1,779.18	1,480.92	1,333.08	1,037.42
73	1,308.89	1,209.18	1,007.22	907.53	705.57	1,750.62	1,615.58	1,347.70	1,212.75	942.75	1,819.53	1,677.47	1,398.30	1,258.73	979.57	2,036.39	1,879.35	1,567.79	1,410.76	1,096.71
74	1,398.05	1,291.84	1,076.94	968.26	753.36	1,866.38	1,723.98	1,436.95	1,292.38	1,005.41	1,931.47	1,782.16	1,485.94	1,336.63	1,040.39	2,145.80	1,982.04	1,652.10	1,485.94	1,155.99
75	1,467.18	1,355.95	1,128.78	1,015.19	790.38	1,961.33	1,809.04	1,508.61	1,358.32	1,055.86	2,016.55	1,861.97	1,550.47	1,395.91	1,084.40	2,228.81	2,055.78	1,714.31	1,543.56	1,199.77
76	1,599.78	1,477.59	1,230.96	1,108.76	862.12	2,100.69	1,937.59	1,615.32	1,454.15	1,129.92	2,177.54	2,012.06	1,676.72	1,509.05	1,173.70	2,387.10	2,201.80	1,835.55	1,652.46	1,284.01
77	1,740.26	1,606.40	1,338.67	1,204.79	937.06	2,243.40	2,071.13	1,726.59	1,554.23	1,207.82	2,349.37	2,168.31	1,806.23	1,625.20	1,265.22	2,549.35	2,353.56	1,962.02	1,766.25	1,372.57
78	1,871.71	1,728.69	1,440.58	1,295.48	1,009.45	2,368.87	2,187.43	1,822.91	1,639.67	1,276.95	2,503.98	2,309.96	1,925.99	1,731.97	1,348.00	2,691.91	2,485.77	2,071.50	1,863.31	1,451.05
79	1,955.36	1,805.70	1,504.42	1,354.76	1,053.49	2,431.18	2,243.70	1,870.34	1,682.77	1,309.35	2,591.88	2,392.20	1,992.86	1,795.13	1,395.79	2,762.75	2,549.63	2,125.35	1,912.21	1,487.94
80	2,001.67	1,846.84	1,539.03	1,386.07	1,078.26	2,487.31	2,296.85	1,912.73	1,722.24	1,339.74	2,651.89	2,448.19	2,040.77	1,835.23	1,427.82	2,826.50	2,610.07	2,173.55	1,957.10	1,522.40
81	2,062.27	1,904.19	1,586.22	1,428.14	1,110.18	2,563.17	2,365.89	1,971.34	1,774.03	1,379.48	2,732.32	2,522.15	2,101.79	1,891.61	1,471.25	2,912.74	2,688.55	2,240.16	2,015.97	1,567.61
82	2,216.75	2,046.10	1,704.79	1,534.13	1,192.81	2,755.85	2,543.14	2,119.33	1,908.13	1,484.28	2,937.26	2,711.30	2,259.43	2,033.50	1,581.61	3,131.67	2,889.96	2,408.33	2,168.35	1,686.70
83	2,394.60	2,209.58	1,841.31	1,658.08	1,289.82	2,976.26	2,746.60	2,288.82	2,060.75	1,602.96	3,171.96	2,928.50	2,439.85	2,196.38	1,707.72	3,382.14	3,121.17	2,600.98	2,341.75	1,821.55
84	2,597.59	2,398.20	1,997.60	1,798.20	1,397.59	3,229.07	2,980.86	2,483.08	2,234.91	1,738.61	3,441.70	3,177.22	2,648.26	2,383.79	1,853.07	3,669.40	3,387.39	2,821.66	2,539.67	1,975.68
85	2,831.13	2,613.77	2,177.24	1,959.88	1,523.35	3,518.78	3,249.11	2,706.57	2,436.86	1,894.26	3,751.70	3,462.71	2,886.46	2,597.47	2,021.23	3,998.67	3,692.15	3,075.62	2,769.12	2,152.59
86	3,086.22	2,849.10	2,373.04	2,135.92	1,661.67	3,836.32	3,540.38	2,950.06	2,655.71	2,065.38	4,089.75	3,774.48	3,145.67	2,830.40	2,201.62	4,359.48	4,023.19	3,352.36	3,017.84	2,347.00
87	3,362.87	3,104.18	2,586.81	2,328.13	1,810.77	4,181.59	3,859.40	3,216.71	2,894.57	2,251.86	4,457.57	4,114.26	3,429.42	3,086.13	2,401.31	4,751.82	4,385.75	3,655.36	3,289.29	2,558.94
88	3,666.46	3,384.42	2,820.35	2,538.32	1,974.25	4,557.63	4,206.25	3,506.45	3,155.06	2,455.32	4,858.64	4,485.58	3,737.70	3,364.63	2,616.74	5,179.17	4,779.83	3,984.66	3,585.31	2,790.14
89	3,997.00	3,689.82	3,073.65	2,766.45	2,152.09	4,967.64	4,585.41	3,820.93	3,438.62	2,674.21	5,296.52	4,888.42	4,073.96	3,665.89	2,851.43	5,645.08	5,210.71	4,341.96	3,907.59	3,038.86
90	4,356.28	4,020.35	3,350.29	3,016.16	2,346.10	5,414.63	4,998.47	4,164.61	3,748.46	2,914.64	5,772.91	5,328.04	4,440.04	3,996.92	3,108.92	6,153.01	5,680.10	4,732.53	4,259.63	3,312.08
91	4,747.89	4,383.22	3,652.08	3,287.42	2,556.28	5,901.68	5,448.54	4,540.68	4,086.00	3,178.20	6,293.13	5,807.94	4,841.13	4,355.97	3,389.16	6,706.48	6,191.54	5,159.89	4,643.21	3,611.58
92	5,175.44	4,776.63	3,980.83	3,583.82	2,786.22	6,433.45	5,938.67	4,949.17	4,454.37	3,464.90	6,858.84	6,331.66	5,275.50	4,748.31	3,692.15	7,310.74	6,748.52	5,624.05	5,061.81	3,937.36
93	5,640.70	5,207.77	4,340.11	3,905.38	3,037.72	7,012.99	6,473.50	5,394.56	4,855.11	3,776.18	7,475.37	6,900.88	5,750.16	5,175.68	4,024.93	7,969.29	7,356.27	6,130.22	5,517.20	4,291.16
94	6,149.09	5,676.64	4,729.92	4,257.47	3,310.77	7,643.36	7,056.13	5,880.14	5,291.34	4,116.82	8,147.95	7,522.68	6,268.60	5,641.57	4,387.50	8,685.65	8,018.33	6,681.96	6,012.89	4,678.25

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	614.37	567.11	472.59	425.33	330.81	926.29	856.81	711.96	642.64	497.95	1,000.72	926.29	769.13	694.71	537.57	1,323.25	1,224.01	1,017.25	918.02	711.25
25-29	610.85	559.94	465.41	421.77	327.24	919.40	849.80	705.45	636.15	491.73	992.63	916.26	763.55	687.21	534.50	1,313.33	1,214.06	1,007.91	908.63	702.48
30-34	609.39	561.99	467.20	419.80	325.02	920.59	850.99	706.83	637.08	492.66	995.35	924.24	767.84	689.63	540.34	1,315.27	1,215.75	1,009.57	910.04	703.85
35-39	608.20	558.04	463.99	420.10	326.05	917.13	848.10	705.08	635.90	493.22	994.14	915.13	763.70	684.71	533.27	1,310.14	1,211.39	1,007.30	908.55	704.45
40-44	599.99	553.85	461.54	415.38	323.07	907.49	839.65	699.75	627.51	491.83	981.34	908.65	757.22	678.46	533.08	1,296.34	1,199.42	999.52	896.54	702.68
45	578.58	534.92	442.12	398.46	311.12	874.59	806.36	673.95	605.82	473.40	945.66	876.87	727.87	653.35	510.08	1,249.39	1,151.98	962.83	865.42	676.28
46	567.59	524.75	439.08	396.25	305.21	860.82	794.31	661.40	594.74	461.73	933.32	860.24	714.05	646.59	500.40	1,236.93	1,141.35	950.19	854.60	663.45
47	563.71	516.29	432.00	389.85	300.30	849.72	784.61	654.53	589.53	459.40	918.27	846.34	708.06	636.15	497.87	1,228.05	1,134.00	945.92	851.90	663.81
48	554.47	513.01	424.92	383.46	295.37	838.39	774.80	647.63	580.27	452.96	903.21	832.48	696.45	625.71	489.69	1,218.78	1,126.29	941.30	843.36	658.36
49	541.53	501.04	420.07	374.52	293.54	821.46	759.60	632.48	570.74	443.40	882.13	813.04	680.20	611.12	478.28	1,200.98	1,110.65	924.65	834.30	648.32
50	535.40	495.74	411.46	371.80	287.52	810.58	746.84	622.90	559.15	435.35	864.07	801.61	666.27	598.60	468.48	1,192.00	1,098.31	916.13	822.43	640.24
51	535.81	496.85	414.03	370.19	292.26	808.01	748.63	622.66	559.69	437.21	874.59	808.10	675.12	608.63	470.54	1,181.47	1,094.51	910.40	818.33	639.33
52	533.94	491.04	409.99	371.85	286.04	805.88	743.85	619.81	557.92	433.93	881.01	815.93	680.79	610.70	475.55	1,171.34	1,081.24	901.04	810.94	630.72
53	529.70	487.88	408.89	367.07	288.09	800.08	739.25	614.40	553.68	428.73	887.94	819.64	683.02	614.73	478.12	1,156.28	1,068.47	887.94	800.12	619.61
54	528.97	487.93	405.85	364.81	282.73	799.74	736.54	613.11	553.10	429.85	895.36	823.55	689.49	617.67	483.59	1,149.14	1,058.17	881.01	794.82	617.67
55	525.87	485.75	405.54	365.43	285.21	792.66	733.71	609.29	550.37	425.86	898.43	828.23	687.84	622.35	481.97	1,132.39	1,048.17	870.34	786.11	608.31
56	555.00	515.68	428.27	384.57	301.54	843.94	780.50	648.32	585.54	453.40	942.23	869.25	722.38	652.20	506.24	1,176.82	1,088.38	904.09	816.52	632.24
57	575.54	533.22	444.35	397.80	313.17	884.58	817.43	679.23	613.37	475.12	971.69	897.00	745.86	672.11	522.72	1,203.89	1,112.52	924.46	834.83	646.75
58	593.59	548.56	458.50	413.47	319.31	923.41	852.69	708.79	639.96	496.15	997.31	921.18	766.34	689.42	537.14	1,226.77	1,132.89	941.68	850.31	659.10
59	606.49	563.17	468.65	421.40	326.88	956.21	882.41	733.77	662.46	513.75	1,014.57	937.58	780.37	700.98	546.98	1,240.01	1,144.38	951.49	859.09	666.19
60	623.21	573.82	478.81	429.40	334.40	990.87	913.92	760.02	686.22	532.32	1,032.22	954.32	794.60	712.83	557.02	1,254.21	1,156.87	962.11	868.64	673.88
61	661.04	609.04	508.78	456.79	356.52	1,041.97	961.11	799.52	721.84	560.18	1,077.27	995.79	829.10	744.55	580.90	1,315.55	1,213.54	1,009.49	911.31	707.29
62	696.75	642.60	534.29	483.75	375.44	1,084.68	1,000.69	832.60	751.51	583.50	1,113.82	1,029.44	857.00	770.43	600.21	1,366.17	1,260.35	1,048.68	946.57	734.90
63	729.34	673.24	561.03	504.92	392.72	1,123.77	1,036.81	862.78	778.78	604.79	1,146.53	1,059.55	882.01	793.57	617.48	1,411.76	1,302.50	1,083.97	978.33	759.82
64	763.10	704.66	587.78	529.35	412.48	1,170.78	1,080.27	899.14	811.49	630.39	1,187.37	1,097.18	913.22	822.36	639.14	1,467.09	1,353.66	1,126.76	1,016.84	789.93
65	790.09	730.08	606.74	546.73	423.38	1,202.80	1,109.88	923.98	833.71	647.88	1,213.07	1,120.80	932.87	840.60	652.68	1,503.50	1,387.32	1,154.97	1,042.22	809.85
66	862.42	797.83	665.39	597.57	465.13	1,274.33	1,175.75	978.84	883.03	686.10	1,299.30	1,200.07	998.96	899.74	699.28	1,581.13	1,458.96	1,214.61	1,095.70	851.36
67	931.68	859.77	715.95	644.05	500.22	1,340.27	1,236.71	1,029.53	928.48	721.40	1,377.60	1,272.02	1,058.97	953.41	741.59	1,650.76	1,523.19	1,268.09	1,143.68	888.56
68	997.14	921.14	766.10	690.09	535.05	1,408.52	1,299.70	1,081.99	975.65	757.94	1,456.19	1,344.28	1,119.23	1,007.33	784.06	1,722.20	1,589.13	1,322.99	1,192.92	926.78
69	1,054.18	971.95	810.46	728.23	566.73	1,463.69	1,350.62	1,124.41	1,013.65	787.52	1,519.26	1,402.20	1,167.55	1,050.51	818.14	1,776.53	1,639.27	1,364.71	1,230.33	955.78
70	1,101.96	1,016.97	847.00	762.02	592.05	1,512.99	1,396.04	1,162.20	1,047.61	813.86	1,574.32	1,452.79	1,209.73	1,088.22	847.94	1,822.90	1,682.05	1,400.33	1,262.24	980.51
71	1,233.14	1,137.03	947.52	854.13	664.64	1,668.57	1,540.36	1,284.06	1,155.82	899.46	1,740.54	1,606.65	1,338.89	1,204.99	937.22	1,986.90	1,834.28	1,529.02	1,376.37	1,071.11
72	1,353.97	1,250.22	1,040.08	936.34	728.86	1,818.01	1,676.92	1,397.14	1,258.20	978.42	1,893.31	1,748.05	1,455.00	1,309.77	1,019.29	2,139.71	1,973.71	1,644.32	1,480.92	1,151.54
73	1,454.60	1,342.12	1,117.15	1,007.22	782.27	1,943.46	1,793.44	1,495.52	1,345.59	1,047.75	2,018.93	1,864.38	1,552.85	1,398.30	1,086.73	2,260.71	2,086.24	1,739.76	1,565.29	1,218.84
74	1,553.67	1,432.64	1,195.50	1,074.47	837.34	2,073.74	1,912.49	1,594.05	1,434.81	1,116.44	2,143.39	1,979.62	1,649.70	1,483.52	1,155.99	2,384.22	2,198.80	1,832.73	1,649.70	1,283.63
75	1,628.09	1,505.04	1,254.20	1,128.78	877.94	2,176.54	2,010.05	1,675.12	1,506.52	1,173.62	2,238.04	2,064.99	1,721.22	1,550.47	1,204.39	2,473.37	2,284.17	1,903.50	1,711.99	1,333.59
76	1,776.28	1,638.25	1,366.72	1,228.69	957.16	2,331.73	2,151.16	1,793.90	1,613.36	1,256.12	2,418.01	2,232.69	1,859.84	1,674.53	1,301.67	2,649.65	2,444.48	2,038.53	1,833.37	1,427.43
77	1,932.43	1,783.44	1,485.49	1,336.51	1,040.70	2,491.62	2,299.01	1,915.55	1,724.69	1,341.22	2,608.31	2,406.21	2,006.24	1,806.23	1,404.14	2,831.46	2,612.52	2,176.75	1,959.91	1,524.14
78	2,076.92	1,917.31	1,598.11	1,438.50	1,119.30	2,630.32	2,427.53	2,023.89	1,821.07	1,417.47	2,778.83	2,564.60	2,138.17	1,923.94	1,497.54	2,989.01	2,758.62	2,299.84	2,069.45	1,610.71
79	2,169.98	2,004.58	1,669.83	1,502.45	1,169.67	2,698.14	2,492.05	2,076.45	1,868.61	1,452.96	2,877.94	2,655.24	2,213.67	1,992.86	1,549.38	3,066.10	2,831.88	2,359.57	2,123.41	1,651.12
80	2,221.80	2,050.18	1,708.79	1,537.17	1,195.78	2,761.00	2,549.75	2,124.00	1,911.11	1,486.99	2,944.73	2,717.37	2,264.49	2,038.95	1,586.05	3,137.53	2,897.44	2,413.64	2,171.71	1,689.72
81	2,288.62	2,112.57	1,760.48	1,584.43	1,232.34	2,845.21	2,626.35	2,188.64	1,969.78	1,532.06	3,033.58	2,800.64	2,332.99	2,100.05	1,632.39	3,233.24	2,984.55	2,487.13	2,238.41	1,740.99
82	2,459.27	2,270.65	1,891.61	1,702.99	1,323.95	3,059.52	2,823.63	2,353.60	2,117.75	1,647.67	3,261.28	3,010.82	2,508.13	2,257.67	1,755.00	3,476.73	3,208.74	2,674.53	2,406.56	1,872.35
83	2,656.88	2,452.08	2,044.30	1,839.52	1,431.74	3,303.02	3,048.69	2,541.61	2,287.31	1,778.67	3,522.27	3,250.76	2,709.56	2,438.08	1,896.88	3,753.46	3,464.45	2,888.22	2,599.23	2,021.23
84	2,883.23	2,660.47	2,216.75	1,995.81	1,552.09	3,583.58	3,309.16	2,757.43	2,481.54	1,929.74	3,821.76	3,527.52	2,939.00	2,644.75	2,058.02	4,072.23	3,760.46	3,133.42	2,819.91	2,192.87
85	3,141.91	2,901.18	2,416.16	2,175.45	1,692.21	3,907.19	3,606.69	3,005.57	2,705.03	2,103.88	4,165.04	3,844.54	3,203.49	2,882.95	2,241.91	4,440.04	4,098.49	3,415.41	3,073.89	2,390.80
86	3,423.94	3,161.67	2,635.33	2,371.25	1,844.90	4,258.65	3,930.34	3,275.27	2,948.56	2,293.49	4,539.87	4,191.34	3,492.49	3,142.18	2,445.08	4,839.39	4,466.30	3,721.94	3,350.62	2,606.22
87	3,732.92	3,445.50	2,872.45	2,585.02	2,010.17	4,642.42	4,284.80	3,571.19	3,213.64	2,500.01	4,947.98	4,567.89	3,806.00	3,425.91	2,664.03	5,275.50	4,869.15	4,058.21	3,651.88	2,840.93
88	4,068.85	3,756.28	3,129.34	2,816.76	2,189.81	5,060.11	4,670.18	3,891.76	3,503.40	2,725.04	5,394.59	4,979.50	4,149.29	3,734.19	2,903.97	5,750.16	5,307.02	4,422.53	3,981.15	3,096.64
89	4,435.32	4,094.01	3,411.37	3,070.05	2,387.42	5,514.82	5,090.96	4,241.72	3,817.78	2,968.59	5,879.76	5,426.12	4,522.35	4,070.48	3,164.95	6,266.84	5,785.19	4,820.11	4,338.45	3,373.37
90	4,834.12	4,462.26	3,718.55	3,346.70	2,602.99	6,011.12	5,548.72	4,623.93	4,161.52	3,236.78	6,408.72	5,914.79	4,928.71	4,436.55	3,450.44	6,830.81	6,305.38	5,254.48	4,729.03	3,678.14
91	5,268.84	4,864.65	4,052.68	3,648.49	2,836.52	6,552.12	6,048.10	5,040.06	4,536.05	3,528.08	6,984.95	6,447.26	5,373.58	4,835.88	3,762.20	7,445.60	6,872.86	5,727.39	5,154.65	4,009.17
92	5,743.10	5,301.18	4,419.16	3,977.23	3,093.41	7,142.47	6,592.19	5,493.26	4,944.51	3,845.61	7,613.74	7,028.76	5,857.00	5,270.25	4,100.26	8,116.43	7,491.14	6,242.32	5,618.78	4,369.99
93	6,260.47	5,779.03	4,816.16	4,334.72	3,371.84	7,785.17	7,185.60	5,987.97	5,389.94	4,192.34	8,298.57	7,661.03	6,384.20	5,744.90	4,469.81	8,846.80	8,165.46	6,804.57	6,124.97	4,764.05
94	6,824.53	6,299.98	5,249.09	4,724.54	3,673.64	8,484.92	7,832.94	6,527.52	5,873.94	4,569.97	9,046.47	8,349.36	6,958.69	6,263.33	4,870.91	9,641.98	8,901.08	7,417.59	6,674.94	5,193.19

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	653.75	606.49	504.09	456.84	354.45	990.00	914.70	764.11	688.96	532.68	1,075.15	992.44	827.03	744.34	578.93	1,414.24	1,306.70	1,091.70	984.17	760.87
25-29	654.48	603.57	501.76	450.87	349.05	983.54	908.57	758.91	684.22	529.17	1,068.98	984.98	817.00	740.65	572.68	1,404.95	1,298.05	1,084.26	977.35	755.92
30-34	650.02	602.63	501.05	453.67	352.09	985.26	910.64	756.60	681.83	527.54	1,066.45	988.22	824.72	739.40	575.89	1,407.70	1,301.07	1,080.65	974.02	753.63
35-39	645.83	601.93	501.62	451.44	351.13	981.65	907.98	755.73	677.36	530.08	1,066.54	980.95	816.37	737.37	572.77	1,402.32	1,296.98	1,079.73	967.79	757.11
40-44	640.38	594.23	496.15	444.23	346.16	971.08	894.75	746.37	674.19	521.54	1,054.03	969.22	811.73	726.92	569.42	1,387.20	1,278.17	1,066.15	963.17	745.09
45	616.78	567.67	474.88	425.75	332.96	934.78	866.56	722.08	649.92	505.50	1,014.43	934.18	779.45	704.93	544.46	1,335.37	1,237.95	1,031.62	928.46	722.14
46	610.44	562.23	465.85	423.02	326.64	923.41	853.05	708.37	637.79	496.97	995.17	922.08	764.65	691.57	534.14	1,326.88	1,225.68	1,017.67	916.47	714.05
47	600.58	553.17	463.62	416.20	326.64	911.00	842.03	700.47	631.61	490.01	979.10	907.20	752.32	680.40	525.52	1,316.56	1,216.98	1,012.31	912.73	708.06
48	595.92	549.28	456.01	409.37	321.28	898.28	830.92	692.57	621.47	486.63	968.50	892.32	745.42	669.25	522.34	1,305.85	1,207.91	1,006.59	903.21	707.33
49	582.02	536.47	445.36	404.89	313.78	879.60	814.11	676.05	610.70	472.49	945.91	871.51	728.03	653.63	510.15	1,286.00	1,190.36	988.42	892.76	690.84
50	570.09	530.44	441.20	396.59	307.35	867.19	799.92	665.38	598.12	467.19	926.53	853.65	713.12	640.24	499.71	1,275.29	1,176.38	978.59	879.68	687.09
51	574.78	530.94	443.26	394.55	311.75	867.47	801.10	664.65	598.17	465.24	935.96	864.36	721.15	649.55	506.34	1,268.42	1,171.24	971.77	874.59	680.23
52	572.09	529.17	438.60	395.69	305.12	860.99	795.53	664.56	595.81	464.93	946.08	870.99	725.83	655.76	510.59	1,251.43	1,156.33	966.10	865.98	675.78
53	566.87	525.05	436.77	394.95	306.67	854.07	789.85	658.27	590.79	462.46	946.49	873.31	726.94	653.75	507.40	1,234.33	1,141.63	951.37	853.79	668.40
54	565.45	524.41	437.77	392.17	305.53	853.05	789.85	656.43	589.71	459.84	957.63	881.01	737.37	660.77	517.12	1,225.75	1,134.78	943.25	847.49	660.77
55	565.97	521.41	432.28	392.17	303.04	848.36	782.82	651.89	586.39	455.31	959.26	884.38	739.33	664.47	519.40	1,211.93	1,118.35	931.18	837.58	650.42
56	594.33	550.64	458.86	410.79	323.38	902.86	833.46	694.10	624.13	485.43	1,006.08	928.52	775.31	696.84	544.56	1,258.93	1,162.23	967.94	870.31	676.88
57	617.85	571.31	473.98	427.42	330.09	945.96	873.59	727.60	654.05	509.32	1,037.58	958.48	799.49	718.67	561.42	1,287.38	1,188.97	990.35	890.18	693.31
58	638.62	589.49	491.25	442.12	343.87	987.12	911.89	759.71	682.64	532.43	1,064.99	984.58	820.51	737.61	576.08	1,311.39	1,211.54	1,009.35	906.96	707.26
59	649.82	602.55	500.16	448.97	350.51	1,021.83	944.29	786.92	706.83	551.87	1,083.45	1,002.42	834.67	750.39	585.91	1,325.10	1,224.61	1,020.37	916.63	715.63
60	665.01	615.62	513.01	459.81	361.01	1,058.55	978.51	815.37	732.39	572.33	1,102.33	1,020.51	849.13	763.43	595.98	1,339.91	1,238.64	1,032.22	927.03	724.48
61	709.32	653.62	545.91	490.21	382.51	1,113.75	1,028.66	857.42	770.67	601.21	1,151.10	1,065.09	886.16	797.12	621.23	1,406.16	1,298.80	1,082.59	972.96	759.05
62	743.68	689.53	574.00	516.24	400.72	1,159.92	1,070.60	892.52	802.60	625.21	1,190.79	1,101.21	916.20	824.42	641.66	1,460.89	1,348.41	1,124.18	1,010.93	787.43
63	778.43	718.82	599.60	539.99	420.77	1,202.19	1,108.92	924.61	831.97	647.13	1,226.31	1,133.60	943.10	848.94	659.89	1,510.26	1,393.07	1,161.61	1,045.16	813.01
64	818.09	756.21	629.04	567.16	439.98	1,252.89	1,155.02	963.25	867.15	673.65	1,270.51	1,173.95	976.65	879.40	682.82	1,569.96	1,447.37	1,207.10	1,086.59	844.17
65	846.76	780.09	650.07	586.74	456.72	1,287.57	1,186.43	989.57	891.13	691.62	1,298.48	1,199.41	997.78	898.70	697.07	1,609.45	1,483.00	1,236.98	1,113.95	864.54
66	923.80	852.74	710.62	639.56	497.43	1,363.84	1,257.35	1,048.36	944.12	732.93	1,390.08	1,284.30	1,068.83	962.41	746.92	1,692.19	1,560.19	1,300.85	1,171.48	909.46
67	997.33	919.17	765.97	690.94	537.74	1,434.19	1,323.01	1,102.63	992.92	771.10	1,473.21	1,361.37	1,133.30	1,020.25	792.18	1,766.46	1,629.46	1,358.12	1,223.06	949.82
68	1,067.06	984.98	820.82	738.74	574.58	1,507.03	1,390.77	1,158.82	1,043.59	810.63	1,556.72	1,438.78	1,198.06	1,078.31	837.61	1,842.64	1,700.49	1,416.92	1,276.00	991.14
69	1,127.59	1,039.49	866.24	781.09	607.84	1,565.91	1,445.64	1,204.23	1,084.46	842.63	1,623.60	1,500.80	1,249.98	1,124.89	874.06	1,900.58	1,754.60	1,461.61	1,316.26	1,022.67
70	1,178.44	1,087.79	906.49	815.84	634.54	1,618.45	1,494.61	1,244.73	1,120.98	871.17	1,682.05	1,555.01	1,295.38	1,165.56	905.93	1,949.95	1,800.81	1,499.77	1,350.62	1,049.55
71	1,318.29	1,216.67	1,013.44	914.56	708.57	1,785.46	1,648.28	1,374.00	1,236.79	962.42	1,861.05	1,719.13	1,432.61	1,288.02	1,004.17	2,126.14	1,962.81	1,636.12	1,472.78	1,146.09
72	1,447.07	1,338.01	1,114.57	1,002.84	779.39	1,943.63	1,795.92	1,496.32	1,346.36	1,046.74	2,025.59	1,869.97	1,558.74	1,403.12	1,091.90	2,287.51	2,113.76	1,761.04	1,584.67	1,231.95
73	1,554.30	1,436.71	1,196.41	1,076.25	838.51	2,080.62	1,919.86	1,600.52	1,439.85	1,120.61	2,161.03	1,994.01	1,662.52	1,495.50	1,164.02	2,420.24	2,233.29	1,861.92	1,674.97	1,303.60
74	1,662.34	1,533.90	1,277.02	1,151.04	894.16	2,218.28	2,046.57	1,707.16	1,535.35	1,196.02	2,292.72	2,116.91	1,762.87	1,587.09	1,233.06	2,550.41	2,352.93	1,962.77	1,765.30	1,375.14
75	1,744.05	1,609.16	1,341.76	1,206.87	939.47	2,328.87	2,150.17	1,790.82	1,612.12	1,252.80	2,394.94	2,210.35	1,841.19	1,658.93	1,289.76	2,646.43	2,443.41	2,035.00	1,831.97	1,423.58
76	1,900.74	1,753.65	1,461.76	1,314.67	1,022.77	2,494.82	2,302.61	1,918.17	1,725.96	1,343.49	2,587.89	2,389.34	1,990.00	1,791.45	1,392.13	2,834.98	2,616.57	2,179.73	1,961.33	1,526.70
77	2,066.29	1,908.68	1,589.13	1,431.51	1,111.96	2,665.76	2,460.17	2,050.80	1,845.08	1,435.70	2,789.35	2,574.63	2,145.16	1,932.53	1,500.99	3,029.34	2,795.64	2,330.42	2,096.75	1,631.52
78	2,222.02	2,052.04	1,710.04	1,538.00	1,198.06	2,815.26	2,598.24	2,166.17	1,949.12	1,517.05	2,972.83	2,744.45	2,287.72	2,057.33	1,600.60	3,199.18	2,952.63	2,461.52	2,214.96	1,723.90
79	2,321.61	2,144.38	1,786.00	1,606.81	1,250.40	2,887.35	2,666.07	2,221.75	1,998.73	1,556.03	3,079.54	2,841.47	2,367.26	2,131.10	1,656.89	3,281.13	3,029.62	2,524.68	2,271.25	1,768.24
80	2,376.64	2,193.82	1,828.19	1,645.36	1,279.74	2,954.66	2,727.41	2,272.85	2,045.55	1,591.03	3,150.27	2,908.36	2,422.72	2,180.82	1,695.19	3,357.61	3,099.33	2,582.78	2,324.49	1,807.94
81	2,448.50	2,259.87	1,882.63	1,695.80	1,318.55	3,044.06	2,811.32	2,342.78	2,108.50	1,639.95	3,245.54	2,995.05	2,495.90	2,247.18	1,747.98	3,459.21	3,194.73	2,662.27	2,396.03	1,863.59
82	2,631.72	2,428.73	2,024.54	1,821.55	1,417.36	3,273.75	3,020.94	2,518.50	2,265.71	1,763.24	3,488.98	3,221.00	2,683.29	2,415.31	1,877.60	3,720.17	3,432.93	2,861.95	2,574.70	2,003.72
83	2,841.91	2,624.55	2,186.23	1,967.06	1,530.53	3,535.74	3,262.96	2,718.85	2,447.60	1,903.54	3,767.46	3,478.45	2,898.73	2,607.98	2,029.99	4,017.92	3,707.92	3,089.64	2,781.37	2,163.11
84	3,084.43	2,847.30	2,373.04	2,135.92	1,661.67	3,834.82	3,540.34	2,950.08	2,655.71	2,065.37	4,087.99	3,774.48	3,145.67	2,830.40	2,201.62	4,357.71	4,023.19	3,352.36	3,017.84	2,347.00
85	3,361.06	3,102.38	2,585.02	2,326.34	1,808.98	4,179.98	3,859.47	3,215.19	2,894.61	2,250.28	4,455.80	4,114.26	3,427.68	3,084.39	2,399.54	4,750.05	4,385.75	3,653.61	3,289.29	2,557.18
86	3,664.66	3,382.62	2,818.55	2,536.52	1,972.45	4,557.65	4,206.24	3,504.91	3,155.09	2,453.78	4,856.90	4,483.82	3,735.94	3,362.87	2,614.99	5,179.17	4,779.83	3,982.90	3,585.31	2,788.37
87	3,993.41	3,686.21	3,071.85	2,764.66	2,150.30	4,967.64	4,585.35	3,820.89	3,438.66	2,674.18	5,294.78	4,886.67	4,072.23	3,665.89	2,851.43	5,645.08	5,210.71	4,341.96	3,907.59	3,038.86
88	4,352.69	4,018.55	3,348.49	3,014.36	2,344.31	5,414.62	4,996.95	4,164.56	3,748.46	2,914.63	5,771.18	5,326.30	4,440.04	3,995.16	3,108.92	6,153.01	5,678.34	4,732.53	4,259.63	3,312.08
89	4,744.30	4,379.63	3,650.29	3,285.62	2,554.49	5,901.68	5,446.99	4,539.18	4,085.97	3,178.20	6,289.62	5,806.21	4,839.39	4,354.20	3,387.39	6,706.48	6,189.78	5,158.16	4,643.21	3,611.58
90	5,171.85	4,774.83	3,979.03	3,580.23	2,786.22	6,431.90	5,937.13	4,947.61	4,452.84	3,463.36	6,857.11	6,329.89	5,273.76	4,746.54	3,692.15	7,308.99	6,746.75	5,622.29	5,060.07	3,935.60
91	5,637.11	5,204.18	4,336.51	3,903.59	3,035.91	7,011.43	6,471.98	5,393.04	4,853.57	3,774.69	7,473.62	6,899.13	5,748.41	5,173.91	4,023.19	7,967.55	7,354.52	6,128.48	5,515.46	4,289.41
92	6,145.49	5,673.04	4,726.34	4,253.88	3,308.98	7,641.85	7,054.58	5,878.58	5,291.30	4,115.35	8,146.19	7,519.17	6,266.84	5,639.80	4,387.50	8,683.90	8,016.58	6,680.20	6,012.89	4,676.48
93	6,698.79	6,183.22	5,152.08	4,636.52	3,607.17	8,330.82	7,689.61	6,407.21	5,767.54	4,485.18	8,880.06	8,196.98	6,830.81	6,147.74	4,781.57	9,466.84	8,738.21	7,280.96	6,554.08	5,096.84
94	7,300.58	6,740.10	5,615.55	5,055.07	3,930.53	9,079.88	8,381.64	6,985.28	6,285.49	4,889.00	9,678.73	8,934.37	7,445.60	6,701.20	5,212.43	10,318.05	9,524.61	7,937.77	7,142.59	5,555.74

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

Unlimited

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	732.51	677.39	567.11	504.09	393.83	1,138.00	1,049.15	877.06	788.36	616.49	1,227.78	1,134.62	948.33	855.22	660.45	1,625.71	1,498.76	1,253.16	1,126.19	880.59
25-29	727.20	669.02	559.94	501.76	392.69	1,127.38	1,045.13	869.95	782.67	607.42	1,219.52	1,125.71	938.09	844.28	656.66	1,610.38	1,493.16	1,243.01	1,117.92	867.77
30-34	731.27	670.33	561.99	507.83	392.72	1,130.97	1,044.43	871.42	784.69	611.43	1,222.86	1,128.27	939.01	844.35	655.11	1,615.92	1,492.21	1,244.72	1,120.96	873.47
35-39	727.33	670.91	558.04	501.62	388.75	1,127.69	1,038.15	868.10	778.43	608.83	1,220.06	1,125.67	936.94	842.58	653.86	1,610.99	1,482.89	1,240.22	1,112.20	869.55
40-44	721.15	663.46	553.85	496.15	386.54	1,115.83	1,028.99	855.35	772.72	599.08	1,203.17	1,116.34	930.30	837.28	651.24	1,593.93	1,469.89	1,221.81	1,103.94	855.86
45	693.20	638.62	529.45	480.33	371.17	1,076.17	989.87	825.57	743.47	579.13	1,161.81	1,073.81	897.79	803.90	627.86	1,537.32	1,414.13	1,179.42	1,062.07	827.37
46	680.04	626.49	524.75	471.21	369.47	1,057.60	977.50	813.38	733.10	568.87	1,139.74	1,053.42	880.74	788.64	615.94	1,519.66	1,404.53	1,168.55	1,053.42	817.39
47	674.35	621.66	516.29	463.62	363.51	1,046.33	964.00	803.43	725.07	564.40	1,127.05	1,036.44	866.52	775.91	606.00	1,512.16	1,393.20	1,161.03	1,047.75	815.53
48	663.29	611.47	513.01	461.19	357.55	1,030.79	950.37	793.36	712.92	555.71	1,108.57	1,019.45	852.33	768.73	596.08	1,498.52	1,381.50	1,153.13	1,036.13	807.77
49	652.87	602.26	501.04	450.43	349.21	1,012.15	933.95	777.77	699.68	543.26	1,082.69	1,001.06	832.44	750.80	582.17	1,479.84	1,365.61	1,137.11	1,022.82	794.32
50	639.51	589.92	490.78	441.20	342.06	992.96	916.87	764.58	688.43	536.30	1,060.53	980.58	815.40	735.42	570.25	1,460.19	1,348.31	1,124.48	1,012.55	788.72
51	642.97	594.26	491.98	443.26	345.84	991.97	916.87	762.86	687.59	533.62	1,073.48	989.70	827.34	743.56	581.26	1,450.49	1,340.50	1,115.36	1,005.37	780.25
52	638.82	591.16	491.04	443.37	343.25	990.81	913.20	761.49	684.07	532.43	1,081.38	999.39	835.38	748.23	584.25	1,440.12	1,327.39	1,106.98	994.23	773.89
53	636.56	585.45	487.88	441.41	343.84	981.57	905.46	753.42	680.89	528.76	1,083.92	1,004.02	834.18	754.26	584.43	1,418.58	1,308.69	1,088.90	984.03	764.25
54	633.86	583.70	487.93	437.77	342.01	979.20	904.23	753.96	678.82	528.78	1,098.07	1,009.83	843.17	759.84	588.25	1,406.93	1,299.07	1,083.38	975.56	759.84
55	632.81	583.79	485.75	436.73	338.69	972.53	898.74	747.93	674.17	523.19	1,101.86	1,015.62	847.98	761.74	594.03	1,389.31	1,283.91	1,068.33	962.96	747.35
56	668.63	616.18	511.30	463.23	358.34	1,041.70	962.22	801.12	721.67	560.64	1,162.28	1,072.07	894.47	804.27	626.72	1,452.59	1,341.70	1,117.17	1,006.30	781.73
57	689.80	639.02	533.22	478.21	372.40	1,097.75	1,013.50	844.31	760.08	590.86	1,204.66	1,111.85	927.16	834.36	649.64	1,493.99	1,379.34	1,149.18	1,034.54	804.32
58	712.31	659.10	548.56	495.34	384.82	1,151.47	1,062.60	885.76	796.96	620.16	1,241.92	1,146.87	955.85	860.79	669.82	1,529.70	1,411.76	1,176.78	1,058.84	823.82
59	728.58	673.45	559.23	504.09	389.89	1,197.48	1,104.69	921.39	828.61	645.13	1,268.39	1,171.88	976.29	879.78	684.15	1,552.91	1,432.66	1,194.75	1,074.52	836.57
60	744.82	687.82	573.82	516.81	402.81	1,245.74	1,148.92	958.42	861.70	671.25	1,295.00	1,196.96	996.76	898.72	698.57	1,576.85	1,454.29	1,213.29	1,090.75	849.70
61	794.74	731.60	609.04	549.63	427.07	1,301.96	1,200.68	1,001.41	900.92	701.60	1,344.66	1,242.28	1,034.31	932.69	724.73	1,643.80	1,516.00	1,264.40	1,137.40	885.80
62	833.93	768.95	642.60	577.62	451.26	1,348.04	1,243.23	1,036.63	932.99	726.46	1,384.07	1,278.14	1,063.96	959.55	745.41	1,697.87	1,565.84	1,305.66	1,175.16	914.94
63	873.11	806.48	669.73	603.11	469.87	1,389.95	1,281.89	1,068.55	962.30	749.01	1,419.02	1,309.94	1,090.27	983.37	763.70	1,746.18	1,610.38	1,342.48	1,208.88	940.98
64	914.34	845.59	704.66	632.48	494.97	1,441.97	1,329.80	1,108.34	998.56	777.01	1,464.30	1,351.29	1,124.49	1,014.36	787.60	1,806.90	1,666.36	1,388.89	1,251.23	973.73
65	946.77	873.43	726.74	656.74	510.05	1,475.77	1,360.99	1,134.13	1,022.09	795.29	1,491.16	1,375.65	1,144.63	1,032.62	801.59	1,844.71	1,701.20	1,417.65	1,277.63	994.11
66	1,033.63	956.10	794.60	717.07	555.58	1,543.68	1,423.72	1,186.29	1,068.67	831.68	1,575.01	1,452.95	1,209.42	1,090.70	847.17	1,915.33	1,766.66	1,472.02	1,326.04	1,032.02
67	1,116.14	1,028.59	856.64	772.23	600.27	1,605.74	1,481.36	1,234.09	1,111.24	865.02	1,650.52	1,522.54	1,267.79	1,143.00	888.25	1,977.76	1,824.52	1,520.03	1,368.79	1,065.50
68	1,194.75	1,103.55	921.14	826.90	644.49	1,671.37	1,542.11	1,284.58	1,156.39	900.30	1,727.44	1,593.48	1,327.27	1,196.30	930.07	2,043.57	1,885.51	1,570.67	1,413.90	1,100.82
69	1,262.66	1,165.76	971.95	875.05	681.26	1,722.17	1,589.19	1,323.71	1,191.19	927.62	1,786.94	1,648.31	1,373.28	1,237.49	962.47	2,090.23	1,928.82	1,606.60	1,445.81	1,125.83
70	1,320.08	1,218.10	1,016.97	914.99	711.04	1,766.81	1,630.53	1,357.97	1,221.78	951.56	1,838.05	1,695.43	1,412.86	1,272.91	990.34	2,128.70	1,964.54	1,636.22	1,472.07	1,146.44
71	1,477.57	1,364.98	1,137.03	1,021.67	796.46	1,947.86	1,798.83	1,498.70	1,349.67	1,049.49	2,029.88	1,875.94	1,562.85	1,406.31	1,093.21	2,319.48	2,142.07	1,784.62	1,607.22	1,249.76
72	1,622.64	1,497.62	1,247.57	1,122.55	872.49	2,121.36	1,958.11	1,631.85	1,468.56	1,142.29	2,208.64	2,039.34	1,700.70	1,528.87	1,190.24	2,496.73	2,304.69	1,920.57	1,728.50	1,344.40
73	1,740.93	1,607.99	1,339.56	1,206.63	938.21	2,269.44	2,094.02	1,745.29	1,572.04	1,221.32	2,355.74	2,176.04	1,814.16	1,632.01	1,270.16	2,639.88	2,435.88	2,030.31	1,828.74	1,420.73
74	1,859.95	1,716.69	1,430.16	1,286.90	1,000.37	2,420.60	2,234.90	1,861.37	1,675.56	1,302.08	2,501.43	2,309.00	1,924.17	1,731.76	1,346.93	2,783.00	2,569.47	2,140.06	1,926.53	1,497.10
75	1,952.29	1,803.20	1,502.68	1,351.23	1,053.06	2,542.12	2,346.26	1,954.65	1,758.71	1,369.06	2,612.28	2,412.21	2,009.80	1,809.73	1,407.30	2,888.80	2,666.24	2,221.12	1,998.55	1,555.69
76	2,127.01	1,964.09	1,635.99	1,473.06	1,144.97	2,722.17	2,512.18	2,094.09	1,884.09	1,466.03	2,824.62	2,607.52	2,171.15	1,954.02	1,519.79	3,093.33	2,854.72	2,379.64	2,141.03	1,665.97
77	2,314.60	2,137.54	1,781.29	1,602.07	1,247.97	2,907.85	2,685.90	2,238.26	2,014.38	1,566.74	3,043.95	2,810.13	2,342.46	2,108.62	1,638.88	3,304.45	3,052.16	2,543.46	2,289.11	1,780.43
78	2,489.40	2,296.63	1,915.24	1,722.48	1,341.09	3,072.30	2,834.85	2,363.62	2,126.13	1,654.90	3,245.13	2,995.05	2,494.89	2,246.78	1,746.62	3,491.27	3,221.50	2,685.90	2,416.13	1,880.52
79	2,601.22	2,400.37	2,000.64	1,799.79	1,400.06	3,150.79	2,908.84	2,424.89	2,181.23	1,697.21	3,359.74	3,101.58	2,583.40	2,325.25	1,808.95	3,580.47	3,305.48	2,755.51	2,478.65	1,928.67
80	2,662.07	2,456.85	2,046.45	1,843.11	1,432.70	3,225.13	2,977.17	2,479.69	2,231.70	1,735.83	3,438.11	3,172.28	2,644.15	2,380.10	1,850.19	3,664.95	3,383.16	2,817.83	2,536.05	1,972.48
81	2,741.31	2,531.13	2,108.98	1,898.80	1,476.65	3,321.93	3,066.62	2,556.02	2,300.71	1,788.62	3,541.16	3,269.81	2,723.71	2,452.37	1,906.25	3,774.96	3,484.84	2,904.61	2,614.49	2,032.55
82	2,947.90	2,721.54	2,267.06	2,040.72	1,586.22	3,571.25	3,296.38	2,746.78	2,471.91	1,922.27	3,807.39	3,513.84	2,928.50	2,636.67	2,049.61	4,058.24	3,745.95	3,121.33	2,809.03	2,184.43
83	3,183.23	2,938.92	2,448.50	2,204.18	1,713.77	3,858.07	3,560.72	2,967.52	2,670.18	2,076.99	4,111.16	3,795.44	3,162.29	2,846.57	2,213.45	4,384.21	4,046.31	3,372.20	3,034.29	2,360.20
84	3,454.49	3,188.61	2,656.88	2,391.01	1,859.28	4,185.53	3,862.56	3,219.87	2,896.99	2,254.19	4,461.00	4,117.97	3,431.94	3,088.91	2,402.86	4,756.25	4,389.34	3,658.91	3,292.00	2,561.59
85	3,765.25	3,476.04	2,895.80	2,606.58	2,026.34	4,562.40	4,211.05	3,509.71	3,158.31	2,456.90	4,863.76	4,488.31	3,740.83	3,367.08	2,617.89	5,184.59	4,785.25	3,988.29	3,588.94	2,791.98
86	4,102.98	3,788.61	3,156.28	2,841.91	2,209.58	4,972.43	4,589.46	3,825.04	3,442.11	2,677.71	5,300.65	4,892.77	4,077.03	3,669.15	2,853.41	5,650.50	5,215.32	4,346.68	3,911.49	3,042.82
87	4,473.04	4,129.93	3,440.11	3,097.00	2,408.98	5,419.95	5,002.41	4,168.95	3,752.96	2,917.96	5,778.49	5,333.06	4,443.94	4,000.22	3,111.09	6,159.05	5,684.63	4,737.48	4,264.74	3,315.89
88	4,875.43	4,499.99	3,750.89	3,375.44	2,626.34	5,908.00	5,453.01	4,544.37	4,089.37	3,180.81	6,297.29	5,812.63	4,844.98	4,360.32	3,390.99	6,713.69	6,196.60	5,164.12	4,647.01	3,614.54
89	5,313.75	4,905.98	4,088.61	3,679.04	2,861.67	6,439.67	5,944.09	4,952.93	4,458.76	3,467.65	6,863.87	6,336.54	5,280.16	4,752.83	3,696.46	7,317.82	6,754.64	5,628.30	5,066.84	3,940.49
90	5,793.40	5,347.89	4,456.87	4,009.57	3,120.35	7,019.37	6,478.72	5,398.93	4,859.77	3,780.02	7,481.65	6,906.55	5,756.29	5,179.48	4,029.24	7,976.56	7,362.20	6,135.16	5,522.50	4,295.47
91	6,314.35	5,829.32	4,857.48	4,370.64	3,400.59	7,650.12	7,062.93	5,885.48	5,296.79	4,119.43	8,155.76	7,527.74	6,273.40	5,647.07	4,391.02	8,693.32	8,026.05	6,688.09	6,019.13	4,681.14
92	6,882.02	6,353.88	5,294.00	4,764.05	3,705.98	8,339.45	7,698.17	6,414.17	5,772.86	4,490.40	8,889.58	8,205.24	6,838.29	6,153.94	4,786.97	9,476.64	8,747.94	7,288.82	6,560.10	5,102.67
93	7,501.77	6,925.13	5,770.05	5,193.41	4,038.32	9,090.35	8,390.51	6,992.31	6,292.47	4,894.30	9,689.97	8,944.20	7,454.35	6,708.58	5,218.73	10,329.93	9,534.68	7,945.85	7,150.58	5,561.75
94	8,177.22	7,548.48	6,291.00	5,660.46	4,402.98	9,907.31	9,145.91	7,621.65	6,858.68	5,335.82	10,562.03	9,749.70	8,125.04	7,312.71	5,688.03	11,258.33	10,393.09	8,660.91	7,793.97	6,063.47

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	84.21	77.73	64.77	58.30	45.34	131.73	120.62	101.55	90.48	71.42	138.29	129.21	106.56	95.23	74.81	188.17	172.30	145.09	129.21	102.02
25-29	100.12	92.97	76.28	69.13	52.44	155.94	143.66	120.87	108.65	84.10	165.18	152.67	127.65	115.13	90.10	222.76	205.24	172.69	155.18	120.14
30-34	136.03	126.95	105.79	93.70	75.57	213.25	195.48	164.44	146.63	115.54	225.34	206.31	171.41	155.52	120.62	304.70	279.30	234.87	209.49	165.05
35-39	175.19	160.89	135.87	121.57	96.54	270.71	249.68	207.59	186.56	144.56	285.34	262.81	221.51	198.99	153.92	386.69	356.66	296.60	266.55	206.49
40-44	210.56	190.70	158.91	143.02	111.24	324.15	297.83	248.21	224.83	175.19	342.06	317.04	262.81	237.78	183.55	463.04	425.49	354.58	321.21	250.29
45	223.85	203.13	169.97	153.38	120.22	344.32	316.89	265.07	237.66	185.84	361.29	335.17	278.58	252.47	195.88	491.87	452.69	378.70	339.52	265.52
46	225.73	209.00	175.57	158.85	121.22	351.25	323.78	268.86	241.33	189.40	368.68	337.96	285.30	254.57	201.91	504.75	465.25	386.25	346.73	272.12
47	230.86	214.07	176.29	159.50	121.73	353.75	326.30	271.44	244.01	189.09	370.22	343.77	286.48	255.63	202.74	511.23	471.57	392.23	352.57	273.25
48	236.99	215.83	181.97	165.05	126.95	357.63	330.12	275.16	247.65	192.59	377.69	346.60	288.82	262.18	204.41	519.88	479.90	399.92	359.92	279.94
49	239.90	222.76	184.21	167.07	128.52	366.08	338.38	279.98	252.31	196.87	382.32	355.34	296.86	265.39	206.90	535.27	494.77	409.31	368.83	287.87
50	246.13	228.86	190.00	172.73	133.86	369.99	342.24	283.63	255.87	197.32	389.94	358.21	299.25	267.53	208.58	544.10	503.30	417.14	376.35	290.19
51	251.46	229.79	195.11	173.43	138.73	382.97	351.84	292.69	264.64	205.50	396.05	364.18	305.01	273.14	213.96	559.94	514.40	427.92	386.96	300.44
52	257.84	235.99	196.66	179.17	139.85	394.62	363.03	303.02	271.52	211.51	403.79	371.68	312.03	279.90	220.25	573.57	527.69	440.50	394.62	307.45
53	259.87	242.25	202.62	180.59	140.94	406.41	377.57	313.61	281.63	220.80	411.62	379.24	319.12	286.75	221.99	587.35	545.75	453.25	406.99	319.12
54	265.31	243.20	203.41	185.72	141.51	420.08	387.80	323.11	290.79	226.17	417.88	385.36	325.02	292.50	227.51	603.59	557.16	464.30	417.88	325.02
55	271.84	249.56	209.46	187.17	147.06	432.36	399.61	334.15	298.13	232.58	430.50	393.06	327.55	294.79	229.28	617.67	570.87	477.29	425.82	332.23

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	114.43	103.64	86.37	77.73	60.46	166.65	153.96	128.53	115.86	90.48	179.10	165.49	136.03	122.44	95.23	238.03	219.90	183.63	165.49	129.21
25-29	133.48	123.95	102.50	92.97	71.52	197.98	182.18	152.42	136.69	106.89	210.25	195.23	162.70	145.16	115.13	282.82	260.30	217.75	195.23	152.67
30-34	184.39	169.28	142.07	126.95	99.76	268.79	248.80	206.67	186.63	144.40	288.82	266.61	222.18	199.95	155.52	384.05	355.48	295.18	266.61	206.31
35-39	232.41	214.53	178.77	160.89	125.14	341.65	315.39	262.81	236.48	183.99	367.92	337.90	281.56	255.29	198.99	488.07	450.52	375.43	337.90	262.81
40-44	278.10	258.23	214.53	194.66	150.97	408.84	376.71	315.40	283.23	221.93	438.01	404.65	337.90	304.53	237.78	584.00	538.13	450.52	404.65	317.04
45	298.48	273.61	228.00	207.28	161.67	435.74	402.21	335.17	301.68	234.61	465.76	430.93	356.94	322.11	248.12	622.45	574.58	478.81	430.93	335.17
46	300.97	280.07	229.91	209.00	163.02	442.91	409.32	342.18	308.53	238.26	469.64	434.52	364.29	324.79	254.57	636.43	588.13	491.57	443.30	342.36
47	306.40	281.22	235.05	209.86	163.69	451.35	414.74	347.67	311.08	244.01	475.97	436.31	365.79	330.53	255.63	652.27	599.38	502.42	449.53	352.57
48	308.93	287.76	236.99	215.83	165.05	458.47	421.84	351.59	317.95	247.61	479.90	444.35	368.81	333.26	257.73	666.54	613.21	511.00	462.13	359.92
49	316.99	291.30	244.17	218.47	171.35	467.62	430.69	359.95	323.07	252.27	485.78	449.80	373.33	337.35	260.88	683.68	629.70	526.25	472.28	368.83
50	319.55	297.95	246.13	220.23	172.73	474.84	440.89	366.89	329.88	255.90	494.24	453.41	380.87	340.08	267.53	698.26	648.40	539.58	485.17	376.35
51	329.50	303.48	251.46	225.45	177.75	488.79	451.47	376.75	339.38	264.64	505.31	468.89	391.50	350.52	273.14	714.70	660.09	550.84	496.21	386.96
52	336.49	310.27	257.84	231.62	179.17	505.14	464.06	388.24	350.44	271.47	523.09	481.80	403.79	362.49	284.48	734.17	674.53	564.40	509.33	394.62
53	347.97	321.53	264.28	237.85	185.00	518.43	479.96	400.03	358.45	281.59	541.12	499.49	416.24	374.63	291.37	749.24	693.74	578.11	517.99	406.99
54	353.75	327.22	274.16	243.20	190.14	533.19	491.23	410.36	368.29	287.59	552.51	510.73	427.17	385.36	297.15	766.10	705.75	589.67	529.29	413.23
55	360.97	334.23	280.76	249.56	196.08	550.29	507.67	422.58	380.01	294.83	570.87	528.76	439.86	393.06	308.83	786.11	725.30	603.62	542.79	421.13

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	123.07	112.28	95.00	84.21	66.94	187.26	172.99	144.40	130.14	101.58	197.25	183.63	151.90	136.03	106.56	267.53	247.11	206.31	185.91	145.09
25-29	145.40	133.48	112.03	100.12	78.67	222.52	204.97	171.67	154.20	120.90	235.28	217.75	180.22	162.70	125.14	317.87	292.83	245.28	220.25	172.69
30-34	199.50	184.39	154.16	136.03	108.82	302.12	279.90	233.32	208.84	164.40	320.57	295.18	247.58	222.18	174.57	431.65	399.92	333.26	298.36	234.87
35-39	253.86	232.41	193.08	175.19	135.87	386.33	354.84	296.94	268.03	207.68	409.21	375.43	315.36	281.56	221.51	551.87	506.82	424.25	382.94	296.60
40-44	301.93	278.10	230.43	210.56	162.89	461.39	426.36	353.39	318.25	248.18	488.07	450.52	375.43	337.90	262.81	659.10	609.03	504.75	454.70	354.58
45	319.20	298.48	248.73	223.85	174.11	490.60	453.97	377.83	338.24	265.07	517.99	478.81	400.45	356.94	278.58	700.81	648.57	539.75	483.16	378.70
46	326.05	300.97	250.81	225.73	175.57	500.93	464.31	384.95	348.25	268.82	526.70	487.18	408.18	364.29	285.30	719.81	667.14	553.03	500.34	386.25
47	331.59	302.21	251.84	226.65	176.29	509.26	472.67	393.41	353.79	274.51	537.68	493.61	414.27	370.22	290.88	736.01	683.12	568.53	511.23	396.67
48	334.32	308.93	258.15	232.76	181.97	522.68	482.94	400.51	360.77	281.26	546.55	506.57	422.13	377.69	297.71	759.84	702.08	582.10	524.34	408.80
49	342.70	312.71	261.31	235.61	184.21	535.29	495.28	412.28	369.22	289.16	557.75	517.26	431.79	386.81	301.37	782.65	724.16	602.72	539.75	422.82
50	345.46	319.55	267.73	237.50	185.68	545.75	505.67	419.31	379.19	292.92	571.31	525.96	439.82	394.48	308.32	802.56	743.60	616.65	557.72	430.76
51	355.52	329.50	273.14	247.13	190.77	557.31	516.88	429.64	386.09	302.02	582.69	537.18	450.67	405.15	314.12	814.86	755.68	628.22	564.48	441.58
52	371.45	340.87	284.06	257.84	201.02	574.58	530.35	441.90	397.76	309.36	596.52	550.64	458.86	412.99	321.21	835.12	770.88	642.40	578.17	449.69
53	383.21	352.37	295.12	264.28	207.02	588.81	543.98	451.20	406.41	316.79	615.11	564.24	471.74	425.49	328.36	850.97	786.23	652.11	587.35	457.86
54	393.55	362.60	305.12	274.16	212.26	601.04	555.89	462.04	416.76	323.11	626.81	580.38	482.87	431.79	338.93	863.60	798.61	663.94	598.95	464.30
55	409.99	374.34	311.95	280.76	218.36	615.78	569.95	474.97	425.86	334.15	641.06	594.26	495.99	444.53	346.28	879.70	814.21	678.50	608.31	477.29

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	142.50	131.70	107.95	97.16	75.57	214.25	198.39	165.03	149.16	115.86	226.71	210.84	174.57	156.42	122.44	306.07	283.39	235.77	213.12	165.49
25-29	166.85	154.94	128.72	116.80	90.58	255.82	234.74	196.20	177.00	136.66	270.30	250.29	207.75	187.73	145.16	365.41	335.39	280.32	252.79	195.23
30-34	229.73	211.59	175.32	157.19	123.94	348.78	319.90	266.65	239.96	186.63	368.17	339.61	282.49	253.91	196.79	498.31	457.04	380.87	342.78	266.61
35-39	289.61	268.16	225.26	200.23	157.32	441.50	407.40	339.01	307.42	236.56	469.29	431.75	360.42	322.87	251.53	630.72	581.92	484.30	439.26	337.90
40-44	349.61	321.80	266.18	242.35	186.72	528.54	487.68	405.93	364.98	283.23	558.98	517.26	429.67	387.95	300.35	755.04	696.64	579.84	521.45	404.65
45	368.95	344.08	286.04	257.02	198.99	563.71	517.99	432.67	390.01	301.62	596.34	548.45	457.04	413.52	322.11	805.27	739.98	618.10	557.16	430.93
46	376.21	346.95	288.42	259.16	200.65	571.20	525.40	439.92	394.05	308.53	601.30	557.43	460.86	416.98	324.79	820.77	754.91	632.02	566.20	443.30
47	377.76	348.38	289.61	260.23	201.48	576.39	530.59	442.19	399.54	311.10	603.80	559.72	462.76	418.68	326.13	832.97	766.86	639.05	577.35	449.53
48	385.11	355.48	296.23	266.61	207.36	583.79	538.01	449.44	403.55	314.85	608.75	564.33	471.02	422.13	328.83	848.71	782.06	653.20	586.55	457.68
49	389.82	359.83	299.86	269.88	209.90	593.77	547.60	455.31	409.21	319.95	616.22	571.24	476.78	427.30	332.85	868.10	800.63	665.68	598.23	467.79
50	397.28	362.74	302.28	272.04	211.59	598.17	554.99	462.45	416.16	323.74	621.19	575.85	480.62	430.76	335.53	879.63	816.15	680.13	612.12	476.09
51	407.54	372.86	312.16	281.81	216.77	613.36	566.69	473.27	426.53	330.02	641.89	591.81	496.21	446.13	345.98	896.81	828.52	691.96	623.67	482.54
52	419.54	384.57	323.38	288.42	227.24	631.38	584.02	486.08	435.66	340.95	665.35	614.87	513.92	463.45	357.91	917.72	848.89	706.64	633.23	495.56
53	431.65	396.41	330.34	299.52	233.44	649.59	598.37	499.23	448.04	348.80	689.12	638.23	531.85	476.36	374.63	938.84	864.85	721.48	647.49	504.12
54	442.19	406.81	340.48	305.12	238.78	665.67	614.03	510.56	458.77	358.66	715.03	659.31	547.87	492.16	385.36	956.46	882.17	733.58	659.31	515.38
55	454.56	418.91	347.60	311.95	245.10	681.30	628.90	524.11	471.76	366.90	739.33	678.50	566.20	510.04	397.75	973.29	898.43	748.69	673.82	524.08

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	151.13	140.34	116.59	103.64	82.04	228.53	211.08	176.12	158.71	123.82	247.11	228.97	190.43	172.30	133.77	326.46	301.52	251.65	226.71	176.84
25-29	178.77	164.47	138.25	123.95	97.73	271.60	250.53	208.46	187.50	145.43	295.33	270.30	225.26	202.74	157.68	387.95	357.91	297.83	267.80	207.75
30-34	244.85	226.71	187.41	169.28	129.98	371.00	342.13	284.42	255.52	199.95	399.92	371.36	307.88	276.13	215.83	530.04	488.79	406.27	365.00	285.66
35-39	311.08	286.04	239.56	214.53	168.04	470.43	433.68	362.63	325.85	254.97	510.59	469.29	394.20	352.91	277.82	672.03	619.46	518.09	465.53	364.17
40-44	373.45	341.66	286.04	258.23	198.64	563.59	519.80	432.20	388.35	303.65	609.03	563.16	467.20	421.33	325.38	805.10	742.52	617.37	554.81	433.84
45	393.83	364.81	302.63	273.61	211.43	600.27	551.48	460.07	414.38	322.97	648.57	600.69	500.57	448.34	352.57	857.51	787.85	657.27	591.99	461.39
46	401.28	367.85	309.32	275.89	217.36	604.79	559.01	467.40	418.48	326.84	653.98	605.70	504.75	452.07	355.52	869.04	803.20	671.52	601.30	469.64
47	402.95	373.57	310.61	281.22	218.26	609.91	564.12	469.64	423.93	329.42	656.67	608.20	506.82	453.93	356.98	881.45	815.34	678.71	612.61	475.97
48	410.50	376.63	313.17	283.53	220.06	617.44	571.61	476.94	428.01	333.21	666.54	613.21	511.00	462.13	359.92	897.60	830.94	693.19	622.09	484.34
49	415.52	381.25	321.28	287.01	227.04	627.60	578.34	483.03	433.81	338.38	674.68	620.71	517.26	467.79	364.33	917.58	845.61	706.18	634.20	494.77
50	418.87	388.64	323.86	289.32	228.86	635.18	585.81	487.10	440.87	342.24	680.13	625.71	521.45	471.56	367.27	934.05	861.50	716.41	648.40	503.30
51	429.22	394.54	329.50	299.16	229.79	647.61	597.82	498.16	448.34	348.72	705.60	651.00	541.72	487.10	377.85	946.87	874.06	728.38	655.53	509.86
52	441.37	406.41	340.87	305.91	240.35	666.14	615.58	511.35	460.91	356.72	729.58	674.53	559.81	504.75	390.02	968.19	894.79	743.35	669.94	518.50
53	453.68	418.44	347.97	312.72	242.25	681.62	630.40	524.81	473.63	368.00	758.48	698.36	582.75	522.61	406.99	985.10	911.11	758.48	684.48	531.85
54	464.30	428.92	358.17	322.81	252.05	697.95	643.14	536.38	481.42	374.81	780.02	719.67	598.95	538.59	417.88	1,002.90	923.95	770.74	691.81	538.59
55	476.84	436.73	365.43	329.78	254.02	714.05	661.64	550.32	494.67	386.56	809.52	744.00	622.35	561.51	435.18	1,020.08	945.21	786.11	706.58	552.15

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	168.41	155.46	129.55	116.59	90.68	253.91	234.87	195.17	176.17	136.51	274.31	253.91	210.84	190.43	147.36	362.74	335.53	278.86	251.65	194.99
25-29	200.23	183.55	152.55	138.25	107.27	301.37	278.57	231.23	208.52	161.19	325.38	300.35	250.29	225.26	175.19	430.50	397.95	330.38	297.83	230.27
30-34	272.04	250.89	208.58	187.41	145.09	410.98	379.90	315.55	284.42	219.94	444.35	412.63	342.78	307.88	241.22	587.18	542.74	450.71	406.27	314.21
35-39	346.83	318.23	264.59	239.56	185.93	523.00	483.63	402.06	362.63	281.26	566.91	521.85	435.51	390.44	304.09	747.11	690.79	574.42	518.09	401.70
40-44	413.18	381.39	317.83	286.04	222.47	624.92	578.19	481.87	432.12	338.69	675.78	625.71	521.45	467.20	367.09	892.68	825.95	688.30	617.37	483.89
45	439.43	406.27	335.79	302.63	236.29	664.24	612.42	511.86	460.12	359.53	718.21	665.98	552.81	496.22	387.40	948.91	874.92	731.27	657.27	513.63
46	443.09	409.65	342.77	309.32	238.26	671.99	620.06	516.33	464.28	360.46	728.59	671.52	557.43	504.75	390.63	965.61	890.98	741.75	667.14	517.91
47	449.11	411.34	344.19	310.61	239.25	676.99	625.11	521.47	469.69	366.02	731.60	674.31	564.12	506.82	396.67	978.39	903.49	753.64	678.71	528.86
48	452.81	418.96	347.02	313.17	241.22	684.68	632.74	528.91	473.89	369.90	737.63	679.85	568.77	511.00	399.92	995.35	919.81	768.72	688.74	537.66
49	458.35	424.09	355.54	316.99	248.45	695.29	642.93	535.35	483.07	375.29	746.65	688.18	575.73	517.26	404.81	1,016.52	940.07	782.65	706.18	548.75
50	466.37	431.83	358.41	323.86	250.46	706.09	650.55	542.60	487.06	379.23	752.68	698.26	580.38	521.45	408.07	1,038.34	956.73	798.02	716.41	557.72
51	476.91	442.23	368.52	329.50	260.13	719.18	666.33	554.21	498.16	389.17	778.44	719.27	600.92	541.72	418.83	1,051.58	974.20	810.31	728.38	569.05
52	489.44	450.12	375.83	340.87	262.20	738.71	681.87	568.16	511.44	397.76	807.59	747.94	624.04	559.81	435.92	1,073.73	991.13	825.95	743.35	578.17
53	502.13	462.49	387.61	347.97	273.09	758.42	700.79	582.44	524.86	406.41	841.74	776.98	647.49	582.75	453.25	1,096.11	1,012.85	841.74	758.48	587.35
54	512.94	473.15	393.55	353.75	274.16	775.51	714.22	594.53	536.32	416.82	868.25	798.61	668.59	598.95	468.94	1,114.32	1,026.10	854.31	770.74	598.95
55	525.87	485.75	405.54	365.43	285.21	792.66	733.71	609.29	550.37	425.86	898.43	828.23	687.84	622.35	481.97	1,132.39	1,048.17	870.34	786.11	608.31

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	179.21	166.25	138.18	125.22	97.16	271.38	250.74	209.46	188.87	146.03	294.73	272.04	226.71	204.05	158.71	387.68	358.21	299.25	269.80	208.58
25-29	214.53	197.85	164.47	147.79	114.42	322.40	297.82	248.77	224.27	173.45	350.40	322.87	267.80	242.77	187.73	460.54	425.49	355.41	320.37	247.78
30-34	290.19	269.03	223.68	202.52	157.19	439.85	406.53	337.78	304.41	235.50	476.09	441.17	368.17	330.09	257.09	628.45	580.83	482.44	434.83	336.45
35-39	368.28	343.25	286.04	257.44	200.23	559.78	517.78	430.96	386.26	302.28	608.20	559.39	465.53	420.47	326.62	799.68	739.60	615.70	551.87	431.75
40-44	440.99	409.20	341.66	305.91	238.37	668.71	616.15	513.96	464.27	359.15	725.83	667.44	558.98	500.57	392.11	955.27	880.19	734.17	663.27	513.09
45	468.45	431.13	360.66	323.36	252.88	709.96	658.15	548.41	493.61	383.92	770.45	709.51	591.99	535.40	413.52	1,014.21	940.21	783.50	705.16	548.45
46	476.54	438.91	363.67	330.22	254.99	720.86	665.92	552.98	497.89	387.95	776.87	719.81	596.93	539.86	416.98	1,035.84	956.82	794.43	715.41	557.43
47	478.51	440.72	369.36	331.59	260.23	725.82	670.87	558.08	503.22	390.39	780.09	722.79	599.38	542.08	418.68	1,048.93	969.60	806.52	727.20	564.12
48	486.67	448.58	372.40	334.32	262.38	733.61	678.59	565.59	507.53	397.42	790.95	728.74	608.75	546.55	426.58	1,066.45	986.47	822.04	737.63	577.66
49	492.63	454.08	376.97	342.70	265.59	744.51	689.08	572.22	516.92	399.92	800.63	737.67	616.22	553.23	431.79	1,088.50	1,007.54	836.61	755.65	584.73
50	496.59	462.05	384.32	345.46	267.73	755.41	696.80	579.60	521.00	406.95	807.08	743.60	621.19	557.72	435.28	1,110.89	1,024.72	852.42	766.28	598.51
51	511.59	472.57	394.54	351.18	277.48	772.12	713.02	591.58	532.41	414.09	833.09	769.35	641.89	578.15	450.67	1,128.96	1,042.48	864.95	778.44	605.46
52	524.41	485.08	402.05	362.72	279.69	789.25	729.23	609.19	546.18	426.18	867.24	798.42	665.35	601.10	468.03	1,147.16	1,059.97	885.59	793.83	619.46
53	537.37	497.72	414.03	374.40	290.71	809.63	748.74	624.01	560.05	438.39	897.24	827.85	689.12	619.74	480.98	1,170.10	1,082.23	901.84	809.35	633.61
54	548.32	508.53	424.50	380.29	296.27	827.21	765.92	636.53	571.85	445.90	928.60	854.31	715.03	640.72	501.44	1,188.62	1,100.40	914.68	821.82	640.72
55	565.97	521.41	432.28	392.17	303.04	848.36	782.82	651.89	586.39	455.31	959.26	884.38	739.33	664.47	519.40	1,211.93	1,118.35	931.18	837.58	650.42

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

Unlimited

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	200.80	185.68	155.46	138.18	107.95	311.95	287.59	240.43	216.10	169.00	336.57	311.02	259.95	234.45	181.03	445.65	410.85	343.53	308.72	241.39
25-29	238.37	219.30	183.55	164.47	128.72	369.54	342.58	285.17	256.55	199.11	399.75	368.99	307.50	276.74	215.24	527.86	489.44	407.44	366.44	284.46
30-34	326.46	299.25	250.89	226.71	175.32	504.90	466.27	389.05	350.31	272.97	545.91	503.68	419.20	376.96	292.45	721.40	666.17	555.67	500.42	389.94
35-39	414.76	382.58	318.23	286.04	221.68	643.05	592.00	495.03	443.91	347.19	695.73	641.92	534.29	480.49	372.86	918.67	845.62	707.25	634.23	495.86
40-44	496.59	456.87	381.39	341.66	266.18	768.37	708.60	589.01	532.12	412.53	828.53	768.73	640.63	576.57	448.44	1,097.61	1,012.19	841.36	760.20	589.37
45	526.48	485.03	402.12	364.81	281.90	817.33	751.79	627.01	564.66	439.85	882.37	815.54	681.86	610.56	476.86	1,167.59	1,074.03	895.76	806.64	628.38
46	530.87	489.07	409.65	367.85	288.42	825.60	763.07	634.95	572.29	444.09	889.74	822.36	687.54	615.65	480.83	1,186.31	1,096.44	912.22	822.36	638.09
47	537.26	495.28	411.34	369.36	289.61	833.63	768.04	640.11	577.68	449.68	897.95	825.73	690.39	618.19	482.82	1,204.77	1,109.99	925.01	834.77	649.75
48	541.68	499.37	418.96	376.63	292.00	841.80	776.14	647.92	582.22	453.83	905.34	832.55	696.07	627.80	486.79	1,223.78	1,128.23	941.73	846.18	659.67
49	552.61	509.76	424.09	381.25	295.57	856.71	790.52	658.33	592.23	459.81	916.42	847.32	704.58	635.49	492.75	1,252.55	1,155.88	962.47	865.74	672.34
50	557.05	513.87	427.50	384.32	297.95	864.95	798.67	666.02	599.68	467.15	923.82	854.15	710.27	640.63	496.74	1,271.96	1,174.49	979.52	882.01	687.04
51	572.29	528.93	437.89	394.54	307.82	882.94	816.08	678.99	612.00	474.96	955.46	880.89	736.38	661.81	517.36	1,291.04	1,193.14	992.75	894.85	694.46
52	585.60	541.89	450.12	406.41	314.65	908.23	837.09	698.03	627.07	488.05	991.28	916.09	765.77	685.88	535.55	1,320.12	1,216.76	1,014.75	911.38	709.39
53	603.43	554.99	462.49	418.44	325.94	930.48	858.34	714.21	645.46	501.25	1,027.51	951.75	790.76	715.00	554.01	1,344.74	1,240.57	1,032.22	932.81	724.47
54	614.64	566.01	473.15	424.50	331.64	949.53	876.82	731.12	658.24	512.77	1,064.80	979.22	817.61	736.82	570.43	1,364.29	1,259.70	1,050.55	945.98	736.82
55	632.81	583.79	485.75	436.73	338.69	972.53	898.74	747.93	674.17	523.19	1,101.86	1,015.62	847.98	761.74	594.03	1,389.31	1,283.91	1,068.33	962.96	747.35

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

730 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	57.00	53.55	44.91	39.73	31.09	90.15	82.54	68.56	60.94	48.24	94.31	87.06	72.55	65.29	50.79	128.77	117.89	97.93	87.06	68.92
25-29	62.18	57.00	46.64	43.18	32.82	96.49	88.87	74.89	67.30	52.06	101.56	94.31	77.98	70.74	54.40	137.84	126.95	107.01	96.13	74.35
30-34	65.64	62.18	51.82	44.91	36.27	104.09	95.20	79.99	71.10	55.86	108.82	99.76	83.43	76.18	58.03	148.72	136.03	114.26	101.56	79.80
35-39	72.55	65.64	55.27	50.09	38.00	111.73	102.85	85.07	76.18	59.68	117.89	108.82	90.68	81.61	63.48	159.61	146.90	121.51	108.82	85.24
40-44	77.73	70.82	58.73	53.55	41.46	119.36	110.44	91.41	82.51	63.48	126.95	117.89	97.93	87.06	68.92	170.48	157.79	130.58	117.89	90.68
45	79.46	72.55	60.46	53.55	43.18	121.88	111.73	93.94	83.79	66.01	128.77	117.89	97.93	88.87	68.92	174.11	159.61	134.21	119.71	94.31
46	79.46	74.27	62.18	55.27	43.18	123.71	113.60	94.67	84.57	66.90	128.77	117.89	99.76	88.87	70.74	177.74	163.22	136.03	121.51	96.13
47	81.18	74.27	62.18	55.27	43.18	124.25	114.19	95.38	85.33	66.52	128.77	119.71	99.76	88.87	70.74	179.56	165.05	137.84	123.34	96.13
48	82.91	74.27	63.91	57.00	44.91	123.52	114.78	96.07	86.08	67.38	130.58	119.71	99.76	90.68	70.74	179.56	166.85	139.66	125.14	97.93
49	82.91	76.00	63.91	57.00	44.91	125.28	116.59	95.52	86.83	66.99	130.58	121.51	101.56	90.68	70.74	183.18	170.48	139.66	126.95	97.93
50	82.91	77.73	63.91	58.73	44.91	125.80	115.93	96.19	87.56	67.83	132.40	121.51	101.56	90.68	70.74	185.00	170.48	141.47	128.77	99.76
51	84.64	77.73	65.64	58.73	46.64	130.24	119.08	99.23	89.30	69.45	134.21	123.34	103.38	92.50	72.55	190.43	174.11	145.09	130.58	101.56
52	86.37	79.46	65.64	60.46	46.64	132.27	122.28	102.31	91.08	71.13	136.03	125.14	105.19	94.31	74.35	192.25	177.74	148.72	132.40	103.38
53	86.37	81.18	67.37	60.46	46.64	135.52	125.49	104.16	94.12	72.79	137.84	126.95	107.01	96.13	74.35	195.88	181.37	150.53	136.03	105.19
54	88.09	81.18	67.37	62.18	46.64	140.11	128.76	107.28	97.18	75.72	139.66	128.77	108.82	97.93	76.18	201.32	185.00	154.16	139.66	108.82
55	89.82	82.91	69.09	62.18	48.36	142.19	132.04	110.47	97.76	77.45	141.47	128.77	108.82	97.93	76.18	203.13	188.62	157.79	139.66	110.63
56	96.73	89.82	74.27	67.37	51.82	150.57	139.44	116.68	103.75	81.76	152.83	139.85	117.87	105.62	82.55	209.96	194.46	162.72	144.67	114.00
57	103.64	96.73	81.18	72.55	57.00	159.27	147.16	123.13	109.96	86.23	164.20	150.92	126.91	113.29	88.91	216.77	200.29	167.62	149.66	117.38
58	112.28	103.64	86.37	77.73	60.46	168.31	155.15	129.88	116.43	90.89	175.57	161.99	135.96	120.98	95.28	223.60	206.13	172.54	154.67	120.74
59	119.18	110.55	91.55	82.91	63.91	177.69	163.42	136.83	123.12	95.70	186.92	173.07	144.99	128.65	101.63	230.43	211.94	177.44	159.65	124.11
60	126.09	117.46	96.73	88.09	67.37	187.43	172.03	144.06	130.08	100.71	198.29	184.13	154.04	136.34	108.00	237.24	217.77	182.37	164.67	127.47
61	138.18	127.82	107.09	95.00	74.27	202.22	186.21	155.65	140.22	108.82	213.88	198.29	165.71	147.30	116.14	255.31	235.12	196.54	177.04	137.39
62	152.00	139.91	115.73	103.64	81.18	217.05	200.48	167.29	150.41	116.96	229.45	212.46	177.42	158.30	124.30	273.37	252.48	210.69	189.46	147.30
63	162.37	150.28	124.37	112.28	86.37	231.98	214.78	178.98	160.68	125.14	245.04	226.63	189.09	169.26	132.43	291.43	269.82	224.86	201.84	157.23
64	174.46	162.37	133.00	120.91	93.27	246.97	229.18	190.74	170.96	133.36	260.62	240.79	200.78	180.24	140.58	309.48	287.19	239.02	214.24	167.13
65	186.55	171.00	143.37	129.55	100.18	262.03	243.62	202.55	181.30	141.64	276.20	254.95	212.46	191.21	148.72	327.55	304.53	253.19	226.63	177.04
66	209.00	191.73	160.64	143.37	112.28	285.02	264.47	219.97	197.44	153.77	302.15	279.41	232.61	209.23	162.77	353.64	328.18	272.96	244.97	190.82
67	229.73	212.46	177.91	160.64	124.37	308.32	285.62	237.65	213.76	166.10	328.07	303.87	252.78	227.23	176.80	379.77	351.80	292.71	263.29	204.59
68	253.91	233.19	195.19	176.19	136.46	331.94	307.06	255.56	230.33	178.57	354.02	328.32	272.93	245.24	190.85	405.86	375.44	312.47	281.63	218.35
69	276.37	255.64	212.46	191.73	148.55	355.91	328.79	273.75	247.14	191.25	379.94	352.79	293.09	263.25	204.89	431.99	399.08	332.23	299.96	232.12
70	298.82	276.37	229.73	207.28	160.64	380.21	350.84	292.14	264.20	204.08	405.88	377.25	313.25	281.26	218.94	458.09	422.72	352.00	318.31	245.88
71	342.01	316.10	262.55	236.64	183.09	435.62	401.63	333.79	301.25	233.36	463.15	426.10	355.36	319.98	249.25	518.72	478.29	397.46	358.73	277.90
72	385.19	355.83	297.10	267.73	207.28	490.81	452.15	377.76	339.13	264.73	517.04	476.62	395.78	358.73	277.90	577.66	532.19	444.61	399.14	311.57
73	428.37	395.55	328.19	297.10	229.73	547.26	505.27	421.29	379.31	295.33	570.92	527.14	439.57	395.78	308.20	636.60	587.77	490.09	441.24	343.56
74	471.56	435.28	362.74	326.46	253.91	606.45	559.57	467.27	418.92	326.65	624.82	577.66	481.67	432.83	336.83	697.23	643.34	537.25	481.67	375.56
75	514.74	475.01	397.28	357.55	278.10	666.92	615.04	512.78	460.91	358.66	680.39	626.49	522.08	471.56	365.47	757.86	698.92	582.71	523.78	407.56
76	592.47	545.83	456.01	409.37	319.55	743.99	684.71	572.07	514.27	400.15	766.28	707.33	589.44	530.51	412.63	845.43	778.07	650.07	584.41	454.71
77	668.47	616.65	514.74	462.92	361.01	819.56	757.33	631.35	567.62	441.64	853.87	788.18	655.13	591.14	458.09	931.33	860.60	717.44	645.02	501.87
78	746.20	687.47	573.47	514.74	400.74	896.63	828.45	690.63	620.96	483.15	939.74	867.34	722.50	651.77	505.23	1,018.91	941.44	784.80	705.65	549.03
79	822.20	758.29	632.20	570.01	442.19	975.17	899.59	749.91	675.81	524.63	1,025.65	948.17	789.86	710.70	552.39	1,108.16	1,022.27	852.17	767.96	596.18
80	898.20	829.11	690.92	621.83	483.65	1,052.24	970.73	809.20	727.68	566.14	1,113.22	1,027.32	855.54	769.66	599.55	1,195.73	1,103.11	919.53	826.91	643.34
81	962.11	887.84	739.29	665.01	518.19	1,124.85	1,038.90	865.50	778.07	606.15	1,190.69	1,099.75	916.17	825.23	641.66	1,278.26	1,180.58	983.54	884.18	688.82
82	1,032.93	955.20	796.29	715.11	557.92	1,209.34	1,115.96	930.71	837.34	652.09	1,281.62	1,182.26	985.22	885.86	690.50	1,374.24	1,268.15	1,057.64	951.55	741.02
83	1,115.84	1,031.20	858.47	772.11	601.10	1,305.67	1,204.89	1,004.81	904.04	703.97	1,382.68	1,276.56	1,064.37	958.28	744.39	1,483.72	1,369.21	1,141.83	1,027.32	799.97
84	1,210.84	1,117.57	932.75	837.75	652.92	1,416.82	1,308.63	1,090.78	981.11	763.24	1,500.56	1,386.04	1,153.64	1,039.12	808.38	1,610.03	1,487.09	1,239.51	1,114.89	867.34
85	1,319.66	1,219.48	1,015.66	915.47	711.65	1,545.75	1,425.73	1,188.59	1,070.04	831.43	1,636.97	1,510.67	1,258.06	1,131.74	880.81	1,756.55	1,620.14	1,350.68	1,215.95	944.80
86	1,438.85	1,328.30	1,107.21	996.66	775.56	1,683.59	1,554.65	1,295.30	1,166.36	907.01	1,781.81	1,647.08	1,370.88	1,234.48	959.96	1,913.16	1,766.66	1,471.92	1,325.42	1,030.68
87	1,568.40	1,447.49	1,207.39	1,086.48	844.65	1,834.75	1,693.96	1,412.36	1,271.58	988.52	1,941.80	1,793.60	1,493.83	1,345.63	1,045.85	2,084.94	1,924.96	1,604.98	1,444.98	1,123.33
88	1,708.31	1,578.76	1,316.21	1,183.21	920.66	2,000.75	1,846.61	1,539.82	1,385.70	1,077.44	2,118.63	1,955.27	1,628.56	1,465.19	1,140.16	2,273.57	2,098.43	1,749.82	1,574.66	1,224.37
89	1,863.77	1,720.40	1,433.67	1,290.30	1,003.57	2,180.07	2,012.60	1,677.67	1,510.19	1,173.78	2,308.94	2,132.10	1,776.76	1,598.24	1,244.57	2,477.36	2,287.04	1,906.43	1,716.13	1,333.83
90	2,031.32	1,874.13	1,561.49	1,406.03	1,093.39	2,377.18	2,194.89	1,828.82	1,646.54	1,280.47	2,516.09	2,324.09	1,935.07	1,741.38	1,354.04	2,701.34	2,494.20	2,078.21	1,871.08	1,455.09
91	2,214.41	2,043.41	1,703.13	1,532.12	1,191.84	2,590.59	2,391.99	1,993.33	1,793.26	1,396.08	2,743.45	2,532.93	2,110.22	1,899.69	1,476.98	2,943.86	2,718.18	2,265.16	2,037.80	1,586.45
92	2,413.05	2,226.50	1,855.13	1,670.31	1,298.94	2,824.75	2,608.37	2,172.66	1,954.79	1,520.57	2,991.00	2,760.29	2,300.52	2,069.80	1,610.03	3,209.94	2,964.06	2,468.93	2,221.37	1,727.91
93	2,630.69	2,428.60	2,022.68	1,820.58	1,416.39	3,078.19	2,842.54	2,368.28	2,131.15	1,658.39	3,258.79	3,007.85	2,505.98	2,256.72	1,754.87	3,497.94	3,230.15	2,691.23	2,421.77	1,884.55
94	2,867.33	2,647.97	2,205.77	1,984.68	1,544.22	3,355.32	3,097.44	2,581.71	2,322.35	1,806.59	3,551.83	3,279.01	2,733.34	2,458.82	1,913.16	3,812.87	3,519.83	2,933.75	2,639.04	2,052.95

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1095 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	77.73	70.82	58.73	53.55	41.46	113.00	104.12	87.61	78.72	60.94	121.51	112.45	92.50	83.43	65.29	161.42	148.72	125.14	112.45	87.06
25-29	82.91	76.00	63.91	57.00	44.91	121.88	111.73	93.94	83.79	66.04	128.77	119.71	99.76	88.87	70.74	174.11	159.61	134.21	119.71	94.31
30-34	89.82	82.91	69.09	62.18	48.36	130.75	120.60	100.30	90.13	69.83	139.66	128.77	108.82	97.93	76.18	186.80	172.30	143.29	128.77	99.76
35-39	95.00	88.09	74.27	65.64	51.82	140.93	129.51	107.92	97.75	76.18	150.53	139.66	116.08	105.19	81.61	201.32	185.00	154.16	139.66	108.82
40-44	103.64	95.00	79.46	72.55	55.27	151.09	139.66	116.80	104.11	81.24	161.42	148.72	125.14	112.45	87.06	215.83	199.50	166.85	148.72	116.08
45	105.37	96.73	81.18	74.27	57.00	154.88	142.19	119.35	106.64	83.79	165.05	152.35	126.95	114.26	88.87	221.27	203.13	170.48	152.35	119.71
46	105.37	98.46	81.18	74.27	57.00	155.26	143.89	119.92	108.57	84.57	165.05	152.35	128.77	114.26	90.68	223.08	206.75	172.30	155.98	121.51
47	107.09	98.46	82.91	74.27	58.73	158.14	145.56	121.74	109.18	85.35	166.85	152.35	128.77	116.08	90.68	228.53	210.38	175.93	157.79	123.34
48	107.09	100.18	82.91	74.27	58.73	159.70	145.98	122.28	109.81	86.08	166.85	154.16	128.77	116.08	90.68	232.16	212.20	177.74	159.61	125.14
49	108.82	100.18	82.91	74.27	58.73	160.02	147.60	122.81	110.41	85.59	166.85	154.16	128.77	116.08	90.68	233.96	215.83	179.56	161.42	125.14
50	108.82	101.91	82.91	74.27	58.73	161.58	150.46	124.55	112.22	87.56	168.67	154.16	128.77	116.08	90.68	237.59	221.27	183.18	165.05	128.77
51	112.28	103.64	84.64	76.00	58.73	164.98	152.59	127.75	115.35	89.30	170.48	159.61	132.40	117.89	92.50	241.22	223.08	186.80	168.67	130.58
52	112.28	103.64	86.37	77.73	60.46	169.69	155.95	131.02	117.28	92.34	175.93	161.42	136.03	121.51	96.13	246.66	226.71	190.43	170.48	134.21
53	115.73	107.09	88.09	79.46	62.18	173.19	160.63	133.02	119.22	92.86	179.56	166.85	139.66	125.14	97.93	250.29	232.16	192.25	172.30	134.21
54	117.46	108.82	91.55	81.18	63.91	176.72	162.84	136.32	122.44	95.91	183.18	170.48	141.47	128.77	99.76	253.91	233.96	195.88	175.93	137.84
55	119.18	110.55	93.27	82.91	65.64	181.56	167.59	139.67	125.69	97.76	188.62	174.11	145.09	128.77	101.56	259.35	239.40	199.50	179.56	139.66
56	126.09	117.46	96.73	88.09	67.37	193.75	178.74	148.98	133.99	104.24	201.55	186.03	155.03	138.08	108.53	270.17	249.25	207.76	186.84	145.38
57	133.00	122.64	103.64	93.27	72.55	206.45	190.35	158.71	142.63	110.98	214.44	197.94	164.95	147.37	115.48	280.96	259.08	216.02	194.13	151.07
58	141.64	131.28	108.82	98.46	76.00	219.62	202.40	168.81	151.60	118.03	227.36	209.86	174.89	156.69	122.44	291.78	268.92	224.27	201.43	156.78
59	150.28	138.18	114.00	103.64	79.46	233.32	214.95	179.31	160.95	125.30	240.27	221.79	184.82	165.98	129.37	302.57	278.75	232.53	208.71	162.49
60	157.19	143.37	120.91	108.82	84.64	247.58	227.99	190.20	170.64	132.88	253.19	233.71	194.76	175.29	136.34	313.38	288.59	240.79	215.99	168.21
61	171.00	158.91	133.00	119.18	93.27	265.31	244.27	203.89	183.15	142.47	274.44	253.19	211.04	189.80	147.66	334.98	308.43	257.44	231.23	179.88
62	186.55	171.00	143.37	129.55	100.18	283.12	260.64	217.60	195.67	152.11	295.68	272.66	227.34	204.32	158.99	356.59	328.26	274.07	246.46	191.57
63	200.37	186.55	155.46	139.91	108.82	301.03	277.08	231.41	208.31	161.78	316.93	292.14	243.62	218.83	170.33	378.17	348.09	290.72	261.68	203.25
64	215.91	200.37	165.82	150.28	115.73	319.03	293.60	245.26	220.98	171.53	338.18	311.61	259.91	233.36	181.66	399.79	367.92	307.35	276.91	214.95
65	231.46	212.46	177.91	160.64	124.37	337.08	310.19	259.20	233.71	181.30	359.41	331.09	276.20	247.86	192.99	421.38	387.75	324.01	292.14	226.63
66	259.10	240.10	200.37	179.64	139.91	367.78	338.47	282.73	254.87	197.68	393.64	362.90	302.47	271.72	211.32	456.34	419.99	350.82	316.23	245.29
67	288.46	266.01	221.10	200.37	155.46	398.89	367.19	306.59	276.30	214.31	427.85	394.68	328.74	295.57	229.65	491.29	452.26	377.64	340.33	263.97
68	316.10	291.92	243.55	219.37	171.00	430.41	396.28	330.77	298.05	231.15	462.08	426.48	355.01	319.43	247.97	526.25	484.50	404.44	364.42	282.64
69	345.46	317.83	266.01	240.10	186.55	462.38	425.76	355.34	320.10	248.26	496.29	458.29	381.28	343.28	266.30	561.22	516.77	431.28	388.52	301.32
70	373.10	343.73	286.73	259.10	200.37	494.84	455.68	380.20	342.48	265.59	530.51	490.09	407.56	367.14	284.63	596.18	549.03	458.09	412.63	319.98
71	431.83	397.28	331.64	298.82	231.46	565.73	523.27	437.02	391.75	305.48	602.91	555.77	463.15	415.99	325.04	673.65	623.13	520.40	466.51	363.77
72	490.56	452.56	376.55	338.55	264.28	639.63	590.97	492.24	442.14	344.86	673.65	621.46	518.72	466.51	363.77	752.81	695.56	579.35	520.40	405.88
73	549.28	506.10	421.46	380.01	295.37	715.21	660.18	550.13	495.14	385.08	746.08	687.12	572.60	515.34	400.82	831.96	767.96	639.96	575.97	447.98
74	606.29	561.38	466.37	419.74	326.46	792.47	730.95	609.37	547.84	426.24	816.82	754.49	628.19	565.86	439.57	911.12	840.38	700.59	629.87	490.09
75	665.01	613.20	513.01	461.19	359.28	869.96	801.78	668.42	601.69	468.33	887.54	820.18	682.09	614.72	478.29	988.60	911.12	759.55	683.76	532.19
76	760.02	701.29	585.56	526.83	409.37	975.19	901.08	751.39	675.81	526.12	1,003.74	926.27	771.33	693.86	540.61	1,108.16	1,023.95	853.87	767.96	597.88
77	856.75	789.38	658.11	592.47	461.19	1,080.40	997.42	831.44	748.41	582.44	1,119.95	1,034.06	860.60	774.69	602.91	1,227.74	1,133.42	944.80	850.49	661.87
78	951.75	877.47	730.65	659.83	511.28	1,187.12	1,095.22	912.93	821.02	638.77	1,234.48	1,140.16	949.85	853.87	665.24	1,348.99	1,244.57	1,037.42	933.00	725.87
79	1,046.75	965.57	804.93	723.74	563.10	1,292.32	1,193.04	994.46	895.15	696.56	1,350.68	1,246.25	1,037.42	934.70	725.87	1,468.56	1,355.74	1,130.06	1,017.21	791.54
80	1,141.75	1,053.66	877.47	789.38	614.92	1,397.57	1,289.35	1,074.49	967.78	752.88	1,465.19	1,352.36	1,126.69	1,015.54	788.18	1,588.13	1,465.19	1,221.01	1,099.75	855.54
81	1,221.21	1,127.93	939.66	846.38	658.11	1,495.37	1,381.25	1,150.05	1,035.93	804.74	1,567.93	1,446.67	1,207.52	1,084.58	845.43	1,699.30	1,569.60	1,306.88	1,177.21	914.48
82	1,314.48	1,212.57	1,010.48	908.57	708.20	1,608.02	1,483.50	1,237.49	1,113.00	866.99	1,684.13	1,556.13	1,296.78	1,167.11	907.75	1,827.29	1,685.81	1,406.26	1,264.79	985.22
83	1,418.12	1,309.30	1,091.66	982.84	763.47	1,735.46	1,602.06	1,335.32	1,201.93	935.17	1,820.54	1,680.75	1,399.52	1,259.73	980.16	1,972.12	1,820.54	1,517.41	1,365.83	1,062.70
84	1,539.03	1,421.58	1,183.21	1,065.75	829.11	1,883.68	1,738.41	1,449.44	1,304.20	1,015.19	1,975.49	1,823.92	1,519.08	1,367.51	1,062.70	2,140.54	1,975.49	1,647.08	1,482.03	1,153.64
85	1,678.95	1,549.40	1,290.30	1,160.75	903.38	2,054.08	1,895.53	1,579.85	1,421.28	1,105.59	2,152.31	1,987.26	1,655.50	1,490.47	1,158.68	2,334.20	2,154.01	1,795.28	1,615.09	1,256.36
86	1,827.49	1,689.31	1,406.03	1,266.12	984.57	2,237.87	2,065.93	1,722.11	1,550.21	1,204.90	2,345.99	2,165.79	1,805.39	1,625.20	1,263.09	2,543.03	2,347.67	1,956.96	1,761.60	1,369.21
87	1,991.59	1,839.59	1,532.12	1,380.12	1,072.66	2,439.42	2,252.67	1,877.72	1,689.50	1,314.56	2,558.20	2,361.15	1,967.06	1,770.02	1,377.62	2,772.08	2,559.87	2,133.80	1,919.90	1,493.83
88	2,172.96	2,005.41	1,670.31	1,502.76	1,169.39	2,658.76	2,454.25	2,045.19	1,840.67	1,431.65	2,788.91	2,573.34	2,143.90	1,930.01	1,500.56	3,021.32	2,788.91	2,324.09	2,091.69	1,626.87
89	2,368.14	2,186.77	1,822.31	1,639.22	1,276.48	2,898.84	2,675.07	2,230.48	2,006.65	1,562.08	3,039.86	2,805.75	2,337.57	2,105.16	1,636.97	3,294.15	3,039.86	2,534.62	2,280.30	1,775.07
90	2,580.60	2,383.69	1,984.68	1,786.04	1,388.76	3,159.68	2,916.64	2,430.53	2,187.47	1,701.36	3,312.69	3,058.37	2,548.09	2,293.79	1,783.49	3,590.56	3,314.36	2,761.97	2,485.77	1,933.38
91	2,813.79	2,597.87	2,164.32	1,948.41	1,514.85	3,444.24	3,178.96	2,649.87	2,383.10	1,855.51	3,610.77	3,332.89	2,777.14	2,499.24	1,943.48	3,913.91	3,612.46	3,011.22	2,708.07	2,108.52
92	3,067.70	2,831.06	2,359.51	2,122.86	1,651.31	3,753.99	3,464.98	2,887.00	2,599.47	2,021.49	3,935.82	3,632.67	3,028.05	2,724.92	2,120.32	4,265.91	3,937.49	3,280.68	2,953.95	2,297.15
93	3,342.34	3,084.98	2,570.24	2,314.60	1,799.86	4,091.89	3,776.21	3,146.34	2,832.17	2,202.28	4,289.49	3,959.40	3,299.22	2,970.80	2,308.94	4,649.88	4,291.16	3,575.41	3,218.38	2,502.62
94	3,642.90	3,363.07	2,803.42	2,521.87	1,962.22	4,459.43	4,117.08	3,430.92	3,087.08	2,402.35	4,675.13	4,316.43	3,597.29	3,236.90	2,517.78	5,067.55	4,678.51	3,898.77	3,508.05	2,729.98

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1460 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	82.91	76.00	63.91	57.00	44.91	126.98	118.07	97.76	88.87	68.56	134.21	125.14	103.38	92.50	72.55	181.37	168.67	139.66	126.95	97.93
25-29	89.82	82.91	69.09	62.18	48.36	137.11	125.68	105.37	95.23	73.66	145.09	134.21	110.63	99.76	77.98	195.88	179.56	150.53	136.03	105.19
30-34	96.73	89.82	74.27	65.64	51.82	147.25	135.84	113.00	101.56	78.72	155.98	143.29	119.71	108.82	83.43	210.38	194.06	161.42	145.09	112.45
35-39	103.64	95.00	79.46	72.55	55.27	158.71	146.03	121.88	110.44	85.07	168.67	154.16	128.77	116.08	90.68	226.71	208.58	174.11	157.79	121.51
40-44	112.28	103.64	84.64	77.73	58.73	170.13	157.43	130.78	118.06	91.39	179.56	166.85	139.66	125.14	97.93	243.03	224.90	186.80	168.67	130.58
45	112.28	105.37	88.09	79.46	62.18	173.94	161.24	133.31	119.35	93.94	183.18	170.48	141.47	126.95	99.76	248.48	230.33	190.43	170.48	134.21
46	114.00	105.37	88.09	79.46	62.18	175.46	162.82	135.08	122.44	94.67	185.00	170.48	143.29	128.77	99.76	252.11	233.96	194.06	175.93	136.03
47	115.73	105.37	88.09	79.46	62.18	178.21	165.65	138.06	124.25	96.65	188.62	172.30	145.09	128.77	101.56	257.54	239.40	199.50	179.56	139.66
48	115.73	107.09	89.82	81.18	62.18	180.91	167.19	138.52	124.78	97.33	190.43	175.93	146.90	130.58	103.38	262.98	243.03	201.32	181.37	141.47
49	117.46	107.09	89.82	81.18	62.18	183.59	169.93	141.41	126.52	99.23	190.43	177.74	148.72	132.40	103.38	268.43	248.48	206.75	185.00	145.09
50	117.46	108.82	91.55	81.18	63.91	185.00	171.43	143.06	129.48	99.89	194.06	179.56	148.72	134.21	103.38	272.04	252.11	210.38	190.43	146.90
51	120.91	112.28	93.27	82.91	65.64	188.53	174.91	145.13	130.24	101.71	197.69	181.37	152.35	137.84	107.01	275.67	255.72	212.20	190.43	148.72
52	124.37	114.00	95.00	86.37	67.37	193.41	178.41	148.48	133.50	103.57	201.32	185.00	154.16	139.66	108.82	281.12	259.35	215.83	194.06	150.53
53	127.82	117.46	98.46	88.09	69.09	195.78	181.96	150.58	135.55	105.42	204.95	188.62	157.79	141.47	110.63	282.93	262.98	217.64	195.88	152.35
54	131.28	120.91	101.91	91.55	70.82	199.43	184.30	153.99	138.84	107.28	208.58	192.25	159.61	143.29	112.45	286.56	264.80	221.27	199.50	154.16
55	134.73	122.64	103.64	93.27	72.55	203.13	187.90	156.17	140.93	109.20	210.38	195.88	163.22	146.90	114.26	290.19	268.43	223.08	201.32	155.98
56	143.37	133.00	110.55	100.18	77.73	217.04	200.72	166.84	150.53	116.67	226.38	210.18	175.57	157.89	122.93	302.63	279.89	232.65	209.92	162.68
57	152.00	141.64	117.46	105.37	82.91	231.47	214.08	177.95	160.56	124.42	242.37	224.47	187.88	168.87	131.58	315.04	291.37	242.20	218.52	169.36
58	162.37	148.55	122.64	112.28	86.37	246.51	227.94	189.51	170.95	132.53	258.37	238.77	200.21	179.87	140.26	327.48	302.83	251.77	227.12	176.07
59	171.00	157.19	131.28	117.46	91.55	262.12	242.36	201.52	181.78	140.92	274.36	253.04	212.53	190.85	148.91	339.91	314.30	261.32	235.73	182.75
60	179.64	165.82	138.18	122.64	96.73	278.35	257.36	213.99	193.00	149.66	290.36	267.36	224.86	201.84	157.59	352.33	325.77	270.89	244.33	189.46
61	193.46	179.64	150.28	133.00	105.37	298.40	275.70	229.40	206.70	160.41	313.38	288.94	242.20	217.41	169.62	376.75	348.09	289.65	260.98	202.55
62	209.00	191.73	160.64	143.37	112.28	318.55	294.10	244.88	220.40	171.23	336.40	310.55	259.57	233.00	181.66	401.20	370.38	308.43	277.61	215.66
63	222.82	207.28	171.00	153.73	119.18	338.79	312.59	260.42	234.24	182.08	359.41	332.14	276.91	248.57	193.70	425.63	392.70	327.18	294.26	228.74
64	240.10	221.10	183.09	165.82	127.82	359.16	331.17	276.08	248.12	192.99	382.43	353.75	294.26	264.16	205.74	450.06	415.01	345.96	310.90	241.86
65	253.91	233.19	195.19	176.19	136.46	379.58	349.85	291.75	262.03	203.96	405.45	375.35	311.61	279.74	217.77	474.49	437.32	364.72	327.55	254.95
66	286.73	264.28	221.10	198.64	155.46	416.15	383.74	319.83	287.47	223.53	445.28	411.77	341.93	307.33	239.23	516.35	476.16	396.87	356.68	277.39
67	317.83	295.37	245.28	221.10	171.00	453.20	418.14	348.30	313.23	243.43	485.12	448.19	372.22	334.91	260.69	558.20	515.02	429.02	385.83	299.83
68	352.37	324.73	269.46	243.55	188.28	490.74	452.98	377.17	339.38	263.56	524.94	484.61	402.53	362.49	282.14	600.05	553.86	461.15	414.97	322.27
69	385.19	355.83	297.10	266.01	207.28	528.86	488.33	406.45	365.90	284.00	564.78	521.03	432.83	390.08	303.59	641.90	592.71	493.30	444.11	344.70
70	416.28	386.92	321.28	288.46	224.55	567.52	524.16	436.10	392.80	304.73	604.61	557.45	463.15	417.66	325.04	683.76	631.55	525.45	473.24	367.14
71	485.37	447.37	373.10	335.10	260.82	650.58	599.63	500.67	449.74	350.72	685.45	633.23	527.14	473.24	368.83	774.69	714.08	596.18	535.55	417.66
72	552.74	509.56	424.92	381.74	297.10	734.05	676.81	563.80	507.96	394.94	767.96	707.33	589.44	530.51	412.63	863.96	796.60	663.54	597.88	464.82
73	618.38	571.74	475.01	428.37	333.37	820.90	758.64	631.19	568.98	441.58	848.81	783.13	653.45	587.77	458.09	954.91	882.48	734.28	661.87	513.67
74	685.74	632.20	526.83	475.01	369.64	909.68	839.35	698.72	628.39	489.23	931.33	858.90	715.76	645.02	501.87	1,045.85	965.02	803.33	722.50	562.50
75	751.38	694.38	578.65	521.65	405.92	998.88	921.81	769.19	692.12	537.98	1,012.16	933.00	778.07	700.59	543.98	1,135.10	1,047.53	874.07	786.50	611.35
76	875.75	808.38	673.65	606.29	471.56	1,135.24	1,047.82	872.93	785.47	610.60	1,160.38	1,072.79	892.59	805.01	624.82	1,290.05	1,190.69	991.96	892.59	693.86
77	998.39	922.38	768.65	690.92	538.92	1,271.55	1,172.29	978.14	878.84	684.68	1,311.94	1,209.20	1,007.10	907.75	705.65	1,444.98	1,332.16	1,111.52	998.69	778.07
78	1,121.02	1,034.66	863.66	777.29	604.56	1,406.45	1,298.24	1,081.89	973.68	757.34	1,460.15	1,348.99	1,123.33	1,010.48	786.50	1,598.24	1,475.30	1,229.42	1,106.48	860.60
79	1,245.39	1,150.39	956.93	861.93	670.20	1,542.80	1,424.24	1,187.13	1,068.56	831.43	1,610.03	1,485.41	1,237.84	1,114.89	867.34	1,753.18	1,618.45	1,348.99	1,214.26	944.80
80	1,368.03	1,262.66	1,051.93	946.57	735.83	1,679.15	1,550.19	1,290.88	1,163.39	904.05	1,761.60	1,625.20	1,354.04	1,217.63	948.17	1,908.13	1,761.60	1,466.89	1,322.05	1,027.32
81	1,463.03	1,352.48	1,126.21	1,013.93	787.65	1,796.21	1,658.39	1,381.25	1,243.42	966.28	1,884.55	1,738.02	1,448.34	1,303.52	1,013.85	2,041.16	1,884.55	1,569.60	1,412.99	1,098.05
82	1,573.58	1,454.40	1,210.84	1,089.93	848.11	1,931.09	1,782.87	1,484.99	1,336.78	1,038.90	2,024.33	1,867.70	1,557.83	1,401.20	1,091.31	2,194.42	2,026.01	1,687.50	1,519.08	1,180.58
83	1,699.67	1,570.12	1,307.57	1,178.03	915.47	2,085.22	1,925.13	1,603.55	1,443.50	1,121.88	2,186.00	2,019.28	1,682.45	1,512.35	1,177.21	2,369.57	2,187.68	1,822.23	1,640.34	1,274.89
84	1,844.77	1,703.13	1,418.12	1,278.21	993.20	2,263.07	2,088.16	1,741.41	1,566.54	1,219.71	2,371.25	2,191.06	1,825.59	1,642.03	1,278.26	2,571.67	2,372.95	1,978.85	1,780.13	1,386.04
85	2,010.59	1,855.13	1,545.94	1,392.21	1,083.02	2,466.08	2,276.41	1,897.01	1,707.31	1,327.89	2,585.14	2,386.42	1,990.64	1,790.23	1,392.79	2,802.39	2,586.81	2,155.68	1,940.12	1,508.97
86	2,191.96	2,022.68	1,685.85	1,516.58	1,179.75	2,688.42	2,482.39	2,067.43	1,859.95	1,447.97	2,819.22	2,601.98	2,169.15	1,951.91	1,519.08	3,055.01	2,820.92	2,349.37	2,113.58	1,645.40
87	2,388.87	2,205.77	1,837.86	1,653.04	1,286.85	2,929.97	2,704.69	2,254.15	2,028.89	1,578.36	3,071.85	2,836.07	2,362.84	2,127.06	1,653.81	3,329.53	3,073.54	2,561.56	2,305.58	1,793.60
88	2,603.06	2,402.69	2,001.95	1,803.31	1,400.85	3,193.78	2,947.78	2,457.19	2,211.18	1,720.64	3,348.05	3,090.39	2,575.04	2,319.05	1,802.01	3,629.31	3,349.74	2,792.28	2,512.71	1,955.27
89	2,837.97	2,618.60	2,183.32	1,963.95	1,528.67	3,481.29	3,213.04	2,678.05	2,409.77	1,874.79	3,651.19	3,369.94	2,807.45	2,526.18	1,965.38	3,956.02	3,651.19	3,043.23	2,738.39	2,130.43
90	3,093.61	2,855.24	2,380.23	2,141.86	1,666.85	3,794.00	3,502.03	2,918.12	2,626.15	2,042.23	3,977.91	3,673.09	3,060.07	2,753.56	2,142.21	4,311.37	3,979.60	3,316.06	2,984.27	2,320.73
91	3,371.71	3,112.61	2,594.42	2,335.32	1,815.40	4,136.36	3,817.70	3,181.91	2,863.29	2,227.51	4,338.31	4,003.18	3,336.27	3,001.11	2,335.90	4,700.41	4,338.31	3,615.84	3,253.73	2,531.25
92	3,675.72	3,392.44	2,827.61	2,544.33	1,979.50	4,508.35	4,161.55	3,467.96	3,121.14	2,427.58	4,727.35	4,363.59	3,636.04	3,272.26	2,544.73	5,123.12	4,729.03	3,940.85	3,546.77	2,758.59
93	4,007.36	3,698.17	3,081.52	2,774.06	2,157.41	4,914.42	4,536.51	3,780.67	3,402.73	2,646.90	5,151.75	4,755.98	3,964.43	3,566.98	2,775.44	5,584.57	5,155.12	4,296.22	3,866.75	3,007.85
94	4,366.64	4,029.81	3,359.62	3,022.79	2,352.60	5,356.05	4,944.06	4,120.06	3,708.05	2,884.02	5,616.57	5,185.44	4,319.80	3,888.66	3,024.69	6,086.44	5,618.24	4,681.87	4,213.69	3,277.31

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1825 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	96.73	89.82	74.27	65.64	51.82	146.00	134.60	111.73	101.56	78.72	154.16	143.29	117.89	107.01	83.43	208.58	192.25	159.61	145.09	112.45
25-29	103.64	95.00	79.46	72.55	55.27	157.43	144.73	120.60	109.18	85.07	166.85	154.16	128.77	116.08	90.68	224.90	206.75	172.30	155.98	121.51
30-34	112.28	103.64	84.64	76.00	58.73	168.85	154.88	129.51	116.80	90.15	179.56	165.05	137.84	123.34	96.13	241.22	221.27	185.00	166.85	128.77
35-39	119.18	110.55	93.27	82.91	65.64	181.56	167.60	139.66	125.68	97.76	192.25	177.74	148.72	132.40	103.38	259.35	239.40	199.50	179.56	139.66
40-44	129.55	119.18	98.46	89.82	69.09	195.53	180.28	149.81	134.57	105.37	206.75	190.43	159.61	143.29	112.45	279.30	257.54	214.01	192.25	150.53
45	131.28	122.64	101.91	91.55	70.82	199.34	184.10	153.62	138.39	107.92	210.38	194.06	161.42	146.90	112.45	284.75	262.98	219.45	197.69	154.16
46	133.00	122.64	101.91	91.55	70.82	200.70	184.29	154.01	138.84	107.28	210.38	195.88	161.42	146.90	112.45	288.38	264.80	221.27	199.50	154.16
47	133.00	122.64	101.91	91.55	70.82	202.06	185.72	154.37	139.31	107.94	210.38	195.88	161.42	146.90	112.45	292.00	268.43	223.08	201.32	155.98
48	133.00	122.64	103.64	93.27	72.55	202.14	187.15	155.98	139.75	109.81	210.38	195.88	163.22	146.90	114.26	293.82	272.04	226.71	203.13	159.61
49	133.00	122.64	103.64	93.27	72.55	203.45	187.29	156.30	140.17	109.17	210.38	195.88	163.22	146.90	114.26	297.45	273.87	228.53	204.95	159.61
50	134.73	122.64	103.64	93.27	72.55	203.49	188.71	157.85	141.81	111.00	210.38	195.88	163.22	146.90	114.26	299.25	277.49	232.16	208.58	163.22
51	138.18	126.09	105.37	95.00	74.27	207.16	192.28	160.02	143.89	111.62	217.64	201.32	168.67	150.53	117.89	302.88	281.12	233.96	210.38	163.22
52	141.64	129.55	108.82	96.73	76.00	212.12	195.90	163.45	145.99	114.79	223.08	206.75	172.30	155.98	121.51	308.32	284.75	237.59	212.20	166.85
53	143.37	133.00	110.55	100.18	77.73	217.11	199.52	166.91	149.34	116.72	230.33	212.20	177.74	159.61	125.14	313.77	288.38	241.22	215.83	168.67
54	146.82	134.73	112.28	101.91	79.46	220.91	204.49	169.12	152.73	118.64	237.59	219.45	181.37	163.22	126.95	317.40	293.82	243.03	219.45	170.48
55	150.28	138.18	114.00	103.64	79.46	224.72	206.94	172.68	154.91	120.62	243.03	223.08	186.80	168.67	130.58	321.03	295.62	246.66	221.27	172.30
56	162.37	148.55	122.64	112.28	86.37	242.35	223.43	186.20	167.05	130.08	259.94	239.37	200.09	180.26	139.87	337.91	311.57	259.65	232.96	181.41
57	172.73	160.64	133.00	120.91	93.27	260.69	240.63	200.30	179.76	139.93	276.84	255.66	213.36	191.85	149.16	354.79	327.52	272.63	244.66	190.49
58	184.82	171.00	141.64	127.82	98.46	279.77	258.51	215.00	192.96	150.24	293.75	271.95	226.64	203.45	158.46	371.68	343.45	285.62	256.35	199.59
59	196.91	181.37	152.00	136.46	107.09	299.64	277.13	230.28	206.70	160.92	310.63	288.23	239.91	215.03	167.75	388.56	359.40	298.62	268.04	208.67
60	209.00	191.73	160.64	143.37	112.28	320.32	296.51	246.13	220.99	172.03	327.55	304.53	253.19	226.63	177.04	405.45	375.35	311.61	279.74	217.77
61	224.55	209.00	172.73	155.46	120.91	344.11	318.32	264.47	237.55	184.82	352.33	326.84	271.95	243.98	190.16	434.49	401.91	333.92	299.94	233.36
62	241.82	222.82	186.55	167.55	131.28	368.04	340.20	282.82	254.14	197.65	377.13	349.14	290.72	261.32	203.25	463.52	428.45	356.23	320.10	248.93
63	259.10	238.37	198.64	179.64	139.91	392.09	362.20	301.29	270.89	210.54	401.91	371.45	309.48	278.69	216.37	492.56	455.02	378.54	340.29	264.52
64	274.64	253.91	210.73	190.00	146.82	416.23	384.31	319.86	287.67	223.52	426.70	393.76	328.26	296.03	229.45	521.59	481.57	400.84	360.47	280.11
65	290.19	269.46	222.82	200.37	155.46	440.50	406.51	338.51	304.53	236.53	451.48	416.08	347.02	313.38	242.56	550.64	508.14	423.15	380.66	295.68
66	328.19	302.28	252.19	228.00	176.19	481.80	444.32	370.26	333.12	258.75	497.93	459.17	382.70	345.35	267.48	597.81	551.35	459.45	413.32	321.09
67	366.19	338.55	281.55	252.19	196.91	523.66	482.71	402.48	362.08	281.31	544.40	502.27	418.38	377.33	292.40	644.98	594.56	495.74	445.99	346.49
68	402.46	371.37	309.19	279.82	215.91	566.08	521.61	435.12	391.48	304.17	590.85	545.36	454.08	409.31	317.30	692.16	637.75	532.02	478.65	371.91
69	440.46	405.92	338.55	305.73	236.64	609.14	561.04	468.26	421.28	327.36	637.31	588.46	489.77	441.28	342.24	739.33	680.98	568.33	511.32	397.32
70	476.74	440.46	367.92	329.92	257.37	652.80	601.05	501.80	451.50	350.87	683.76	631.55	525.45	473.24	367.14	786.50	724.17	604.61	543.98	422.72
71	552.74	509.56	424.92	381.74	297.10	742.52	685.92	571.38	514.79	400.24	778.07	719.14	597.88	538.92	419.36	884.18	816.82	680.39	613.02	476.62
72	625.29	576.92	481.92	433.55	336.83	835.66	771.24	643.93	579.51	450.75	874.07	806.71	671.98	604.61	469.88	983.54	907.75	757.86	682.09	530.51
73	699.56	646.01	537.19	485.37	376.55	930.94	858.54	716.63	644.25	502.37	968.38	892.59	744.39	670.28	520.40	1,082.90	998.69	833.65	749.45	584.41
74	773.83	713.38	594.19	535.47	416.28	1,028.30	950.68	790.99	711.88	553.68	1,064.37	981.85	816.82	735.97	572.60	1,182.26	1,093.01	909.42	818.49	636.60
75	846.38	782.47	651.20	587.29	456.01	1,127.83	1,041.86	868.48	781.04	607.65	1,158.68	1,069.43	890.92	801.65	623.13	1,281.62	1,183.94	986.90	887.54	690.50
76	965.57	891.29	742.74	670.20	519.92	1,264.20	1,166.39	970.75	874.39	680.27	1,308.58	1,207.52	1,007.10	906.06	705.65	1,436.57	1,325.42	1,103.11	993.63	773.02
77	1,102.02	1,015.66	846.38	761.74	592.47	1,415.32	1,305.67	1,087.83	979.61	761.76	1,478.66	1,365.83	1,138.47	1,023.95	796.60	1,608.35	1,483.72	1,236.15	1,113.22	865.64
78	1,233.30	1,140.02	948.29	855.02	663.29	1,557.61	1,437.55	1,197.49	1,077.43	838.83	1,642.03	1,515.71	1,263.09	1,136.80	884.18	1,770.02	1,633.61	1,360.77	1,224.37	953.22
79	1,355.94	1,252.30	1,043.30	939.66	730.65	1,680.62	1,551.70	1,292.34	1,163.42	904.04	1,790.23	1,652.14	1,377.62	1,237.84	965.02	1,909.80	1,763.29	1,468.56	1,322.05	1,027.32
80	1,464.76	1,352.48	1,127.93	1,013.93	789.38	1,815.48	1,676.16	1,397.57	1,256.76	978.15	1,933.38	1,783.49	1,485.41	1,338.89	1,039.12	2,063.06	1,904.75	1,588.13	1,428.14	1,111.52
81	1,568.40	1,447.49	1,207.39	1,084.75	844.65	1,942.93	1,793.26	1,493.88	1,345.68	1,046.29	2,068.11	1,908.13	1,589.82	1,431.51	1,113.22	2,207.90	2,037.80	1,697.60	1,529.19	1,188.99
82	1,685.85	1,556.31	1,297.21	1,167.66	908.57	2,088.20	1,928.11	1,606.52	1,446.45	1,124.88	2,223.05	2,051.27	1,711.07	1,539.29	1,197.43	2,372.95	2,191.06	1,825.59	1,643.70	1,278.26
83	1,820.58	1,680.67	1,400.85	1,259.21	981.11	2,255.64	2,082.24	1,733.96	1,560.59	1,213.78	2,399.89	2,216.31	1,847.50	1,662.25	1,293.41	2,563.25	2,366.21	1,970.43	1,773.40	1,379.30
84	1,974.32	1,824.04	1,520.03	1,366.30	1,064.02	2,446.86	2,258.60	1,882.18	1,694.00	1,317.52	2,605.36	2,404.94	2,004.11	1,803.71	1,402.88	2,780.50	2,566.61	2,138.84	1,924.96	1,497.20
85	2,152.23	1,988.13	1,656.49	1,490.67	1,159.03	2,666.15	2,461.67	2,052.63	1,846.61	1,437.58	2,839.44	2,620.50	2,184.32	1,965.38	1,529.19	3,029.76	2,797.35	2,332.52	2,098.43	1,633.61
86	2,345.69	2,166.05	1,805.04	1,625.40	1,264.39	2,907.76	2,683.95	2,236.38	2,012.60	1,565.02	3,095.42	2,857.97	2,381.36	2,142.21	1,667.28	3,304.26	3,049.96	2,541.36	2,287.04	1,778.43
87	2,558.15	2,361.23	1,967.41	1,770.49	1,376.67	3,170.07	2,925.51	2,437.93	2,194.89	1,707.31	3,373.32	3,113.97	2,595.25	2,334.20	1,817.18	3,602.35	3,324.47	2,770.40	2,494.20	1,940.12
88	2,787.88	2,573.69	2,145.32	1,931.13	1,501.03	3,454.62	3,187.88	2,657.27	2,390.52	1,859.95	3,678.14	3,393.52	2,829.33	2,544.73	1,980.53	3,925.71	3,622.57	3,019.65	2,716.51	2,113.58
89	3,040.07	2,805.15	2,337.05	2,103.86	1,635.76	3,765.84	3,475.36	2,895.91	2,606.89	2,027.43	4,008.22	3,698.34	3,083.65	2,773.77	2,159.06	4,279.38	3,949.29	3,290.78	2,962.39	2,303.88
90	3,312.98	3,059.07	2,549.51	2,293.87	1,784.31	4,103.74	3,788.06	3,156.73	2,841.06	2,209.71	4,368.62	4,031.80	3,359.85	3,024.69	2,352.73	4,663.36	4,304.63	3,587.19	3,228.48	2,511.04
91	3,610.08	3,333.71	2,777.51	2,501.14	1,944.95	4,472.77	4,128.93	3,439.78	3,095.98	2,408.33	4,761.04	4,395.58	3,662.98	3,297.52	2,564.93	5,082.70	4,691.98	3,908.86	3,518.16	2,736.72
92	3,936.54	3,632.53	3,027.97	2,725.70	2,119.41	4,875.89	4,500.94	3,749.53	3,376.05	2,624.69	5,190.49	4,791.36	3,993.07	3,593.93	2,795.64	5,540.78	5,114.70	4,260.85	3,836.44	2,982.60
93	4,290.64	3,958.99	3,300.89	2,970.97	2,311.14	5,314.57	4,905.51	4,087.43	3,679.88	2,861.79	5,656.99	5,222.49	4,351.79	3,917.28	3,046.60	6,039.28	5,574.46	4,644.82	4,181.70	3,252.06
94	4,675.83	4,316.55	3,597.99	3,236.98	2,518.42	5,793.26	5,347.16	4,454.99	4,010.39	3,118.17	6,167.27	5,692.34	4,744.20	4,269.27	3,321.09	6,583.26	6,076.33	5,062.49	4,557.25	3,543.41

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2190 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	103.64	95.00	79.46	70.82	55.27	154.91	143.47	119.35	107.92	83.79	168.67	155.98	128.77	117.89	90.68	221.27	204.95	170.48	154.16	119.71
25-29	110.55	101.91	84.64	76.00	58.73	167.60	154.88	128.22	115.54	90.15	181.37	166.85	139.66	125.14	97.93	239.40	221.27	183.18	165.05	128.77
30-34	119.18	110.55	91.55	82.91	63.91	180.26	166.30	138.41	124.42	96.49	194.06	179.56	148.72	134.21	103.38	257.54	237.59	197.69	177.74	137.84
35-39	127.82	117.46	98.46	88.09	69.09	192.98	177.75	148.55	133.30	104.12	210.38	192.25	161.42	145.09	112.45	275.67	253.91	212.20	190.43	148.72
40-44	138.18	126.09	105.37	95.00	74.27	208.23	191.69	159.97	143.45	111.70	224.90	208.58	172.30	155.98	121.51	297.45	273.87	228.53	204.95	159.61
45	139.91	129.55	107.09	96.73	74.27	212.03	195.52	162.50	147.28	114.26	230.33	212.20	177.74	159.61	125.14	302.88	279.30	232.16	210.38	163.22
46	141.64	129.55	108.82	96.73	76.00	212.06	196.90	164.09	146.42	114.86	230.33	212.20	177.74	159.61	125.14	304.70	282.93	235.77	210.38	165.05
47	141.64	131.28	108.82	98.46	76.00	213.36	197.02	164.40	148.08	115.45	230.33	212.20	177.74	159.61	125.14	308.32	284.75	237.59	214.01	166.85
48	141.64	131.28	108.82	98.46	76.00	214.60	198.39	165.96	148.48	116.04	232.16	212.20	177.74	159.61	125.14	311.95	288.38	241.22	215.83	168.67
49	141.64	131.28	110.55	98.46	77.73	214.60	198.47	164.99	148.86	115.37	232.16	212.20	177.74	159.61	125.14	313.77	290.19	241.22	217.64	168.67
50	141.64	133.00	110.55	98.46	77.73	215.83	199.79	165.25	150.45	115.93	232.16	212.20	177.74	159.61	125.14	317.40	293.82	243.03	221.27	170.48
51	145.09	133.00	112.28	101.91	79.46	219.56	202.20	168.69	151.33	117.82	239.40	221.27	183.18	165.05	128.77	321.03	295.62	246.66	221.27	172.30
52	148.55	136.46	114.00	103.64	79.46	223.36	207.12	172.18	154.72	121.03	244.85	226.71	188.62	170.48	132.40	324.65	301.07	250.29	224.90	175.93
53	152.00	139.91	115.73	103.64	81.18	227.13	209.58	174.44	158.14	121.73	252.11	232.16	194.06	174.11	136.03	328.27	302.88	252.11	228.53	175.93
54	153.73	141.64	119.18	107.09	82.91	232.25	213.34	177.97	160.29	124.96	259.35	239.40	199.50	179.56	139.66	333.72	306.51	255.72	230.33	179.56
55	157.19	143.37	120.91	108.82	84.64	234.87	218.36	181.56	162.53	126.98	266.61	244.85	204.95	185.00	143.29	335.53	311.95	259.35	232.16	181.37
56	169.28	155.46	129.55	115.73	91.55	255.24	236.60	197.03	176.60	137.82	285.18	262.10	219.19	197.57	153.24	355.89	329.96	274.76	246.28	192.20
57	181.37	165.82	139.91	124.37	98.46	276.44	255.64	213.18	191.32	149.14	303.73	279.34	233.44	210.14	163.16	376.25	347.93	290.17	260.40	203.01
58	191.73	177.91	148.55	133.00	103.64	298.53	275.42	230.01	206.63	160.97	322.30	296.60	247.70	222.72	173.11	396.61	365.94	305.57	274.52	213.84
59	203.82	190.00	157.19	141.64	110.55	321.53	296.04	247.53	222.58	173.23	340.86	313.83	261.95	235.29	183.04	416.95	383.92	320.99	288.63	224.66
60	215.91	200.37	165.82	150.28	115.73	345.50	317.49	265.72	239.19	186.03	359.41	331.09	276.20	247.86	192.99	437.32	401.91	336.40	302.76	235.49
61	236.64	217.64	181.37	162.37	127.82	371.60	341.89	285.78	257.20	199.97	383.84	353.75	294.97	265.23	206.09	469.19	431.65	360.83	324.72	252.48
62	255.64	234.91	196.91	176.19	138.18	397.83	366.35	305.89	275.23	213.96	408.29	376.42	313.73	282.57	219.19	501.05	461.39	385.26	346.67	269.47
63	274.64	253.91	210.73	190.00	146.82	424.21	390.96	326.10	293.44	228.02	432.71	399.08	332.50	299.94	232.29	532.92	491.15	409.71	368.63	286.48
64	293.64	271.19	226.28	203.82	158.91	450.71	415.68	346.43	311.69	242.17	457.15	421.74	351.26	317.28	245.40	564.79	520.88	434.13	390.57	303.47
65	312.64	288.46	240.10	217.64	167.55	477.33	440.50	366.85	330.02	256.36	481.57	444.40	370.05	334.63	258.49	596.66	550.64	458.57	412.53	320.46
66	354.10	326.46	271.19	245.28	190.00	521.81	481.76	400.96	360.71	280.43	532.12	491.27	409.20	369.42	285.96	647.43	597.81	497.53	447.57	347.98
67	393.83	364.46	302.28	272.91	212.46	566.87	523.66	435.58	391.82	304.86	582.65	538.13	448.38	404.23	313.41	698.19	644.98	536.52	482.63	375.52
68	435.28	400.74	333.37	300.55	233.19	612.54	566.09	470.67	423.38	329.61	633.20	584.98	487.53	439.02	340.87	748.96	692.16	575.49	517.67	403.04
69	475.01	437.01	366.19	328.19	255.64	658.90	609.14	506.29	455.39	354.75	683.73	631.85	526.71	473.82	368.32	799.73	739.33	614.47	552.73	430.57
70	514.74	475.01	397.28	357.55	278.10	705.92	652.76	542.34	487.84	380.21	734.28	678.71	565.86	508.61	395.78	850.49	786.50	653.45	587.77	458.09
71	592.47	547.56	456.01	411.10	319.55	804.74	741.06	618.07	557.22	432.76	837.02	773.02	645.02	579.35	451.35	958.28	882.48	735.97	663.54	515.34
72	671.92	621.83	518.19	464.65	362.74	904.33	834.21	694.02	625.30	486.50	939.74	869.01	724.17	651.77	506.93	1,064.37	981.85	816.82	735.97	572.60
73	751.38	694.38	578.65	521.65	405.92	1,004.76	928.03	774.53	696.39	542.90	1,045.85	963.32	803.33	722.50	562.50	1,168.79	1,079.53	901.01	810.07	631.55
74	830.84	768.65	640.83	575.19	449.10	1,108.88	1,025.37	853.99	767.54	597.61	1,148.58	1,059.32	882.48	794.91	618.08	1,274.89	1,178.88	981.85	882.48	687.12
75	910.29	841.20	699.56	630.47	490.56	1,216.75	1,121.88	936.66	843.28	655.07	1,251.31	1,155.32	961.64	865.64	673.65	1,382.68	1,274.89	1,064.37	958.28	744.39
76	1,038.11	958.66	798.02	720.29	557.92	1,363.49	1,256.77	1,047.81	944.06	733.61	1,412.99	1,305.20	1,087.95	978.49	761.22	1,549.40	1,428.14	1,190.69	1,072.79	833.65
77	1,183.21	1,091.66	910.29	818.74	637.38	1,524.99	1,407.93	1,173.78	1,056.66	821.02	1,598.24	1,475.30	1,227.74	1,104.78	858.90	1,732.97	1,599.92	1,333.83	1,200.79	933.00
78	1,326.57	1,224.66	1,020.84	917.20	715.11	1,677.65	1,550.19	1,290.88	1,161.89	904.04	1,773.40	1,636.97	1,364.15	1,226.04	954.91	1,906.43	1,761.60	1,466.89	1,320.36	1,027.32
79	1,457.85	1,345.57	1,121.02	1,010.48	784.20	1,812.52	1,673.23	1,394.61	1,255.29	976.65	1,933.38	1,783.49	1,485.41	1,338.89	1,039.12	2,059.69	1,901.39	1,584.77	1,426.46	1,109.84
80	1,575.31	1,454.40	1,210.84	1,091.66	848.11	1,957.77	1,808.07	1,505.75	1,356.06	1,053.74	2,086.64	1,926.65	1,606.65	1,444.98	1,125.00	2,224.74	2,054.63	1,711.07	1,540.99	1,197.43
81	1,685.85	1,556.31	1,297.21	1,167.66	908.57	2,095.58	1,934.05	1,610.98	1,449.41	1,127.81	2,233.16	2,061.38	1,717.80	1,546.02	1,202.46	2,381.36	2,197.79	1,830.65	1,647.08	1,281.62
82	1,811.95	1,672.04	1,393.94	1,254.03	975.93	2,252.69	2,079.27	1,732.49	1,559.09	1,212.29	2,399.89	2,216.31	1,847.50	1,662.25	1,293.41	2,559.87	2,362.84	1,968.76	1,771.70	1,377.62
83	1,957.04	1,806.77	1,504.49	1,355.94	1,053.66	2,432.01	2,245.26	1,870.32	1,683.59	1,308.63	2,591.88	2,393.15	1,994.01	1,795.28	1,396.15	2,763.66	2,551.46	2,125.37	1,913.16	1,487.09
84	2,122.86	1,960.50	1,632.31	1,469.94	1,143.48	2,639.52	2,436.44	2,028.92	1,827.37	1,419.78	2,812.49	2,596.92	2,164.12	1,948.54	1,515.71	2,999.44	2,768.70	2,305.58	2,076.53	1,613.39
85	2,314.60	2,136.68	1,779.13	1,601.22	1,245.39	2,876.61	2,655.81	2,212.70	1,991.87	1,548.73	3,066.81	2,829.33	2,359.47	2,123.69	1,652.14	3,268.90	3,017.96	2,514.41	2,263.47	1,759.93
86	2,521.87	2,328.41	1,939.77	1,746.31	1,357.67	3,135.98	2,892.90	2,411.27	2,171.18	1,688.05	3,343.00	3,085.32	2,571.67	2,313.99	1,800.34	3,563.61	3,287.42	2,740.09	2,467.25	1,918.22
87	2,748.15	2,537.42	2,114.23	1,903.50	1,480.30	3,417.56	3,153.73	2,629.10	2,365.30	1,840.70	3,642.78	3,363.21	2,802.39	2,522.82	1,962.02	3,883.60	3,583.82	2,987.64	2,687.87	2,091.69
88	2,996.88	2,765.42	2,305.96	2,074.50	1,615.03	3,724.36	3,438.31	2,866.22	2,578.71	2,006.67	3,971.17	3,666.36	3,055.01	2,750.19	2,138.84	4,232.22	3,907.18	3,257.10	2,930.37	2,280.30
89	3,266.34	3,015.88	2,511.51	2,261.05	1,758.40	4,060.77	3,748.06	3,122.67	2,809.92	2,186.01	4,328.21	3,994.75	3,329.53	2,996.07	2,330.84	4,614.50	4,259.17	3,548.47	3,193.10	2,484.10
90	3,559.99	3,285.34	2,737.79	2,464.87	1,917.31	4,425.33	4,085.97	3,404.23	3,063.36	2,383.10	4,718.93	4,355.15	3,629.31	3,267.20	2,541.36	5,028.80	4,643.14	3,868.45	3,481.11	2,708.07
91	3,881.27	3,582.44	2,984.79	2,687.69	2,090.05	4,824.02	4,453.50	3,710.98	3,339.02	2,598.03	5,143.33	4,747.56	3,956.02	3,560.24	2,768.70	5,481.84	5,060.82	4,217.06	3,794.35	2,952.28
92	4,230.18	3,903.72	3,254.25	2,929.52	2,278.32	5,258.27	4,853.66	4,044.48	3,641.34	2,830.69	5,606.47	5,175.33	4,311.37	3,880.23	3,017.96	5,975.29	5,515.53	4,596.00	4,137.91	3,216.68
93	4,610.19	4,256.09	3,547.89	3,192.07	2,483.87	5,732.49	5,290.83	4,409.05	3,968.88	3,087.06	6,110.02	5,640.15	4,700.41	4,230.53	3,290.78	6,514.21	6,012.34	5,010.28	4,510.09	3,508.05
94	5,026.47	4,639.55	3,865.72	3,480.53	2,706.69	6,246.77	5,766.59	4,806.26	4,324.57	3,364.20	6,659.03	6,148.75	5,123.12	4,611.14	3,585.52	7,098.60	6,552.95	5,461.63	4,914.28	3,822.97

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2920 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	114.00	105.37	88.09	79.46	62.18	172.68	159.98	133.31	119.35	93.94	186.80	172.30	143.29	128.77	99.76	246.66	228.53	190.43	170.48	134.21
25-29	122.64	112.28	93.27	84.64	65.64	185.37	171.38	142.19	128.24	99.05	201.32	185.00	154.16	139.66	108.82	264.80	244.85	203.13	183.18	141.47
30-34	133.00	122.64	101.91	91.55	70.82	199.31	184.09	153.65	138.37	107.92	215.83	201.32	166.85	148.72	116.08	284.75	262.98	219.45	197.69	154.16
35-39	141.64	131.28	108.82	98.46	76.00	214.56	198.06	165.05	148.54	115.54	232.16	214.01	179.56	159.61	125.14	306.51	282.93	235.77	212.20	165.05
40-44	152.00	141.64	117.46	105.37	82.91	231.08	213.29	177.74	159.97	124.41	250.29	232.16	192.25	172.30	134.21	330.09	304.70	253.91	228.53	177.74
45	155.46	143.37	119.18	107.09	82.91	234.87	217.11	181.56	162.50	126.95	253.91	235.77	195.88	175.93	137.84	335.53	310.14	259.35	232.16	181.37
46	155.46	143.37	120.91	108.82	84.64	236.04	218.36	181.78	162.84	127.47	255.72	235.77	195.88	177.74	137.84	339.16	313.77	261.17	233.96	183.18
47	157.19	143.37	120.91	108.82	84.64	237.19	218.35	181.98	164.40	128.01	255.72	235.77	197.69	177.74	137.84	342.78	315.58	262.98	237.59	185.00
48	157.19	145.09	120.91	108.82	84.64	237.06	219.60	183.43	164.70	128.52	255.72	235.77	197.69	177.74	137.84	344.59	319.20	266.61	239.40	186.80
49	157.19	145.09	122.64	108.82	86.37	238.18	220.79	183.59	164.98	129.01	255.72	235.77	197.69	177.74	137.84	348.22	322.83	268.43	241.22	188.62
50	158.91	146.82	122.64	110.55	86.37	240.50	220.76	185.00	165.25	129.49	255.72	237.59	197.69	177.74	137.84	353.67	324.65	272.04	243.03	190.43
51	162.37	150.28	124.37	112.28	86.37	243.12	225.78	187.29	168.69	131.46	262.98	243.03	203.13	183.18	141.47	355.48	330.09	273.87	246.66	192.25
52	164.09	152.00	126.09	114.00	88.09	248.30	229.57	190.90	172.20	133.53	272.04	252.11	210.38	188.62	146.90	360.93	333.72	277.49	250.29	194.06
53	167.55	153.73	129.55	115.73	91.55	252.24	233.41	194.52	174.44	136.79	281.12	259.35	215.83	194.06	150.53	364.54	337.35	281.12	252.11	197.69
54	171.00	157.19	131.28	117.46	91.55	257.50	237.31	196.90	177.97	137.57	288.38	264.80	221.27	199.50	154.16	369.99	340.98	282.93	255.72	197.69
55	172.73	160.64	133.00	120.91	93.27	261.53	241.22	200.61	181.56	140.93	295.62	272.04	226.71	204.95	159.61	373.62	344.59	286.56	259.35	201.32
56	186.55	172.73	143.37	129.55	100.18	283.93	261.68	217.72	197.03	152.83	316.18	291.30	242.64	219.19	170.54	395.92	364.92	303.60	274.76	213.12
57	200.37	184.82	153.73	138.18	107.09	307.29	283.04	235.58	213.18	165.22	336.72	310.54	258.55	233.44	181.45	418.21	385.23	320.66	290.17	224.90
58	212.46	196.91	164.09	148.55	115.73	331.58	305.24	254.20	230.01	178.17	357.27	329.78	274.47	247.70	192.39	440.52	405.54	337.71	305.57	236.70
59	226.28	210.73	174.46	157.19	122.64	356.90	328.38	273.57	247.53	191.61	377.81	349.02	290.38	261.95	203.30	462.81	425.86	354.75	320.99	248.48
60	240.10	221.10	184.82	165.82	129.55	383.26	352.45	293.70	265.75	205.60	398.37	368.27	306.31	276.20	214.24	485.12	446.17	371.80	336.40	260.27
61	260.82	240.10	200.37	181.37	139.91	412.25	379.46	316.06	285.80	221.28	425.63	393.41	327.18	294.97	228.74	520.52	479.11	399.08	360.83	279.40
62	283.28	260.82	217.64	196.91	152.00	441.41	406.53	338.50	305.87	237.00	452.90	418.54	348.09	313.73	243.27	555.94	512.02	426.34	385.26	298.52
63	305.73	281.55	234.91	210.73	164.09	470.71	433.80	361.06	326.13	252.83	480.15	443.69	368.97	332.50	257.78	591.34	544.96	453.61	409.71	317.64
64	326.46	300.55	250.46	226.28	176.19	500.16	461.15	383.72	346.45	268.72	507.43	468.82	389.88	351.26	272.31	626.76	577.89	480.86	434.13	336.76
65	347.19	321.28	267.73	240.10	188.28	529.71	488.65	406.51	366.85	284.70	534.69	493.97	410.75	370.05	286.81	662.16	610.83	508.14	458.57	355.88
66	392.10	362.74	302.28	271.19	212.46	579.24	534.41	444.59	400.98	311.40	591.11	545.75	453.91	408.88	317.04	718.69	663.13	551.68	497.53	386.42
67	437.01	404.19	336.83	302.28	236.64	629.40	580.87	483.25	435.58	338.54	647.54	597.52	497.05	447.71	347.24	775.21	715.45	595.23	536.52	416.98
68	481.92	445.65	369.64	333.37	259.10	680.25	627.92	522.44	470.66	365.99	703.97	649.28	540.19	486.53	377.45	831.75	767.76	638.77	575.49	447.51
69	526.83	485.37	405.92	364.46	285.01	731.84	675.66	562.19	506.26	393.89	760.38	701.05	583.35	525.36	407.66	888.27	820.07	682.33	614.47	478.06
70	571.74	526.83	438.74	395.55	307.46	784.20	724.05	602.46	542.34	422.13	816.82	752.81	626.49	564.19	437.87	944.80	872.37	725.87	653.45	508.61
71	659.83	608.01	506.10	456.01	354.10	892.43	823.08	685.94	618.04	480.83	931.33	858.90	715.76	645.02	501.87	1,062.70	980.16	816.82	735.97	572.60
72	747.93	690.92	573.47	516.47	400.74	1,003.07	925.78	771.28	693.98	539.46	1,045.85	965.02	803.33	722.50	562.50	1,180.58	1,089.64	907.75	816.82	634.93
73	836.02	770.38	640.83	578.65	449.10	1,116.26	1,029.37	858.49	773.11	600.81	1,160.38	1,071.11	892.59	803.33	624.82	1,298.47	1,197.43	998.69	899.33	698.92
74	924.11	851.56	709.92	639.10	497.47	1,233.38	1,136.69	947.74	852.50	663.54	1,274.89	1,177.21	980.16	882.48	685.45	1,418.04	1,306.88	1,089.64	980.16	762.92
75	1,010.48	934.47	779.02	699.56	545.83	1,350.14	1,247.85	1,038.93	935.17	727.69	1,389.41	1,281.62	1,067.73	961.64	747.75	1,534.25	1,418.04	1,180.58	1,062.70	826.91
76	1,152.12	1,062.30	886.11	798.02	620.10	1,513.18	1,396.08	1,163.42	1,046.32	815.12	1,569.60	1,448.34	1,207.52	1,086.28	845.43	1,719.50	1,586.45	1,322.05	1,188.99	926.27
77	1,314.48	1,212.57	1,010.48	908.57	708.20	1,693.94	1,563.55	1,302.73	1,172.27	911.44	1,773.40	1,636.97	1,364.15	1,227.74	954.91	1,924.96	1,776.76	1,480.36	1,332.16	1,035.74
78	1,471.67	1,357.67	1,131.39	1,019.11	792.84	1,862.90	1,719.14	1,433.13	1,289.35	1,003.34	1,968.76	1,817.18	1,514.03	1,362.47	1,059.32	2,116.96	1,953.59	1,628.56	1,465.19	1,140.16
79	1,618.49	1,494.12	1,245.39	1,121.02	872.29	2,011.11	1,858.47	1,548.74	1,393.11	1,084.83	2,145.57	1,980.53	1,650.44	1,485.41	1,155.32	2,285.37	2,111.90	1,759.93	1,583.07	1,232.78
80	1,748.04	1,613.31	1,345.57	1,209.12	941.38	2,172.66	2,006.65	1,671.74	1,504.26	1,170.82	2,317.35	2,138.84	1,781.81	1,604.98	1,247.95	2,468.93	2,280.30	1,899.69	1,709.39	1,330.46
81	1,870.68	1,727.31	1,438.85	1,295.48	1,007.02	2,325.29	2,145.98	1,788.82	1,609.48	1,252.30	2,479.04	2,288.74	1,906.43	1,716.13	1,333.83	2,642.41	2,438.61	2,032.75	1,828.97	1,423.10
82	2,010.59	1,855.13	1,545.94	1,392.21	1,083.02	2,500.19	2,307.50	1,923.67	1,730.99	1,347.18	2,665.98	2,460.52	2,049.59	1,845.80	1,434.87	2,841.13	2,622.19	2,186.00	1,967.06	1,530.88
83	2,171.23	2,003.68	1,670.31	1,502.76	1,169.39	2,700.25	2,491.28	2,077.79	1,868.84	1,453.86	2,878.18	2,657.55	2,214.64	1,992.32	1,551.08	3,068.48	2,831.02	2,361.15	2,123.69	1,652.14
84	2,356.05	2,174.68	1,811.95	1,630.58	1,267.85	2,928.50	2,704.69	2,254.19	2,028.92	1,578.36	3,124.06	2,883.23	2,401.56	2,162.42	1,680.75	3,327.83	3,073.54	2,561.56	2,305.58	1,793.60
85	2,568.51	2,371.60	1,974.32	1,777.40	1,381.85	3,193.76	2,947.78	2,457.23	2,211.20	1,720.64	3,403.63	3,142.58	2,618.83	2,356.10	1,834.03	3,629.31	3,349.74	2,792.28	2,512.71	1,955.27
86	2,798.24	2,584.06	2,153.96	1,938.04	1,507.94	3,481.31	3,213.02	2,676.54	2,409.78	1,873.30	3,710.14	3,425.51	2,854.60	2,568.31	1,999.07	3,956.02	3,651.19	3,041.54	2,738.39	2,128.74
87	3,050.43	2,815.52	2,347.41	2,112.50	1,642.67	3,793.99	3,502.02	2,918.10	2,626.15	2,042.23	4,043.59	3,733.72	3,110.59	2,800.71	2,177.59	4,311.37	3,979.60	3,316.06	2,984.27	2,320.73
88	3,325.07	3,069.43	2,558.15	2,302.50	1,791.22	4,136.36	3,817.72	3,180.41	2,863.28	2,226.02	4,409.05	4,070.55	3,391.83	3,051.63	2,374.62	4,700.41	4,338.31	3,614.14	3,253.73	2,529.56
89	3,625.62	3,345.80	2,787.88	2,509.78	1,951.86	4,506.86	4,161.55	3,466.48	3,119.66	2,426.11	4,804.83	4,434.31	3,696.67	3,326.16	2,588.51	5,121.43	4,729.03	3,939.18	3,545.10	2,756.92
90	3,950.36	3,646.35	3,040.07	2,736.06	2,128.05	4,912.94	4,535.02	3,779.18	3,401.26	2,645.42	5,237.63	4,833.44	4,028.44	3,625.93	2,819.22	5,582.89	5,153.42	4,294.52	3,865.08	3,006.18
91	4,306.18	3,976.27	3,312.98	2,981.34	2,319.78	5,354.58	4,942.57	4,120.04	3,708.05	2,884.06	5,709.19	5,269.65	4,392.20	3,952.66	3,075.21	6,084.76	5,616.57	4,681.87	4,213.69	3,277.31
92	4,693.10	4,332.09	3,611.81	3,250.80	2,528.78	5,837.73	5,387.19	4,489.09	4,041.49	3,141.91	6,222.86	5,744.56	4,786.30	4,307.99	3,349.74	6,633.78	6,121.81	5,101.23	4,592.62	3,570.35
93	5,116.29	4,722.47	3,936.54	3,542.71	2,755.06	6,362.38	5,873.28	4,893.66	4,404.59	3,424.96	6,781.99	6,261.58	5,217.43	4,695.35	3,652.89	7,229.97	6,674.21	5,560.99	5,005.22	3,892.03
94	5,577.48	5,149.11	4,290.64	3,862.27	3,003.79	6,934.43	6,402.37	5,335.33	4,800.32	3,734.70	7,393.32	6,824.08	5,687.31	5,119.75	3,981.28	7,880.04	7,275.43	6,062.86	5,454.90	4,244.00

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

3650 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	122.64	112.28	93.27	84.64	65.64	184.11	170.13	142.19	128.24	99.03	201.32	185.00	154.16	139.66	108.82	262.98	243.03	203.13	183.18	141.47
25-29	133.00	122.64	101.91	91.55	70.82	198.06	184.09	153.61	138.39	107.92	215.83	199.50	165.05	148.72	116.08	282.93	262.98	219.45	197.69	154.16
30-34	141.64	131.28	108.82	98.46	76.00	213.28	198.04	163.80	147.28	114.26	232.16	214.01	179.56	159.61	125.14	304.70	282.93	233.96	210.38	163.22
35-39	152.00	141.64	117.46	105.37	82.91	229.80	212.04	176.48	158.68	123.16	250.29	230.33	190.43	172.30	134.21	328.27	302.88	252.11	226.71	175.93
40-44	162.37	152.00	126.09	112.28	88.09	247.59	227.24	190.43	171.38	133.30	268.43	246.66	206.75	185.00	145.09	353.67	324.65	272.04	244.85	190.43
45	165.82	152.00	127.82	114.00	89.82	251.37	233.60	194.25	175.19	135.85	272.04	252.11	210.38	190.43	146.90	359.11	333.72	277.49	250.29	194.06
46	167.55	153.73	127.82	115.73	89.82	253.71	233.49	194.40	175.46	136.32	272.04	252.11	210.38	190.43	146.90	364.54	335.53	279.30	252.11	195.88
47	167.55	153.73	129.55	115.73	91.55	253.51	234.66	195.79	175.70	136.81	272.04	252.11	210.38	190.43	146.90	366.36	339.16	282.93	253.91	197.69
48	169.28	155.46	129.55	115.73	91.55	254.53	235.81	195.91	175.94	137.25	273.87	252.11	210.38	190.43	146.90	369.99	342.78	284.75	255.72	199.50
49	169.28	155.46	129.55	117.46	91.55	255.53	235.68	196.00	177.39	137.69	273.87	252.11	210.38	190.43	146.90	373.62	344.59	286.56	259.35	201.32
50	169.28	157.19	131.28	117.46	91.55	256.54	236.82	197.33	177.58	138.13	273.87	252.11	210.38	190.43	146.90	377.25	348.22	290.19	261.17	203.13
51	172.73	160.64	133.00	119.18	93.27	261.72	241.89	200.94	179.87	140.15	282.93	261.17	217.64	195.88	152.35	382.69	353.67	293.82	262.98	204.95
52	176.19	162.37	134.73	122.64	95.00	265.78	244.55	204.61	183.43	143.49	292.00	268.43	223.08	201.32	155.98	386.31	355.48	297.45	266.61	208.58
53	179.64	165.82	138.18	124.37	96.73	269.81	249.72	208.31	187.00	145.58	299.25	275.67	230.33	206.75	161.42	389.94	360.93	301.07	270.24	210.38
54	181.37	169.28	141.64	126.09	98.46	275.18	253.73	210.79	189.33	147.66	308.32	282.93	237.59	212.20	166.85	395.38	364.54	302.88	272.04	212.20
55	186.55	171.00	141.64	129.55	98.46	279.30	257.73	214.56	192.99	149.82	315.58	292.00	243.03	219.45	170.48	399.01	368.17	306.51	275.67	214.01
56	200.37	184.82	153.73	138.18	107.09	303.07	279.78	232.99	209.43	162.90	337.82	312.58	259.94	234.71	182.43	422.60	390.14	324.89	292.08	227.16
57	214.19	198.64	164.09	148.55	115.73	327.84	302.80	252.19	226.64	176.53	360.02	333.13	276.84	249.94	194.36	446.19	412.12	343.25	308.47	240.30
58	229.73	210.73	176.19	158.91	122.64	353.62	326.72	272.21	244.51	190.78	382.26	353.70	293.75	265.19	206.29	469.79	434.09	361.62	324.85	253.45
59	241.82	224.55	186.55	167.55	131.28	380.48	351.66	293.04	263.15	205.56	404.47	374.25	310.63	280.43	218.23	493.39	456.06	379.99	341.24	266.59
60	257.37	238.37	198.64	177.91	139.91	408.42	377.64	314.68	282.54	220.99	426.70	394.83	327.55	295.68	230.16	516.99	478.04	398.37	357.63	279.74
61	279.82	259.10	215.91	193.46	152.00	439.74	406.39	338.78	304.31	237.83	455.73	421.38	349.85	315.86	245.75	555.23	513.09	427.76	384.20	300.27
62	302.28	279.82	233.19	210.73	164.09	471.21	435.23	362.98	326.11	254.70	484.77	447.95	372.16	336.05	261.32	593.47	548.15	457.15	410.75	320.81
63	326.46	300.55	250.46	226.28	176.19	502.83	464.23	387.27	348.13	271.71	513.80	474.49	394.47	356.23	276.91	631.71	583.21	486.53	437.32	341.35
64	348.92	323.01	269.46	241.82	188.28	534.64	493.37	411.70	370.18	288.77	542.84	501.05	416.78	376.42	292.49	669.96	618.26	515.93	463.87	361.89
65	373.10	343.73	286.73	259.10	200.37	566.54	522.65	436.23	392.34	305.93	571.87	527.61	439.08	396.59	308.06	708.20	653.32	545.31	490.44	382.43
66	419.74	386.92	323.01	290.19	226.28	619.50	571.58	476.98	429.14	334.23	631.97	583.43	485.67	438.20	340.44	768.65	709.25	591.86	532.47	414.74
67	468.10	431.83	359.28	324.73	252.19	673.16	621.26	518.31	466.41	362.94	692.08	639.24	532.24	479.79	372.79	829.11	765.20	638.41	574.50	447.04
68	514.74	475.01	397.28	357.55	278.10	727.53	671.58	560.22	504.24	392.03	752.17	695.07	578.82	521.41	405.15	889.56	821.13	684.97	616.53	479.36
69	563.10	519.92	433.55	390.37	304.01	782.73	722.62	602.72	542.60	421.57	812.29	750.88	625.39	563.00	437.50	950.02	877.07	731.51	658.57	511.66
70	611.47	563.10	469.83	423.19	328.19	838.71	774.37	645.77	581.49	451.50	872.37	806.71	671.98	604.61	469.88	1,010.48	933.00	778.07	700.59	543.98
71	704.74	651.20	542.38	488.83	380.01	954.67	881.06	734.04	661.89	513.37	995.33	919.53	766.28	688.82	537.25	1,136.80	1,049.21	874.07	788.18	611.35
72	798.02	739.29	614.92	552.74	430.10	1,073.18	991.60	825.65	742.62	578.07	1,118.27	1,032.38	860.60	774.69	602.91	1,263.09	1,167.11	971.75	874.07	680.39
73	893.02	825.65	687.47	618.38	481.92	1,194.43	1,103.20	919.30	826.67	644.23	1,241.21	1,145.21	954.91	858.90	668.60	1,389.41	1,283.31	1,069.43	961.64	749.45
74	988.02	912.02	758.29	684.01	530.28	1,318.34	1,215.80	1,015.12	912.56	710.41	1,362.47	1,258.06	1,047.53	943.11	732.61	1,515.71	1,397.82	1,167.11	1,049.21	816.82
75	1,081.30	998.39	832.56	749.65	582.10	1,444.98	1,333.82	1,111.52	1,000.37	778.08	1,485.41	1,370.88	1,141.83	1,029.01	799.97	1,642.03	1,515.71	1,263.09	1,136.80	884.18
76	1,233.30	1,138.30	948.29	853.29	663.29	1,618.38	1,493.90	1,244.91	1,120.42	871.42	1,679.08	1,551.08	1,291.73	1,162.05	904.39	1,839.06	1,697.60	1,414.67	1,273.20	990.27
77	1,404.30	1,297.21	1,081.30	974.20	756.56	1,812.50	1,673.21	1,394.61	1,255.26	976.65	1,896.33	1,751.49	1,458.45	1,313.61	1,020.59	2,059.69	1,901.39	1,584.77	1,426.46	1,109.84
78	1,573.58	1,454.40	1,210.84	1,089.93	848.11	1,994.80	1,840.66	1,533.92	1,381.23	1,074.49	2,105.16	1,943.48	1,620.14	1,456.78	1,133.42	2,266.83	2,091.69	1,743.08	1,569.60	1,221.01
79	1,730.76	1,599.49	1,331.76	1,198.75	932.75	2,153.38	1,987.41	1,656.92	1,490.92	1,160.42	2,295.47	2,118.63	1,764.96	1,589.82	1,236.15	2,447.05	2,258.42	1,882.85	1,694.24	1,318.67
80	1,870.68	1,727.31	1,438.85	1,295.48	1,007.02	2,325.32	2,145.96	1,788.82	1,609.48	1,252.34	2,479.04	2,288.74	1,906.43	1,716.13	1,333.83	2,642.41	2,438.61	2,032.75	1,828.97	1,423.10
81	2,001.95	1,846.49	1,539.03	1,385.30	1,077.84	2,488.32	2,297.13	1,914.77	1,723.60	1,339.74	2,652.51	2,448.72	2,039.48	1,837.39	1,428.14	2,827.66	2,610.39	2,175.89	1,958.65	1,522.46
82	2,150.50	1,984.68	1,654.76	1,488.94	1,159.03	2,675.08	2,469.04	2,058.54	1,852.52	1,440.54	2,851.24	2,632.30	2,192.73	1,973.79	1,534.25	3,039.86	2,805.75	2,339.26	2,105.16	1,636.97
83	2,323.23	2,145.32	1,786.04	1,608.13	1,250.57	2,889.95	2,666.15	2,221.56	2,000.75	1,554.65	3,078.59	2,842.80	2,369.57	2,132.10	1,658.87	3,284.04	3,029.76	2,524.51	2,273.57	1,766.66
84	2,520.15	2,326.69	1,939.77	1,746.31	1,357.67	3,134.52	2,892.90	2,411.27	2,171.19	1,688.04	3,341.31	3,085.32	2,571.67	2,313.99	1,800.34	3,561.94	3,287.42	2,740.09	2,467.25	1,918.22
85	2,746.42	2,535.69	2,112.50	1,901.77	1,478.58	3,416.07	3,153.77	2,627.67	2,365.34	1,839.21	3,641.09	3,363.21	2,800.71	2,521.15	1,960.32	3,881.92	3,583.82	2,985.97	2,687.87	2,090.00
86	2,995.16	2,765.42	2,304.23	2,072.77	1,613.31	3,724.36	3,438.30	2,864.76	2,578.74	2,005.22	3,969.49	3,664.66	3,053.34	2,748.50	2,137.16	4,232.22	3,907.18	3,255.43	2,930.37	2,278.63
87	3,264.62	3,012.43	2,511.51	2,259.32	1,758.40	4,060.75	3,748.04	3,122.61	2,809.92	2,186.00	4,328.21	3,994.75	3,327.83	2,996.07	2,329.15	4,614.50	4,259.17	3,548.47	3,193.10	2,484.10
88	3,558.26	3,283.62	2,736.06	2,463.14	1,915.59	4,425.35	4,084.49	3,404.22	3,063.35	2,383.10	4,717.24	4,353.48	3,629.31	3,265.53	2,541.36	5,028.80	4,641.46	3,868.45	3,481.11	2,708.07
89	3,877.81	3,578.99	2,983.06	2,685.97	2,088.32	4,824.02	4,452.00	3,709.55	3,339.00	2,596.52	5,139.95	4,745.87	3,956.02	3,558.57	2,768.70	5,481.84	5,059.12	4,215.37	3,794.35	2,950.59
90	4,226.73	3,901.99	3,252.52	2,926.06	2,276.59	5,256.78	4,852.17	4,044.46	3,639.86	2,830.69	5,604.77	5,173.64	4,309.69	3,880.23	3,016.28	5,973.61	5,513.83	4,596.00	4,136.21	3,216.68
91	4,606.74	4,252.64	3,544.44	3,190.34	2,480.42	5,731.01	5,289.37	4,407.55	3,967.40	3,085.59	6,108.34	5,638.46	4,698.71	4,228.86	3,289.11	6,512.53	6,010.66	5,008.60	4,508.41	3,506.36
92	5,023.02	4,636.10	3,862.27	3,477.08	2,703.24	6,245.30	5,765.10	4,804.76	4,324.54	3,362.74	6,657.36	6,145.39	5,121.43	4,609.47	3,585.52	7,096.91	6,551.26	5,459.95	4,914.28	3,821.29
93	5,475.57	5,054.11	4,211.18	3,789.72	2,948.52	6,808.45	6,285.28	5,236.01	4,714.32	3,665.04	7,258.59	6,699.46	5,582.89	5,025.44	3,908.86	7,736.88	7,142.39	5,950.03	5,357.22	4,164.85
94	5,966.13	5,508.39	4,589.46	4,131.73	3,212.80	7,420.54	6,849.96	5,708.80	5,136.73	3,995.52	7,910.36	7,302.37	6,084.76	5,476.78	4,259.17	8,432.43	7,784.04	6,487.25	5,837.18	4,540.40

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

Unlimited

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	136.46	126.09	105.37	93.27	74.27	211.88	195.00	163.79	146.89	114.38	228.41	211.68	176.41	159.69	124.42	302.68	278.53	233.96	209.83	163.40
25-29	146.82	134.73	112.28	101.91	79.46	227.48	210.56	175.48	158.58	123.50	246.97	226.53	189.40	170.83	131.85	324.96	300.81	250.69	226.53	176.41
30-34	158.91	145.09	122.64	110.55	86.37	245.64	226.16	188.50	170.28	132.59	265.54	245.10	204.25	183.83	142.99	350.95	323.09	269.26	243.26	189.40
35-39	171.00	157.19	131.28	117.46	91.55	263.88	243.10	202.76	181.96	141.69	285.96	263.68	219.11	196.83	154.13	376.96	347.24	289.67	259.95	202.40
40-44	183.09	169.28	141.64	126.09	98.46	283.39	261.25	217.07	196.27	152.07	306.39	284.11	237.67	213.54	167.12	404.79	373.23	310.10	280.40	217.27
45	186.55	171.00	141.64	129.55	98.46	289.85	266.47	222.27	200.18	155.98	311.95	289.67	241.39	215.39	168.98	414.09	380.66	317.53	285.96	222.82
46	186.55	171.00	143.37	129.55	100.18	289.48	267.51	223.59	201.60	156.37	311.95	289.67	241.39	215.39	168.98	415.93	384.37	321.24	289.67	224.68
47	188.28	172.73	143.37	129.55	100.18	291.67	268.51	223.59	201.73	156.76	313.82	289.67	241.39	215.39	168.98	421.52	388.10	323.09	291.54	226.53
48	188.28	172.73	145.09	131.28	101.91	292.53	269.53	224.84	201.84	157.13	313.82	289.67	241.39	217.27	168.98	425.23	391.80	326.81	293.39	228.41
49	190.00	174.46	145.09	131.28	101.91	293.39	270.49	226.08	203.21	158.75	313.82	289.67	241.39	217.27	168.98	428.95	395.51	330.52	297.10	232.12
50	190.00	174.46	145.09	131.28	101.91	294.22	271.50	226.02	204.53	157.84	313.82	289.67	241.39	217.27	168.98	432.66	399.24	332.38	300.81	232.12
51	193.46	179.64	148.55	133.00	103.64	298.45	276.87	229.85	207.00	161.28	323.09	298.96	248.81	224.68	174.54	436.37	404.79	336.10	302.68	235.82
52	196.91	181.37	152.00	136.46	107.09	305.32	281.03	235.03	210.79	164.80	332.38	308.24	258.11	230.25	180.12	443.80	408.50	341.66	306.39	239.55
53	200.37	184.82	153.73	139.91	107.09	309.64	286.51	237.70	214.59	167.03	341.66	317.53	263.68	237.67	183.83	447.51	414.09	343.53	310.10	241.39
54	203.82	188.28	157.19	141.64	110.55	315.33	290.79	242.93	218.38	170.58	352.80	324.96	271.11	245.10	189.40	453.08	417.81	349.09	313.82	245.10
55	209.00	191.73	160.64	143.37	112.28	321.05	296.36	246.99	222.29	172.91	363.94	334.23	278.53	250.69	194.99	458.65	423.37	352.80	317.53	246.97
56	224.55	207.28	171.00	155.46	119.18	350.51	323.58	269.51	242.61	188.56	391.07	359.87	299.71	270.00	209.83	488.72	451.23	375.83	338.33	262.93
57	240.10	221.10	184.82	165.82	129.55	381.20	352.00	293.04	263.85	204.89	418.17	385.48	320.86	289.30	224.68	518.81	479.07	398.85	359.12	278.91
58	255.64	236.64	196.91	177.91	138.18	413.16	381.55	317.54	285.97	221.95	445.28	411.11	342.05	308.61	239.55	548.88	506.93	421.88	379.93	294.87
59	271.19	250.46	209.00	188.28	146.82	446.49	412.36	343.09	309.01	239.69	472.39	436.73	363.20	327.93	254.40	578.98	534.77	444.91	400.72	310.85
60	288.46	266.01	221.10	200.37	155.46	481.16	444.47	369.63	333.00	258.16	499.50	462.37	384.37	347.24	269.26	609.04	562.63	467.93	421.52	326.81
61	314.37	288.46	240.10	217.64	167.55	514.60	475.14	395.31	356.16	276.32	530.90	491.04	408.34	368.83	286.13	649.75	599.91	499.13	449.65	348.86
62	338.55	312.64	260.82	234.91	183.09	548.21	505.93	421.06	379.35	294.50	562.33	519.73	432.31	390.44	303.02	690.44	637.20	530.32	477.81	370.92
63	366.19	338.55	279.82	252.19	195.19	581.98	536.89	446.94	402.76	312.80	593.73	548.40	456.26	412.04	319.90	731.13	674.48	561.51	505.94	392.98
64	390.37	361.01	300.55	269.46	210.73	615.93	568.00	472.97	426.23	331.19	625.15	577.10	480.25	433.64	336.79	771.83	711.77	592.71	534.10	415.04
65	416.28	385.19	319.55	288.46	224.55	650.00	599.24	499.11	449.80	349.68	656.55	605.76	504.20	455.23	353.67	812.53	749.05	623.91	562.23	437.09
66	469.83	435.28	361.01	326.46	252.19	701.64	647.17	538.97	485.49	377.54	715.92	660.53	549.74	496.11	385.32	870.56	803.04	668.80	602.40	468.48
67	523.37	483.65	402.46	362.74	281.55	753.94	695.82	579.43	521.66	405.84	775.28	715.28	595.27	537.01	416.99	928.60	857.04	713.69	642.56	499.86
68	576.92	533.74	445.65	399.01	312.64	806.93	745.13	620.41	558.38	434.47	834.65	770.03	640.79	577.89	448.65	986.64	911.03	758.58	682.72	531.25
69	632.20	582.10	485.37	437.01	340.28	860.72	795.10	662.01	595.57	463.58	894.02	824.78	686.33	618.78	480.31	1,044.67	965.03	803.48	722.87	562.63
70	684.01	632.20	526.83	475.01	369.64	915.27	845.77	704.13	633.32	493.05	953.39	879.55	731.86	659.66	511.98	1,102.72	1,019.03	848.36	763.04	594.02
71	789.38	728.92	608.01	545.83	424.92	1,041.80	961.82	800.64	722.08	560.83	1,084.67	1,002.62	835.24	751.55	584.18	1,240.56	1,145.38	953.39	859.85	667.87
72	896.47	827.38	689.20	620.10	481.92	1,171.13	1,080.51	900.69	810.03	630.17	1,219.23	1,125.68	938.63	843.45	656.38	1,378.39	1,271.73	1,060.05	953.39	741.71
73	1,000.11	924.11	768.65	692.65	538.92	1,303.46	1,203.28	1,002.92	902.81	702.48	1,353.78	1,250.40	1,042.00	936.98	730.22	1,516.23	1,399.72	1,166.71	1,050.20	817.19
74	1,105.48	1,020.84	849.84	765.20	594.19	1,438.68	1,328.77	1,106.12	996.19	774.97	1,486.69	1,371.83	1,143.73	1,028.87	800.78	1,654.07	1,527.72	1,271.73	1,145.38	891.04
75	1,210.84	1,119.30	932.75	837.75	652.92	1,576.87	1,455.57	1,212.99	1,091.67	849.11	1,621.25	1,496.55	1,247.12	1,122.40	872.99	1,791.92	1,654.07	1,378.39	1,240.56	964.87
76	1,380.12	1,274.75	1,062.30	955.20	744.47	1,766.07	1,630.33	1,358.84	1,223.10	951.61	1,832.93	1,691.81	1,409.57	1,268.45	986.21	2,006.88	1,852.63	1,544.13	1,389.88	1,081.38
77	1,573.58	1,454.40	1,210.84	1,089.93	848.11	1,976.83	1,826.68	1,522.01	1,370.35	1,065.68	2,069.24	1,911.70	1,593.36	1,434.19	1,115.84	2,246.45	2,075.80	1,729.56	1,557.26	1,211.02
78	1,763.58	1,627.13	1,355.94	1,219.48	950.02	2,176.13	2,008.62	1,673.64	1,506.09	1,171.12	2,298.97	2,121.74	1,767.29	1,591.71	1,237.28	2,472.91	2,282.55	1,901.85	1,711.51	1,330.81
79	1,939.77	1,789.49	1,492.40	1,342.12	1,045.02	2,349.42	2,168.93	1,807.94	1,625.99	1,264.97	2,505.72	2,312.09	1,926.47	1,734.47	1,348.86	2,669.82	2,464.70	2,054.47	1,847.70	1,437.47
80	2,095.23	1,932.86	1,609.85	1,450.94	1,126.21	2,538.61	2,343.65	1,952.34	1,755.94	1,366.07	2,705.92	2,497.52	2,080.71	1,873.96	1,457.15	2,884.78	2,663.26	2,218.56	1,995.39	1,552.33
81	2,240.32	2,069.32	1,723.86	1,551.12	1,207.39	2,714.74	2,506.82	2,089.51	1,880.10	1,462.78	2,894.62	2,673.10	2,226.76	2,003.60	1,558.89	3,084.98	2,848.68	2,374.45	2,136.51	1,662.27
82	2,409.60	2,224.78	1,853.40	1,668.58	1,297.21	2,918.39	2,694.54	2,245.45	2,020.18	1,572.55	3,111.23	2,871.65	2,394.13	2,154.56	1,675.41	3,316.35	3,062.00	2,551.67	2,295.68	1,786.99
83	2,601.33	2,402.69	2,001.95	1,801.58	1,400.85	3,153.76	2,909.69	2,425.96	2,181.94	1,698.17	3,360.65	3,101.38	2,584.48	2,326.86	1,809.97	3,583.82	3,306.50	2,756.79	2,479.47	1,929.75
84	2,824.15	2,606.51	2,171.23	1,953.59	1,520.03	3,420.92	3,156.63	2,631.04	2,368.22	1,841.13	3,646.18	3,365.58	2,804.37	2,525.41	1,962.57	3,887.40	3,587.10	2,989.80	2,691.15	2,092.20
85	3,078.07	2,841.42	2,366.41	2,129.77	1,656.49	3,728.45	3,441.15	2,867.87	2,581.95	2,007.19	3,976.01	3,669.15	3,057.08	2,751.86	2,139.79	4,236.92	3,910.38	3,258.91	2,934.00	2,280.91
86	3,352.71	3,097.07	2,578.87	2,323.23	1,805.04	4,063.52	3,751.56	3,126.32	2,812.97	2,189.17	4,332.09	3,998.98	3,332.76	2,999.64	2,333.42	4,617.62	4,263.18	3,552.65	3,196.55	2,487.67
87	3,656.72	3,375.16	2,812.06	2,530.51	1,969.13	4,430.27	4,088.02	3,407.88	3,067.10	2,385.54	4,722.64	4,358.35	3,631.41	3,268.77	2,541.82	5,034.41	4,645.51	3,872.63	3,485.36	2,710.85
88	3,984.90	3,677.44	3,065.98	2,758.51	2,147.05	4,828.84	4,456.29	3,714.02	3,342.92	2,599.25	5,147.64	4,750.53	3,959.60	3,564.14	2,771.56	5,487.32	5,063.95	4,220.51	3,798.78	2,953.70
89	4,342.46	4,009.09	3,342.34	3,007.25	2,340.51	5,263.48	4,857.69	4,047.64	3,644.70	2,833.20	5,610.38	5,178.82	4,315.68	3,884.12	3,020.98	5,981.25	5,520.13	4,599.57	4,141.74	3,219.53
90	4,734.56	4,370.09	3,642.90	3,276.71	2,549.51	5,737.12	5,295.26	4,412.94	3,972.52	3,088.78	6,114.16	5,644.85	4,704.59	4,233.64	3,293.38	6,519.47	6,017.35	5,014.73	4,514.24	3,509.97
91	5,161.20	4,763.92	3,969.36	3,572.08	2,779.24	6,252.63	5,773.22	4,810.06	4,329.21	3,367.49	6,665.52	6,151.90	5,127.95	4,615.97	3,590.38	7,105.28	6,560.50	5,465.99	4,919.55	3,826.69
92	5,624.12	5,192.29	4,326.91	3,893.36	3,029.70	6,815.83	6,291.64	5,241.84	4,717.63	3,669.29	7,266.10	6,706.54	5,589.05	5,029.50	3,912.01	7,745.26	7,149.59	5,956.62	5,360.97	4,169.65
93	6,131.95	5,660.39	4,715.56	4,244.00	3,300.89	7,429.54	6,857.68	5,715.47	5,143.62	4,001.39	7,919.19	7,310.40	6,092.82	5,482.40	4,264.81	8,442.66	7,792.85	6,494.86	5,845.04	4,547.06
94	6,682.96	6,169.95	5,142.20	4,625.74	3,599.71	8,096.68	7,475.74	6,229.56	5,605.72	4,360.94	8,633.02	7,968.43	6,640.90	5,976.32	4,648.79	9,200.78	8,495.16	7,079.04	6,370.15	4,955.65

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

730 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	259.93	244.17	204.79	181.17	141.77	411.09	376.35	312.63	277.90	219.98	430.06	396.97	330.81	297.74	231.57	587.21	537.57	446.60	396.97	314.26
25-29	261.79	239.98	196.34	181.80	138.17	406.21	374.13	315.32	283.32	219.18	427.60	397.05	328.32	297.79	229.08	580.31	534.50	450.49	404.69	313.06
30-34	257.30	243.75	203.13	176.05	142.19	408.02	373.22	313.58	278.70	218.97	426.58	391.03	327.05	298.60	227.51	582.99	533.22	447.91	398.14	312.82
35-39	263.34	238.26	200.65	181.84	137.94	405.56	373.33	308.81	276.50	216.64	427.94	395.02	329.19	296.27	230.43	579.36	533.27	441.11	395.02	309.43
40-44	259.62	236.53	196.15	178.85	138.47	398.65	368.88	305.31	275.59	212.03	424.03	393.76	327.12	290.78	230.20	569.42	527.02	436.14	393.76	302.88
45	251.08	229.25	191.04	169.21	136.46	385.14	353.04	296.87	264.77	208.63	406.92	372.52	309.48	280.83	217.77	550.20	504.33	424.10	378.27	298.03
46	246.31	230.25	192.76	171.35	133.86	383.50	352.18	293.48	262.18	207.38	399.20	365.47	309.24	275.50	219.29	551.00	506.02	421.69	376.71	297.99
47	247.61	226.53	189.66	168.58	131.70	378.95	348.30	290.91	260.25	202.89	392.76	365.11	304.25	271.05	215.74	547.64	503.38	420.41	376.15	293.17
48	248.73	222.82	191.73	171.00	134.73	370.55	344.34	288.22	258.27	202.15	391.75	359.11	299.25	272.04	212.20	538.67	500.57	418.96	375.43	293.82
49	242.93	222.69	187.26	167.01	131.58	367.07	341.63	279.88	254.41	196.27	382.62	356.05	297.58	265.71	207.24	536.72	499.53	409.19	371.99	286.96
50	237.95	223.08	183.43	168.55	128.89	361.05	332.73	276.08	251.29	194.66	379.99	348.74	291.50	260.27	203.01	530.94	489.30	406.00	369.58	286.28
51	238.68	219.19	185.10	165.62	131.52	367.27	335.81	279.84	251.83	195.86	378.47	347.79	291.54	260.84	204.59	537.03	491.01	409.17	368.25	286.43
52	238.37	219.30	181.17	166.85	128.72	365.04	337.48	282.37	251.37	196.32	375.43	345.40	290.32	260.30	205.24	530.62	490.56	410.48	365.41	285.34
53	232.32	218.38	181.21	162.62	125.45	364.57	337.56	280.19	253.19	195.80	370.78	341.53	287.86	258.57	200.02	526.91	487.88	404.93	365.91	282.97
54	232.57	214.32	177.85	164.16	123.12	369.93	339.92	283.23	256.55	199.91	368.68	339.95	287.28	258.56	201.09	531.48	488.37	406.99	368.68	287.28
55	231.74	213.91	178.26	160.44	124.78	366.86	340.65	284.99	252.24	199.83	364.98	332.23	280.76	252.68	196.54	524.08	486.65	407.10	360.30	285.43
56	244.73	227.24	187.92	170.43	131.10	380.95	352.80	295.20	262.47	206.82	386.66	353.80	298.22	267.24	208.84	531.18	491.99	411.68	366.00	288.42
57	253.91	236.99	198.90	177.74	139.66	390.21	360.53	301.69	269.41	211.25	402.29	369.75	310.92	277.57	217.82	531.11	490.69	410.67	366.66	287.56
58	266.09	245.63	204.68	184.22	143.29	398.89	367.69	307.81	275.91	215.42	416.09	383.92	322.22	286.72	225.81	529.94	488.49	408.92	366.55	286.14
59	271.74	252.05	208.72	189.04	145.71	405.13	372.60	311.99	280.72	218.18	426.19	394.56	330.57	293.31	231.74	525.36	483.23	404.57	364.01	282.97
60	277.40	258.40	212.81	193.81	148.20	412.35	378.48	316.93	286.18	221.55	436.25	405.09	338.90	299.95	237.63	521.94	479.12	401.22	362.27	280.44
61	297.10	274.82	230.25	204.25	159.69	434.76	400.37	334.64	301.49	233.96	459.83	426.34	356.29	316.70	249.72	548.92	505.51	422.55	380.66	295.38
62	317.69	292.41	241.88	216.61	169.68	453.64	419.00	349.64	314.37	244.43	479.58	444.04	370.78	330.83	259.79	571.32	527.69	440.36	395.96	307.88
63	329.61	305.06	252.47	227.92	175.32	470.91	435.99	363.34	326.17	254.04	497.43	460.05	383.84	343.60	268.84	591.60	547.74	456.48	409.73	319.15
64	347.18	323.11	264.68	240.62	185.61	491.47	456.06	379.59	340.23	265.40	518.62	479.17	399.56	358.69	279.77	615.87	571.50	475.67	426.34	332.59
65	360.04	330.04	276.70	250.03	193.35	505.73	470.19	390.91	349.91	273.37	533.07	492.06	410.04	369.04	287.03	632.18	587.74	488.65	437.38	341.71
66	390.84	358.54	300.39	268.09	209.96	533.00	494.56	411.34	369.19	287.55	565.00	522.49	434.99	391.26	304.37	661.32	613.68	510.41	458.09	356.83
67	415.81	384.55	322.02	290.76	225.10	558.08	516.99	430.14	386.90	300.63	593.79	550.01	457.54	411.29	320.02	687.39	636.76	529.80	476.56	370.30
68	446.89	410.40	343.53	310.09	240.16	584.21	540.45	449.77	405.40	314.29	623.06	577.86	480.37	431.63	335.89	714.33	660.78	549.94	495.68	384.29
69	469.83	434.59	361.18	325.94	252.54	605.05	558.95	465.37	420.15	325.11	645.89	599.74	498.26	447.51	348.31	734.36	678.43	564.79	509.93	394.60
70	490.07	453.25	376.75	339.93	263.45	623.56	575.40	479.11	433.27	334.70	665.66	618.68	513.72	461.26	359.05	751.26	693.27	577.27	522.02	403.24
71	543.79	502.59	417.46	376.26	291.13	692.61	638.61	530.71	478.99	371.04	736.41	677.48	565.02	508.78	396.32	824.76	760.49	631.95	570.37	441.84
72	593.19	547.97	457.54	412.30	319.20	755.85	696.33	581.76	522.25	407.69	796.24	733.99	609.50	552.44	427.96	889.60	819.56	684.71	614.68	479.83
73	633.99	585.42	485.72	439.70	340.00	809.95	747.80	623.51	561.39	437.09	844.96	780.17	650.55	585.75	456.14	942.16	869.89	725.34	653.04	508.47
74	674.32	622.45	518.72	466.84	363.10	867.22	800.17	668.19	599.07	467.11	893.49	826.06	688.78	618.95	481.67	997.03	919.96	768.25	688.78	537.06
75	705.20	650.77	544.28	489.85	381.00	913.68	842.62	702.52	631.46	491.37	932.13	858.30	715.24	646.03	500.68	1,038.27	957.52	798.31	717.57	558.35
76	776.14	715.04	597.37	536.28	418.61	974.62	896.96	749.41	673.70	524.19	1,003.85	926.61	772.17	694.97	540.53	1,107.51	1,019.27	851.60	765.56	595.68
77	835.59	770.81	643.42	578.65	451.26	1,024.46	946.65	789.19	709.51	552.04	1,067.32	985.22	818.92	738.93	572.60	1,164.17	1,075.75	896.81	806.29	627.35
78	895.44	824.96	688.17	617.68	480.89	1,075.95	994.14	828.76	745.17	579.77	1,127.69	1,040.80	867.00	782.12	606.29	1,222.69	1,129.73	941.76	846.80	658.83
79	937.31	864.45	720.70	649.82	504.09	1,111.69	1,025.54	854.90	770.43	598.08	1,169.23	1,080.92	900.45	810.19	629.73	1,263.31	1,165.40	971.47	875.46	679.65
80	970.05	895.44	746.20	671.58	522.34	1,136.41	1,048.40	873.94	785.89	611.43	1,202.27	1,109.51	923.98	831.24	647.51	1,291.39	1,191.36	993.10	893.07	694.81
81	1,000.59	923.35	768.85	691.62	538.92	1,169.86	1,080.47	900.12	809.20	630.40	1,238.31	1,143.73	952.82	858.23	667.33	1,329.39	1,227.81	1,022.88	919.54	716.37
82	1,074.25	993.40	828.14	743.71	580.24	1,257.72	1,160.59	967.94	870.85	678.18	1,332.89	1,229.55	1,024.64	921.27	718.11	1,429.21	1,318.89	1,099.93	989.61	770.66
83	1,160.47	1,072.46	892.82	803.00	625.15	1,357.91	1,253.08	1,045.01	940.21	732.13	1,437.98	1,327.63	1,106.95	996.60	774.17	1,543.08	1,423.97	1,187.51	1,068.41	831.97
84	1,259.28	1,162.28	970.05	871.26	679.03	1,473.50	1,360.96	1,134.41	1,020.36	793.77	1,560.59	1,441.49	1,199.78	1,080.68	840.72	1,674.42	1,546.59	1,289.10	1,159.49	902.03
85	1,372.45	1,268.26	1,056.28	952.10	740.12	1,607.59	1,482.76	1,236.14	1,112.84	864.67	1,702.46	1,571.09	1,308.36	1,177.01	916.05	1,826.82	1,684.94	1,404.70	1,264.58	982.60
86	1,496.40	1,381.43	1,151.50	1,036.52	806.59	1,750.94	1,616.83	1,347.11	1,213.03	943.29	1,853.07	1,712.96	1,425.73	1,283.86	998.35	1,989.69	1,837.32	1,530.81	1,378.43	1,071.92
87	1,631.13	1,505.38	1,255.69	1,129.94	878.44	1,908.14	1,761.72	1,468.87	1,322.45	1,028.06	2,019.48	1,865.36	1,553.57	1,399.46	1,087.68	2,168.35	2,001.97	1,669.18	1,502.77	1,168.25
88	1,776.64	1,641.91	1,368.86	1,230.54	957.48	2,080.77	1,920.47	1,601.42	1,441.13	1,120.54	2,203.38	2,033.50	1,693.70	1,523.80	1,185.76	2,364.51	2,182.36	1,819.81	1,637.66	1,273.34
89	1,938.32	1,789.21	1,491.02	1,341.92	1,043.71	2,267.26	2,093.10	1,744.77	1,570.59	1,220.73	2,401.31	2,217.38	1,847.85	1,662.17	1,294.36	2,576.45	2,378.52	1,982.70	1,784.78	1,387.19
90	2,112.57	1,949.10	1,623.95	1,462.27	1,137.12	2,472.26	2,282.69	1,901.97	1,712.41	1,331.69	2,616.74	2,417.06	2,012.48	1,811.05	1,408.21	2,809.40	2,593.96	2,161.35	1,945.92	1,513.30
91	2,302.99	2,125.14	1,771.26	1,593.41	1,239.51	2,694.20	2,487.67	2,073.07	1,865.00	1,451.93	2,853.18	2,634.25	2,194.63	1,975.68	1,536.06	3,061.61	2,826.91	2,355.77	2,119.30	1,649.92
92	2,509.58	2,315.56	1,929.34	1,737.12	1,350.89	2,937.74	2,712.71	2,259.56	2,032.99	1,581.39	3,110.64	2,870.71	2,392.53	2,152.59	1,674.42	3,338.34	3,082.63	2,567.68	2,310.23	1,797.02
93	2,735.93	2,525.74	2,103.58	1,893.41	1,473.05	3,201.31	2,956.24	2,463.01	2,216.39	1,724.71	3,389.16	3,128.16	2,606.22	2,347.00	1,825.06	3,637.85	3,359.36	2,798.88	2,518.65	1,959.92
94	2,982.03	2,753.88	2,294.00	2,064.07	1,605.98	3,489.53	3,221.35	2,684.98	2,415.25	1,878.86	3,693.90	3,410.17	2,842.68	2,557.18	1,989.69	3,965.38	3,660.63	3,051.10	2,744.59	2,135.08

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1095 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	354.45	322.94	267.80	244.17	189.04	515.29	474.81	399.49	358.93	277.90	554.12	512.77	421.80	380.44	297.74	736.06	678.18	570.66	512.77	396.97
25-29	349.05	319.97	269.06	239.98	189.07	513.12	470.35	395.51	352.77	278.02	542.13	503.95	419.96	374.13	297.79	733.02	671.92	565.03	503.95	397.05
30-34	352.09	325.02	270.84	243.75	189.59	512.56	472.75	393.18	353.32	273.76	547.44	504.79	426.58	383.92	298.60	732.30	675.42	561.66	504.79	391.03
35-39	344.86	319.78	269.62	238.26	188.10	511.58	470.14	391.75	354.82	276.50	546.43	506.95	421.36	381.86	296.27	730.79	671.52	559.61	506.95	395.02
40-44	346.16	317.30	265.39	242.31	184.62	504.63	466.44	390.12	347.71	271.32	539.12	496.73	417.97	375.56	290.78	720.86	666.34	557.31	496.73	387.69
45	332.96	305.67	256.54	234.71	180.12	489.44	449.33	377.10	337.00	264.77	521.54	481.42	401.19	361.06	280.83	699.21	641.90	538.73	481.42	378.27
46	326.64	305.21	251.67	230.25	176.71	481.28	446.05	371.77	336.54	262.18	511.65	472.28	399.20	354.22	281.12	691.57	640.95	534.14	483.53	376.71
47	326.64	300.30	252.88	226.53	179.12	482.32	443.96	371.30	333.01	260.30	508.91	464.66	392.76	354.03	276.60	697.00	641.68	536.58	481.26	376.15
48	321.28	300.55	248.73	222.82	176.19	479.12	437.92	366.83	329.42	258.27	500.57	462.49	386.31	348.22	272.04	696.45	636.60	533.22	478.81	375.43
49	318.84	293.54	242.93	217.63	172.07	468.86	432.47	359.83	323.50	250.77	488.90	451.68	377.29	340.11	265.71	685.51	632.37	526.09	472.95	366.67
50	312.31	292.49	237.95	213.17	168.55	463.71	431.84	357.49	322.07	251.29	484.10	442.45	369.58	333.13	260.27	681.89	635.05	525.72	473.68	369.58
51	316.62	292.26	238.68	214.32	165.62	465.24	430.30	360.27	325.28	251.83	480.77	450.09	373.35	332.46	260.84	680.23	629.09	526.79	475.65	368.25
52	309.88	286.04	238.37	214.53	166.85	468.34	430.45	361.61	323.70	254.87	485.56	445.51	375.43	335.39	265.30	680.79	625.71	525.60	470.54	370.42
53	311.32	288.09	236.98	213.73	167.27	465.85	432.07	357.83	320.69	249.79	483.00	448.85	375.67	336.64	263.45	673.28	624.50	517.16	463.49	361.02
54	310.09	287.28	241.69	214.32	168.73	466.55	429.87	359.88	323.21	253.22	483.59	450.09	373.47	339.95	263.34	670.33	617.67	517.12	464.45	363.89
55	307.50	285.21	240.65	213.91	169.34	468.41	432.36	360.35	324.31	252.24	486.65	449.21	374.34	332.23	262.03	669.14	617.67	514.72	463.25	360.30
56	319.02	297.16	244.73	222.88	170.43	490.19	452.21	376.92	338.98	263.74	509.90	470.66	392.22	349.35	274.58	683.53	630.60	525.64	472.71	367.78
57	325.86	300.47	253.91	228.53	177.74	505.79	466.36	388.83	349.44	271.90	525.40	484.97	404.15	361.06	282.90	688.37	634.75	529.25	475.63	370.13
58	335.69	311.12	257.90	233.35	180.12	520.52	479.71	400.08	359.29	279.72	538.85	497.40	414.49	371.33	290.17	691.51	637.36	531.53	477.38	371.57
59	342.62	315.07	259.93	236.29	181.17	531.97	490.07	408.84	366.97	285.68	547.81	505.67	421.40	378.44	294.97	689.87	635.57	530.16	475.85	370.47
60	345.81	315.40	266.01	239.40	186.20	544.68	501.58	418.46	375.42	292.34	557.02	514.15	428.45	385.65	299.95	689.45	634.93	529.74	475.20	370.06
61	367.66	341.66	285.96	256.24	200.54	570.43	525.18	438.38	393.76	306.31	590.03	544.36	453.75	408.06	317.48	720.21	663.11	553.50	497.16	386.74
62	389.89	357.39	299.64	270.76	209.38	591.73	544.72	454.80	408.96	317.91	617.98	569.85	475.12	427.05	332.30	745.26	686.05	572.81	515.09	400.39
63	406.75	378.70	315.58	284.02	220.91	611.11	562.46	469.76	422.88	328.42	643.35	593.04	494.55	444.23	345.77	767.70	706.63	590.16	531.23	412.60
64	429.67	398.73	329.98	299.05	230.31	634.87	584.29	488.07	439.74	341.34	672.95	620.10	517.23	464.39	361.50	795.58	732.15	611.64	551.05	427.76
65	446.72	410.04	343.37	310.03	240.03	650.58	598.67	500.26	451.06	349.91	693.67	639.00	533.07	478.40	372.48	813.26	748.35	625.34	563.83	437.38
66	484.50	448.98	374.69	335.93	261.64	687.75	632.93	528.69	476.60	369.64	736.09	678.61	565.62	508.12	395.18	853.36	785.39	656.03	591.36	458.70
67	522.12	481.46	400.19	362.67	281.38	721.98	664.61	554.95	500.10	387.91	774.42	714.40	595.02	535.00	415.67	889.26	818.58	683.53	615.99	477.77
68	556.33	513.77	428.65	386.09	300.97	757.53	697.46	582.17	524.57	406.81	813.26	750.62	624.82	562.21	436.43	926.21	852.74	711.83	641.38	497.45
69	587.29	540.30	452.21	408.17	317.13	786.05	723.80	604.08	544.17	422.05	843.69	779.08	648.20	583.59	452.72	954.08	878.53	733.17	660.49	512.23
70	611.88	563.72	470.24	424.92	328.60	811.54	747.32	623.52	561.66	435.58	870.03	803.75	668.40	602.11	466.79	977.74	900.40	751.26	676.69	524.77
71	686.60	631.67	527.31	475.13	368.02	899.51	831.99	694.87	622.89	485.71	958.64	883.66	736.41	661.43	516.83	1,071.11	990.77	827.45	741.75	578.39
72	755.45	696.94	579.89	521.37	406.99	985.02	910.09	758.06	680.89	531.07	1,037.42	957.04	798.81	718.43	560.20	1,159.33	1,071.16	892.19	801.42	625.06
73	812.95	749.04	623.76	562.41	437.14	1,058.51	977.07	814.21	732.79	569.93	1,104.21	1,016.93	847.45	762.71	593.20	1,231.29	1,136.58	947.16	852.45	663.01
74	866.99	802.77	666.92	600.22	466.84	1,133.24	1,045.25	871.39	783.41	609.54	1,168.04	1,078.91	898.31	809.20	628.58	1,302.91	1,201.75	1,001.85	900.71	700.82
75	911.07	840.08	702.83	631.83	492.22	1,191.84	1,098.45	915.73	824.33	641.61	1,215.95	1,123.65	934.46	842.16	655.25	1,354.37	1,248.24	1,040.58	936.74	729.10
76	995.63	918.69	767.09	690.15	536.28	1,277.50	1,180.42	984.33	885.32	689.21	1,314.90	1,213.42	1,010.44	908.97	708.20	1,451.68	1,341.38	1,118.56	1,006.03	783.21
77	1,070.93	986.72	822.63	740.59	576.49	1,350.50	1,246.77	1,039.31	935.51	728.04	1,399.95	1,292.56	1,075.75	968.38	753.64	1,534.68	1,416.80	1,181.01	1,063.13	827.34
78	1,142.10	1,052.96	876.78	791.80	613.54	1,424.54	1,314.26	1,095.53	985.22	766.52	1,481.38	1,368.20	1,139.82	1,024.64	798.30	1,618.80	1,493.51	1,244.91	1,119.60	871.05
79	1,193.29	1,100.75	917.62	825.07	641.94	1,473.23	1,360.06	1,133.69	1,020.47	794.08	1,539.76	1,420.73	1,182.66	1,065.56	827.49	1,674.17	1,545.53	1,288.27	1,159.63	902.37
80	1,233.10	1,137.95	947.68	852.53	664.12	1,509.37	1,392.51	1,160.44	1,045.20	813.11	1,582.40	1,460.54	1,216.82	1,096.77	851.22	1,715.18	1,582.40	1,318.67	1,187.72	923.98
81	1,270.05	1,173.04	977.24	880.23	684.43	1,555.18	1,436.51	1,196.06	1,077.37	836.93	1,630.65	1,504.54	1,255.82	1,127.97	879.25	1,767.27	1,632.39	1,359.15	1,224.30	951.08
82	1,367.07	1,261.07	1,050.90	944.91	736.53	1,672.34	1,542.84	1,287.01	1,157.53	901.67	1,751.49	1,618.38	1,348.65	1,213.80	944.06	1,900.39	1,753.26	1,462.51	1,315.38	1,024.64
83	1,474.84	1,361.67	1,135.32	1,022.15	794.01	1,804.88	1,666.14	1,388.72	1,250.00	972.58	1,893.37	1,747.98	1,455.51	1,310.12	1,019.37	2,051.01	1,893.37	1,578.11	1,420.46	1,105.20
84	1,600.60	1,478.44	1,230.54	1,108.38	862.28	1,959.02	1,807.96	1,507.42	1,356.37	1,055.80	2,054.51	1,896.88	1,579.85	1,422.22	1,105.20	2,226.15	2,054.51	1,712.96	1,541.31	1,199.78
85	1,746.11	1,611.38	1,341.92	1,207.19	939.52	2,136.25	1,971.36	1,643.05	1,478.12	1,149.80	2,238.41	2,066.76	1,721.73	1,550.09	1,205.02	2,427.57	2,240.16	1,867.09	1,679.68	1,306.61
86	1,900.59	1,756.88	1,462.27	1,316.76	1,023.95	2,327.38	2,148.57	1,790.99	1,612.22	1,253.09	2,439.85	2,252.41	1,877.60	1,690.21	1,313.61	2,644.75	2,441.59	2,035.24	1,832.06	1,423.97
87	2,071.25	1,913.16	1,593.41	1,435.33	1,115.56	2,536.99	2,342.78	1,952.82	1,757.08	1,367.15	2,660.53	2,455.59	2,045.74	1,840.83	1,432.72	2,882.95	2,662.27	2,219.14	1,996.70	1,553.57
88	2,259.87	2,085.63	1,737.12	1,562.87	1,216.16	2,765.12	2,552.42	2,126.99	1,914.31	1,488.90	2,900.46	2,676.27	2,229.66	2,007.20	1,560.59	3,142.18	2,900.46	2,417.06	2,175.35	1,691.93
89	2,462.86	2,274.25	1,895.21	1,704.79	1,327.54	3,014.80	2,782.08	2,319.70	2,086.93	1,624.56	3,161.46	2,917.98	2,431.06	2,189.36	1,702.46	3,425.91	3,161.46	2,636.01	2,371.53	1,846.08
90	2,683.82	2,479.04	2,064.07	1,857.47	1,444.31	3,286.07	3,033.29	2,527.75	2,274.97	1,769.42	3,445.19	3,180.70	2,650.03	2,385.54	1,854.84	3,734.19	3,446.93	2,872.45	2,585.19	2,010.71
91	2,926.34	2,701.79	2,250.89	2,026.34	1,575.44	3,582.01	3,306.12	2,755.85	2,478.44	1,929.74	3,755.21	3,466.22	2,888.22	2,599.23	2,021.23	4,070.48	3,756.97	3,131.67	2,816.40	2,192.87
92	3,190.41	2,944.30	2,453.89	2,207.78	1,717.36	3,904.15	3,603.58	3,002.49	2,703.44	2,102.34	4,093.24	3,777.98	3,149.18	2,833.91	2,205.13	4,436.55	4,094.98	3,411.91	3,072.12	2,389.04
93	3,476.04	3,208.38	2,673.05	2,407.17	1,871.86	4,255.57	3,927.26	3,272.19	2,945.47	2,290.37	4,461.05	4,117.77	3,431.17	3,089.64	2,401.31	4,835.88	4,462.79	3,718.43	3,347.11	2,602.71
94	3,788.61	3,497.60	2,915.57	2,622.75	2,040.72	4,637.81	4,281.76	3,568.15	3,210.57	2,498.45	4,862.14	4,489.09	3,741.18	3,366.37	2,618.49	5,270.25	4,865.64	4,054.72	3,648.37	2,839.18

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1460 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	378.08	346.57	291.43	259.93	204.79	579.01	538.44	445.82	405.25	312.63	612.00	570.66	471.42	421.80	330.81	827.03	769.13	636.83	578.93	446.60
25-29	378.15	349.05	290.88	261.79	203.62	577.26	529.11	443.58	400.91	310.07	610.85	565.03	465.77	419.96	328.32	824.64	755.92	633.75	572.68	442.86
30-34	379.18	352.09	291.15	257.30	203.13	577.23	532.48	442.97	398.14	308.55	611.43	561.66	469.24	426.58	327.05	824.72	760.73	632.74	568.77	440.80
35-39	376.21	344.86	288.42	263.34	200.65	576.09	530.08	442.42	400.91	308.81	612.28	559.61	467.44	421.36	329.19	822.96	757.11	632.02	572.77	441.11
40-44	375.00	346.16	282.69	259.62	196.15	568.27	525.81	436.78	394.32	305.25	599.71	557.31	466.44	417.97	327.12	811.73	751.15	623.93	563.36	436.14
45	354.79	332.96	278.38	251.08	196.50	549.65	509.54	421.28	377.10	296.87	578.85	538.73	447.03	401.19	315.21	785.19	727.87	601.77	538.73	424.10
46	353.40	326.64	273.09	246.31	192.76	543.93	504.74	418.73	379.54	293.48	573.48	528.50	444.17	399.20	309.24	781.52	725.30	601.60	545.37	421.69
47	352.97	321.36	268.68	242.35	189.66	543.53	505.23	421.10	378.95	294.77	575.30	525.52	442.54	392.76	309.78	785.51	730.18	608.50	547.64	425.94
48	347.19	321.28	269.46	243.55	186.55	542.75	501.56	415.55	374.34	292.00	571.31	527.78	440.72	391.75	310.14	788.95	729.10	603.96	544.10	424.40
49	344.15	313.78	263.17	237.87	182.20	537.93	497.89	414.35	370.72	290.76	557.97	520.78	435.75	387.92	302.90	786.48	728.03	605.80	542.03	425.12
50	337.11	312.31	262.74	233.00	183.43	530.94	492.03	410.56	371.61	286.68	556.96	515.33	426.83	385.19	296.70	780.80	723.54	603.82	546.55	421.62
51	340.98	316.62	263.03	233.80	185.10	531.66	493.23	409.27	367.27	286.80	557.49	511.46	429.62	388.71	301.76	777.41	721.15	598.41	537.03	419.39
52	343.25	314.65	262.20	238.37	185.93	533.81	492.42	409.80	368.47	285.85	555.64	510.59	425.49	385.44	300.35	775.90	715.82	595.68	535.63	415.46
53	343.84	315.96	264.85	236.98	185.85	526.63	489.44	405.07	364.60	283.57	551.31	507.40	424.45	380.54	297.59	761.09	707.42	585.45	526.91	409.83
54	346.57	319.20	269.05	241.69	186.96	526.49	486.57	406.53	366.54	283.23	550.64	507.53	421.36	378.27	296.86	756.52	699.07	584.14	526.70	406.99
55	347.60	316.41	267.38	240.65	187.17	524.08	484.77	402.92	363.59	281.74	542.79	505.37	421.13	379.02	294.79	748.69	692.53	575.56	519.40	402.41
56	362.72	336.49	279.69	253.46	196.66	549.10	507.82	422.11	380.85	295.17	572.74	531.76	444.17	399.48	311.02	765.65	708.13	588.61	531.10	411.58
57	372.40	347.02	287.76	258.15	203.13	567.11	524.50	435.98	393.36	304.82	593.82	549.94	460.31	413.76	322.39	771.87	713.85	593.40	535.39	414.93
58	384.82	352.06	290.66	266.09	204.68	584.21	540.22	449.11	405.15	314.12	612.32	565.89	474.51	426.28	332.41	776.14	717.72	596.70	538.28	417.27
59	389.89	358.38	299.31	267.80	208.72	597.64	552.58	459.48	414.47	321.28	625.57	576.96	484.56	435.15	339.52	774.97	716.61	595.81	537.45	416.66
60	395.21	364.81	304.01	269.81	212.81	612.38	566.18	470.77	424.62	329.25	638.80	588.18	494.71	444.04	346.69	775.15	716.70	595.98	537.53	416.80
61	415.93	386.22	323.09	285.96	226.53	641.54	592.75	493.22	444.41	344.89	673.77	621.23	520.74	467.44	364.69	810.04	748.39	622.74	561.09	435.47
62	436.82	400.72	335.74	299.64	234.66	665.78	614.64	511.81	460.64	357.86	703.07	649.05	542.48	486.97	379.67	838.51	774.12	644.62	580.20	450.72
63	452.33	420.77	347.14	312.07	241.94	687.75	634.57	528.66	475.51	369.60	729.62	674.25	562.11	504.62	393.21	864.02	797.19	664.18	597.35	464.35
64	477.80	439.98	364.36	329.98	254.37	714.73	659.04	549.39	493.73	384.05	761.03	703.97	585.60	525.68	409.43	895.63	825.86	688.47	618.68	481.30
65	490.06	450.05	376.71	340.04	263.37	732.58	675.20	563.10	505.73	393.64	782.52	724.41	601.40	539.88	420.31	915.77	844.04	703.91	632.18	492.06
66	536.19	494.20	413.44	371.45	290.71	778.19	717.60	598.08	537.57	418.01	832.68	770.02	639.40	574.70	447.37	965.57	890.42	742.14	667.02	518.72
67	575.26	534.62	443.96	400.19	309.52	820.28	756.84	630.41	566.96	440.60	878.06	811.22	673.72	606.18	471.85	1,010.34	932.17	776.51	698.36	542.68
68	620.17	571.54	474.25	428.65	331.36	863.71	797.25	663.82	597.30	463.86	923.91	852.93	708.45	637.98	496.57	1,056.10	974.79	811.63	730.34	567.17
69	654.82	604.91	505.07	452.21	352.37	899.08	830.17	690.98	622.02	482.80	960.13	885.75	735.82	663.13	516.10	1,091.23	1,007.61	838.60	755.00	585.99
70	682.70	634.54	526.90	473.08	368.27	930.74	859.62	715.19	644.18	499.77	991.56	914.23	759.55	684.97	533.08	1,121.36	1,035.74	861.74	776.14	602.11
71	771.75	711.32	593.23	532.80	414.72	1,034.42	953.42	796.05	715.09	557.67	1,089.87	1,006.83	838.16	752.46	586.44	1,231.77	1,135.38	947.93	851.52	664.08
72	851.22	784.72	654.37	587.87	457.54	1,130.44	1,042.29	868.25	782.27	608.20	1,182.66	1,089.29	907.75	816.98	635.45	1,330.51	1,226.77	1,021.86	920.72	715.82
73	915.19	846.18	703.02	633.99	493.39	1,214.94	1,122.79	934.17	842.08	653.53	1,256.22	1,159.03	967.09	869.89	677.96	1,413.27	1,306.07	1,086.73	979.57	760.22
74	980.62	904.04	753.36	679.26	528.60	1,300.84	1,200.28	999.16	898.60	699.60	1,331.81	1,228.24	1,023.53	922.38	717.68	1,495.57	1,379.96	1,148.77	1,033.17	804.38
75	1,029.40	951.29	792.75	714.65	556.11	1,368.48	1,262.89	1,053.78	948.21	737.04	1,386.67	1,278.22	1,065.95	959.81	745.25	1,555.10	1,435.11	1,197.48	1,077.49	837.54
76	1,147.23	1,058.97	882.48	794.23	617.73	1,487.16	1,372.64	1,143.53	1,028.98	799.91	1,520.09	1,405.36	1,169.28	1,054.57	818.52	1,689.95	1,559.80	1,299.47	1,169.28	908.97
77	1,247.97	1,152.97	960.81	863.66	673.65	1,589.46	1,465.36	1,222.68	1,098.56	855.86	1,639.93	1,511.50	1,258.87	1,134.68	882.07	1,806.23	1,665.19	1,389.41	1,248.38	972.58
78	1,345.23	1,241.59	1,036.39	932.75	725.47	1,687.74	1,557.90	1,298.27	1,168.42	908.81	1,752.19	1,618.80	1,348.00	1,212.57	943.81	1,917.90	1,770.36	1,475.30	1,327.78	1,032.73
79	1,419.74	1,311.44	1,090.90	982.60	764.02	1,758.80	1,623.63	1,353.33	1,218.17	947.82	1,835.42	1,693.35	1,411.15	1,270.97	988.76	1,998.63	1,845.05	1,537.85	1,384.27	1,077.08
80	1,477.47	1,363.68	1,136.09	1,022.29	794.70	1,813.49	1,674.22	1,394.14	1,256.46	976.39	1,902.53	1,755.20	1,462.36	1,315.03	1,024.01	2,060.76	1,902.53	1,584.24	1,427.82	1,109.51
81	1,521.56	1,406.58	1,171.25	1,054.49	819.16	1,868.07	1,724.71	1,436.51	1,293.15	1,004.93	1,959.92	1,807.54	1,506.28	1,355.66	1,054.40	2,122.81	1,959.92	1,632.39	1,469.51	1,141.98
82	1,636.53	1,512.57	1,259.28	1,133.53	882.04	2,008.34	1,854.18	1,544.39	1,390.26	1,080.47	2,105.30	1,942.41	1,620.15	1,457.25	1,134.96	2,282.20	2,107.06	1,755.00	1,579.85	1,227.81
83	1,767.65	1,632.92	1,359.88	1,225.14	952.10	2,168.63	2,002.14	1,667.68	1,501.23	1,166.76	2,273.43	2,100.05	1,749.75	1,572.84	1,224.30	2,464.35	2,275.20	1,895.11	1,705.97	1,325.88
84	1,918.56	1,771.26	1,474.84	1,329.33	1,032.93	2,353.60	2,171.70	1,811.06	1,629.20	1,268.50	2,466.10	2,278.70	1,898.62	1,707.72	1,329.39	2,674.53	2,467.86	2,058.02	1,851.33	1,441.49
85	2,091.01	1,929.34	1,607.78	1,447.90	1,126.34	2,564.72	2,367.47	1,972.90	1,775.61	1,381.00	2,688.55	2,481.86	2,070.27	1,861.85	1,448.49	2,914.49	2,690.28	2,241.91	2,017.73	1,569.33
86	2,279.63	2,103.58	1,753.29	1,577.23	1,226.94	2,795.97	2,581.69	2,150.14	1,934.35	1,505.88	2,932.01	2,706.08	2,255.92	2,029.99	1,579.85	3,177.22	2,933.76	2,443.35	2,198.14	1,711.22
87	2,484.42	2,294.00	1,911.37	1,719.16	1,338.32	3,047.16	2,812.88	2,344.32	2,110.05	1,641.49	3,194.73	2,949.52	2,457.36	2,212.15	1,719.97	3,462.71	3,196.49	2,664.03	2,397.80	1,865.36
88	2,707.18	2,498.80	2,082.02	1,875.44	1,456.89	3,321.54	3,065.68	2,555.47	2,299.64	1,789.48	3,481.96	3,214.00	2,678.04	2,411.81	1,874.09	3,774.48	3,483.73	2,903.97	2,613.23	2,033.50
89	2,951.49	2,723.35	2,270.65	2,042.51	1,589.82	3,620.55	3,341.57	2,785.19	2,506.15	1,949.78	3,797.23	3,504.75	2,919.74	2,627.24	2,044.00	4,114.26	3,797.23	3,164.95	2,847.92	2,215.66
90	3,217.36	2,969.45	2,475.44	2,227.53	1,733.52	3,945.77	3,642.12	3,034.84	2,731.19	2,123.92	4,137.03	3,820.02	3,182.47	2,863.71	2,227.90	4,483.82	4,138.80	3,448.70	3,103.64	2,413.55
91	3,506.57	3,237.11	2,698.19	2,428.73	1,888.02	4,301.82	3,970.42	3,309.18	2,977.83	2,316.60	4,511.84	4,163.30	3,469.71	3,121.17	2,429.32	4,888.42	4,511.84	3,760.46	3,383.88	2,632.50
92	3,822.74	3,528.13	2,940.71	2,646.11	2,058.67	4,688.68	4,328.00	3,606.68	3,245.99	2,524.68	4,916.45	4,538.13	3,781.48	3,403.16	2,646.52	5,328.04	4,918.19	4,098.49	3,688.64	2,868.94
93	4,167.65	3,846.10	3,204.78	2,885.02	2,243.71	5,111.00	4,717.95	3,931.89	3,538.84	2,752.78	5,357.82	4,946.23	4,123.02	3,709.66	2,886.46	5,807.94	5,361.33	4,468.07	4,021.42	3,128.16
94	4,541.30	4,191.00	3,494.00	3,143.70	2,446.70	5,570.29	5,141.83	4,284.87	3,856.37	2,999.39	5,841.24	5,392.85	4,492.60	4,044.21	3,145.67	6,329.89	5,842.97	4,869.15	4,382.24	3,408.40

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1825 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	441.08	409.57	338.69	299.31	236.29	665.80	613.74	509.45	463.15	358.93	702.98	653.35	537.57	487.94	380.44	951.09	876.66	727.79	661.63	512.77
25-29	436.31	399.96	334.51	305.43	232.70	662.76	609.33	507.72	459.65	358.14	702.48	649.01	542.13	488.67	381.79	946.81	870.46	725.39	656.66	511.58
30-34	440.12	406.27	331.78	297.93	230.21	661.87	607.17	507.70	457.86	353.38	703.85	646.98	540.34	483.46	376.81	945.58	867.36	725.18	654.07	504.79
35-39	432.64	401.28	338.59	300.97	238.26	659.06	608.39	506.95	456.21	354.89	697.87	645.20	539.86	480.61	375.28	941.45	869.04	724.21	651.79	506.95
40-44	432.68	398.07	328.85	300.00	230.76	653.08	602.13	500.37	449.48	351.92	690.58	636.07	533.08	478.55	375.56	932.88	860.19	714.81	642.10	502.78
45	414.84	387.53	322.04	289.29	223.79	629.88	581.74	485.45	437.32	341.04	664.83	613.25	510.08	464.23	355.34	899.81	831.02	693.48	624.70	487.15
46	412.30	380.18	315.92	283.80	219.54	622.17	571.28	477.43	430.41	332.58	652.20	607.22	500.40	455.42	348.58	893.97	820.87	685.93	618.46	477.92
47	405.66	374.05	310.84	279.22	215.99	616.29	566.45	470.83	424.88	329.21	641.68	597.42	492.32	448.07	342.97	890.60	818.69	680.40	614.03	475.73
48	399.01	367.92	310.92	279.82	217.64	606.39	561.46	467.93	419.27	329.42	631.16	587.63	489.69	440.72	342.78	881.45	816.15	680.13	609.39	478.81
49	389.70	359.33	303.66	273.29	212.57	596.10	548.76	457.98	410.70	319.86	616.42	573.92	478.28	430.45	334.79	871.51	802.42	669.58	600.49	467.63
50	386.68	351.97	297.45	267.69	208.21	584.02	541.60	453.05	407.00	318.56	603.82	562.17	468.48	421.62	327.93	858.87	796.41	666.27	598.60	468.48
51	389.68	355.58	297.14	267.91	209.46	584.18	542.24	451.24	405.76	314.77	613.74	567.71	475.65	424.50	332.46	854.13	792.77	659.78	593.30	460.31
52	390.92	357.55	300.35	266.97	209.77	585.49	540.66	451.14	402.95	316.83	615.70	570.66	475.55	430.50	335.39	850.97	785.91	655.76	585.68	460.54
53	385.66	357.78	297.38	269.50	209.08	584.02	536.71	448.98	401.74	313.96	619.61	570.83	478.12	429.34	336.64	844.04	775.74	648.88	580.58	453.73
54	387.61	355.69	296.40	269.05	209.77	583.19	539.87	446.48	403.20	313.19	627.24	579.36	478.81	430.93	335.17	837.92	775.67	641.61	579.36	450.09
55	387.71	356.52	294.12	267.38	205.00	579.79	533.93	445.51	399.65	311.20	627.03	575.56	481.97	435.18	336.91	828.23	762.73	636.37	570.87	444.53
56	410.79	375.83	310.27	284.06	218.50	613.13	565.29	471.09	422.64	329.10	657.65	605.62	506.24	456.06	353.90	854.91	788.27	656.91	589.39	458.94
57	423.19	393.57	325.86	296.23	228.53	638.68	589.55	490.73	440.41	342.82	678.24	626.36	522.72	470.03	365.47	869.24	802.41	667.97	599.42	466.71
58	438.03	405.28	335.69	302.94	233.35	663.06	612.66	509.54	457.31	356.07	696.17	644.51	537.14	482.16	375.55	880.89	813.99	676.93	607.54	473.03
59	448.97	413.52	346.57	311.12	244.17	683.17	631.85	525.05	471.30	366.89	708.26	657.17	546.98	490.27	382.47	885.92	819.44	680.85	611.13	475.79
60	459.81	421.81	353.40	315.40	247.01	704.69	652.32	541.50	486.19	378.48	720.62	669.96	557.02	498.58	389.50	892.00	825.76	685.54	615.42	479.12
61	482.78	449.36	371.37	334.23	259.95	739.84	684.39	568.62	510.75	397.36	757.53	702.71	584.69	524.57	408.84	934.14	864.11	717.95	644.86	501.74
62	505.41	465.70	389.89	350.18	274.36	769.20	711.01	591.11	531.14	413.11	788.19	729.70	607.61	546.18	424.80	968.77	895.47	744.51	669.02	520.28
63	525.96	483.89	403.24	364.66	284.02	795.93	735.26	611.63	549.90	427.41	815.88	754.06	628.26	565.73	439.22	999.88	923.70	768.43	690.80	536.97
64	546.54	505.29	419.36	378.11	292.17	828.29	764.78	636.53	572.45	444.80	849.13	783.58	653.23	589.09	456.61	1,037.98	958.32	797.67	717.33	557.40
65	560.06	520.05	430.05	386.72	300.03	850.17	784.56	653.34	587.74	456.51	871.35	803.03	669.74	604.84	468.15	1,062.72	980.71	816.68	734.68	570.67
66	613.72	565.26	471.60	426.36	329.46	900.96	830.88	692.40	622.92	483.87	931.13	858.65	715.66	645.83	500.18	1,117.90	1,031.02	859.17	772.92	600.43
67	662.81	612.78	509.61	456.47	356.42	947.81	873.71	728.50	655.36	509.18	985.36	909.10	757.28	682.96	529.25	1,167.41	1,076.15	897.29	807.24	627.17
68	708.33	653.62	544.17	492.48	380.01	996.30	918.03	765.81	689.01	535.33	1,039.89	959.84	799.17	720.37	558.46	1,218.18	1,122.46	936.38	842.43	654.57
69	748.78	690.05	575.54	519.75	402.29	1,035.54	953.78	796.04	716.16	556.50	1,083.43	1,000.39	832.60	750.17	581.80	1,256.84	1,157.66	966.14	869.24	675.43
70	781.86	722.36	603.38	541.06	422.08	1,070.60	985.72	822.96	740.47	575.42	1,121.36	1,035.74	861.74	776.14	602.11	1,289.85	1,187.65	991.56	892.14	693.27
71	878.85	810.19	675.62	606.96	472.39	1,180.60	1,090.60	908.50	818.52	636.37	1,237.13	1,143.41	950.62	856.88	666.78	1,405.84	1,298.74	1,081.82	974.70	757.82
72	962.94	888.45	742.15	667.68	518.72	1,286.91	1,187.72	991.65	892.44	694.14	1,346.07	1,242.34	1,034.85	931.10	723.62	1,514.65	1,397.94	1,167.11	1,050.41	816.98
73	1,035.35	956.10	795.04	718.36	557.31	1,377.79	1,270.64	1,060.61	953.49	743.51	1,433.20	1,321.03	1,101.69	992.01	770.19	1,602.70	1,478.08	1,233.79	1,109.17	864.91
74	1,106.59	1,020.13	849.70	765.72	595.28	1,470.48	1,359.46	1,131.11	1,017.99	791.75	1,522.05	1,404.05	1,168.04	1,052.43	818.83	1,690.62	1,563.01	1,300.49	1,170.45	910.35
75	1,159.55	1,071.99	892.14	804.58	624.74	1,545.13	1,427.35	1,189.81	1,070.02	832.48	1,587.40	1,465.12	1,220.55	1,098.26	853.69	1,755.83	1,622.01	1,352.06	1,215.95	945.98
76	1,264.89	1,167.59	973.00	877.96	681.10	1,656.12	1,527.96	1,271.68	1,145.46	891.16	1,714.23	1,581.85	1,319.32	1,186.94	924.41	1,881.90	1,736.29	1,445.09	1,301.67	1,012.66
77	1,377.52	1,269.57	1,057.97	952.18	740.59	1,769.17	1,632.11	1,359.79	1,224.50	952.20	1,848.33	1,707.29	1,423.10	1,279.94	995.76	2,010.43	1,854.66	1,545.18	1,391.52	1,082.06
78	1,479.96	1,368.03	1,137.95	1,026.02	795.94	1,869.12	1,725.06	1,436.99	1,292.91	1,006.61	1,970.45	1,818.86	1,515.71	1,364.16	1,061.02	2,124.04	1,960.32	1,632.92	1,469.24	1,143.85
79	1,545.77	1,427.62	1,189.35	1,071.21	832.94	1,915.92	1,768.94	1,473.27	1,326.29	1,030.60	2,040.86	1,883.44	1,570.49	1,411.15	1,100.12	2,177.17	2,010.16	1,674.17	1,507.12	1,171.16
80	1,581.93	1,460.69	1,218.17	1,095.05	852.53	1,960.72	1,810.26	1,509.37	1,357.30	1,056.40	2,088.04	1,926.18	1,604.24	1,446.00	1,122.26	2,228.11	2,057.15	1,715.18	1,542.38	1,200.44
81	1,631.13	1,505.38	1,255.69	1,128.13	878.44	2,020.64	1,865.00	1,553.63	1,399.50	1,088.15	2,150.84	1,984.45	1,653.41	1,488.77	1,157.75	2,296.21	2,119.30	1,765.50	1,590.36	1,236.55
82	1,753.29	1,618.56	1,349.10	1,214.37	944.91	2,171.72	2,005.23	1,670.78	1,504.31	1,169.87	2,311.97	2,133.31	1,779.50	1,600.87	1,245.32	2,467.86	2,278.70	1,898.62	1,709.45	1,329.39
83	1,893.41	1,747.90	1,456.89	1,309.58	1,020.36	2,345.86	2,165.52	1,803.31	1,623.02	1,262.33	2,495.90	2,304.95	1,921.38	1,728.73	1,345.15	2,665.77	2,460.87	2,049.25	1,844.34	1,434.48
84	2,053.29	1,897.00	1,580.84	1,420.96	1,106.59	2,544.73	2,348.94	1,957.47	1,761.75	1,370.23	2,709.56	2,501.13	2,084.27	1,875.86	1,459.00	2,891.72	2,669.28	2,224.40	2,001.97	1,557.08
85	2,238.31	2,067.66	1,722.74	1,550.29	1,205.38	2,772.80	2,560.15	2,134.73	1,920.47	1,495.07	2,953.00	2,725.32	2,271.69	2,044.00	1,590.36	3,150.95	2,909.25	2,425.84	2,182.36	1,698.95
86	2,439.51	2,252.69	1,877.24	1,690.42	1,314.96	3,024.06	2,791.29	2,325.84	2,093.10	1,627.62	3,219.24	2,972.29	2,476.61	2,227.90	1,733.98	3,436.44	3,171.96	2,643.01	2,378.52	1,849.57
87	2,660.47	2,455.69	2,046.10	1,841.31	1,431.74	3,296.86	3,042.53	2,535.45	2,282.69	1,775.61	3,508.25	3,238.52	2,699.06	2,427.57	1,889.86	3,746.46	3,457.46	2,881.22	2,593.96	2,017.73
88	2,899.39	2,676.63	2,231.14	2,008.38	1,561.07	3,592.80	3,315.38	2,763.58	2,486.13	1,934.35	3,825.27	3,529.27	2,942.51	2,646.52	2,059.74	4,082.74	3,767.46	3,140.44	2,825.17	2,198.14
89	3,161.67	2,917.36	2,430.53	2,188.02	1,701.20	3,916.48	3,614.38	3,011.73	2,711.17	2,108.52	4,168.55	3,846.26	3,207.00	2,884.71	2,245.42	4,450.55	4,107.26	3,422.42	3,080.88	2,396.03
90	3,445.50	3,181.42	2,651.49	2,385.62	1,855.68	4,267.89	3,939.58	3,283.00	2,954.70	2,298.10	4,543.37	4,193.08	3,494.24	3,145.67	2,446.84	4,849.88	4,476.81	3,730.68	3,357.61	2,611.49
91	3,754.48	3,467.06	2,888.61	2,601.19	2,022.75	4,651.69	4,294.09	3,577.38	3,219.81	2,504.65	4,951.47	4,571.40	3,809.51	3,429.42	2,667.54	5,286.00	4,879.65	4,065.22	3,658.87	2,846.19
92	4,094.01	3,777.83	3,149.09	2,834.72	2,204.18	5,070.91	4,680.97	3,899.53	3,511.09	2,729.69	5,398.10	4,983.01	4,152.80	3,737.70	2,907.48	5,762.41	5,319.28	4,431.27	3,989.90	3,101.90
93	4,462.26	4,117.36	3,432.93	3,089.81	2,403.59	5,527.15	5,101.74	4,250.92	3,827.08	2,976.26	5,883.27	5,431.39	4,525.86	4,073.96	3,168.46	6,280.85	5,797.44	4,830.62	4,348.96	3,382.14
94	4,862.86	4,489.21	3,741.90	3,366.46	2,619.15	6,024.99	5,561.05	4,633.19	4,170.80	3,242.90	6,413.97	5,920.04	4,933.96	4,440.04	3,453.95	6,846.59	6,319.38	5,264.97	4,739.54	3,685.14

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2190 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	472.59	433.21	362.32	322.94	252.05	706.36	654.22	544.18	492.12	382.10	769.13	711.25	587.21	537.57	413.52	1,008.99	934.54	777.41	702.98	545.84
25-29	465.41	429.04	356.32	319.97	247.25	705.60	652.08	539.80	486.43	379.53	763.55	702.48	587.94	526.84	412.33	1,007.91	931.54	771.20	694.85	542.13
30-34	467.20	433.35	358.87	325.02	250.53	706.63	651.92	542.56	487.72	378.23	760.73	703.85	582.99	526.11	405.25	1,009.57	931.37	774.95	696.75	540.34
35-39	463.99	426.36	357.39	319.78	250.81	700.50	645.25	539.23	483.87	377.97	763.70	697.87	585.93	526.70	408.18	1,000.72	921.71	770.30	691.29	539.86
40-44	461.54	421.16	351.92	317.30	248.08	695.49	640.26	534.29	479.13	373.10	751.15	696.64	575.49	520.95	405.86	993.46	914.71	763.27	684.51	533.08
45	442.12	409.37	338.42	305.67	234.71	670.01	617.83	513.51	465.37	361.06	727.87	670.56	561.66	504.33	395.45	957.12	882.60	733.58	664.83	515.81
46	439.08	401.59	337.35	299.86	235.61	657.40	610.38	508.69	453.92	356.08	714.05	657.82	551.00	494.77	387.95	944.56	877.10	730.91	652.20	511.65
47	432.00	400.39	331.90	300.30	231.81	650.74	600.90	501.44	451.66	352.13	702.53	647.21	542.12	486.79	381.68	940.39	868.48	724.65	652.75	508.91
48	424.92	393.83	326.46	295.37	228.00	643.80	595.15	497.88	445.45	348.13	696.45	636.60	533.22	478.81	375.43	935.85	865.13	723.66	647.49	506.02
49	415.01	384.64	323.90	288.47	227.75	628.78	581.51	483.42	436.17	338.02	680.20	621.75	520.78	467.63	366.67	919.33	850.25	706.76	637.69	494.20
50	406.51	381.72	317.28	282.57	223.08	619.43	573.41	474.27	431.79	332.73	666.27	609.02	510.11	458.07	359.16	910.91	843.26	697.50	635.05	489.30
51	409.17	375.07	316.62	287.39	224.07	619.15	570.20	475.71	426.75	332.25	675.12	623.97	516.57	465.42	363.14	905.28	833.67	695.58	623.97	485.90
52	409.99	376.62	314.65	286.04	219.30	616.48	571.66	475.21	427.01	334.04	675.78	625.71	520.59	470.54	365.41	896.02	830.96	690.79	620.71	485.56
53	408.89	376.37	311.32	278.79	218.38	611.01	563.76	469.24	425.39	327.43	678.16	624.50	522.02	468.36	365.91	883.06	814.75	678.16	614.73	473.24
54	405.85	373.93	314.65	282.73	218.89	613.14	563.22	469.83	423.18	329.88	684.71	632.02	526.70	474.02	368.68	881.01	809.20	675.12	608.08	474.02
55	405.54	369.89	311.95	280.76	218.36	605.99	563.38	468.41	419.31	327.60	687.84	631.71	528.76	477.29	369.66	865.68	804.85	669.14	598.95	467.93
56	428.27	393.30	327.76	292.80	231.62	645.77	598.61	498.50	446.80	348.69	721.49	663.11	554.57	499.85	387.68	900.41	834.77	695.16	623.09	486.26
57	444.35	406.27	342.78	304.70	241.22	677.28	626.32	522.30	468.72	365.37	744.14	684.38	571.94	514.86	399.75	921.79	852.42	710.93	637.97	497.38
58	454.40	421.65	352.06	315.21	245.63	707.53	652.75	545.12	489.73	381.49	763.85	702.93	587.04	527.85	410.27	939.96	867.24	724.22	650.61	506.81
59	464.71	433.21	358.38	322.94	252.05	733.10	674.98	564.35	507.48	394.96	777.13	715.53	597.23	536.47	417.34	950.66	875.32	731.84	658.09	512.22
60	475.01	440.81	364.81	330.61	254.61	760.08	698.49	584.61	526.19	409.27	790.73	728.40	607.64	545.31	424.58	962.11	884.21	740.07	666.09	518.07
61	508.78	467.93	389.94	349.09	274.82	798.93	735.06	614.44	552.98	429.94	825.25	760.57	634.20	570.24	443.09	1,008.75	928.06	775.80	698.14	542.84
62	534.29	490.97	411.56	368.23	288.81	831.48	765.67	639.31	575.23	447.19	853.30	786.70	655.71	590.57	458.11	1,047.22	964.32	805.18	724.53	563.21
63	557.52	515.45	427.78	385.71	298.05	861.15	793.65	661.97	595.68	462.88	878.41	810.12	675.00	608.86	471.54	1,081.85	997.02	831.69	748.30	581.55
64	584.35	539.66	450.29	405.61	316.23	896.90	827.19	689.38	620.28	481.92	909.72	839.27	699.02	631.37	488.35	1,123.94	1,036.56	863.91	777.25	603.90
65	603.41	556.73	463.39	420.04	323.37	921.25	850.17	708.01	636.95	494.79	929.43	857.70	714.17	645.84	498.88	1,151.57	1,062.72	885.04	796.18	618.50
66	662.16	610.48	507.12	458.67	355.30	975.77	900.89	749.79	674.53	524.39	995.05	918.67	765.20	690.82	534.74	1,210.68	1,117.90	930.38	836.97	650.73
67	712.83	659.67	547.13	493.97	384.55	1,026.04	947.81	788.39	709.20	551.83	1,054.61	974.02	811.55	731.66	567.27	1,263.73	1,167.41	971.10	873.55	679.68
68	766.10	705.29	586.74	528.97	410.40	1,078.07	996.31	828.39	745.14	580.09	1,114.42	1,029.58	858.06	772.66	599.93	1,318.18	1,218.18	1,012.86	911.11	709.34
69	807.51	742.92	622.53	557.92	434.59	1,120.13	1,035.54	860.70	774.17	603.09	1,162.36	1,074.15	895.40	805.50	626.13	1,359.53	1,256.84	1,044.61	939.62	731.96
70	844.17	779.02	651.54	586.39	456.08	1,157.71	1,070.53	889.44	800.08	623.56	1,204.22	1,113.10	928.02	834.12	649.07	1,394.80	1,289.85	1,071.64	963.95	751.26
71	942.03	870.62	725.06	653.65	508.08	1,279.54	1,178.27	982.72	885.99	688.09	1,330.86	1,229.11	1,025.59	921.15	717.65	1,523.66	1,403.15	1,170.21	1,055.04	819.40
72	1,034.77	957.63	798.02	715.56	558.62	1,392.68	1,284.66	1,068.79	962.97	749.20	1,447.20	1,338.26	1,115.24	1,003.73	780.68	1,639.14	1,512.05	1,257.90	1,133.40	881.81
73	1,112.04	1,027.68	856.40	772.04	600.76	1,487.04	1,373.49	1,146.29	1,030.66	803.48	1,547.86	1,425.73	1,188.94	1,069.29	832.50	1,729.80	1,597.71	1,333.50	1,198.91	934.70
74	1,188.09	1,099.17	916.38	822.53	642.21	1,585.71	1,466.29	1,221.19	1,097.58	854.59	1,642.47	1,514.84	1,261.95	1,136.73	883.86	1,823.09	1,685.81	1,404.05	1,261.95	982.58
75	1,247.10	1,152.45	958.40	863.74	672.06	1,666.96	1,537.00	1,283.22	1,155.28	897.44	1,714.31	1,582.76	1,317.46	1,185.94	922.91	1,894.27	1,746.60	1,458.18	1,312.84	1,019.81
76	1,359.93	1,255.83	1,045.40	943.58	730.88	1,786.16	1,646.37	1,372.62	1,236.71	961.03	1,851.02	1,709.84	1,425.20	1,281.82	997.21	2,029.71	1,870.86	1,559.80	1,405.36	1,092.09
77	1,479.01	1,364.57	1,137.87	1,023.42	796.72	1,906.24	1,759.93	1,467.22	1,320.84	1,026.28	1,997.80	1,844.12	1,534.68	1,380.98	1,073.62	2,166.22	1,999.89	1,667.28	1,500.99	1,166.27
78	1,591.88	1,469.59	1,225.01	1,100.64	858.12	2,013.17	1,860.23	1,549.05	1,394.27	1,084.86	2,128.09	1,964.37	1,636.97	1,471.25	1,145.90	2,287.72	2,113.92	1,760.26	1,584.43	1,232.78
79	1,661.95	1,533.96	1,277.97	1,151.94	893.98	2,066.28	1,907.49	1,589.85	1,431.03	1,113.39	2,204.05	2,033.18	1,693.35	1,526.34	1,184.59	2,348.06	2,167.59	1,806.65	1,626.18	1,265.22
80	1,701.33	1,570.74	1,307.71	1,178.99	915.96	2,114.39	1,952.70	1,626.22	1,464.56	1,138.04	2,253.56	2,080.77	1,735.18	1,560.58	1,215.00	2,402.73	2,219.00	1,847.97	1,664.26	1,293.22
81	1,753.29	1,618.56	1,349.10	1,214.37	944.91	2,179.40	2,011.42	1,675.42	1,507.39	1,172.92	2,322.47	2,143.83	1,786.52	1,607.87	1,250.57	2,476.61	2,285.71	1,903.87	1,712.96	1,332.89
82	1,884.43	1,738.92	1,449.70	1,304.19	1,014.96	2,342.81	2,162.43	1,801.79	1,621.45	1,260.78	2,495.90	2,304.95	1,921.38	1,728.73	1,345.15	2,662.27	2,457.36	2,047.51	1,842.57	1,432.72
83	2,035.32	1,879.03	1,564.66	1,410.18	1,095.81	2,529.30	2,335.07	1,945.13	1,750.94	1,360.96	2,695.55	2,488.88	2,073.78	1,867.09	1,452.00	2,874.20	2,653.52	2,210.38	1,989.69	1,546.59
84	2,207.78	2,038.92	1,697.60	1,528.74	1,189.22	2,745.10	2,533.90	2,110.06	1,900.47	1,476.57	2,924.99	2,700.80	2,250.68	2,026.48	1,576.34	3,119.41	2,879.47	2,397.80	2,159.61	1,677.93
85	2,407.17	2,222.15	1,850.30	1,665.26	1,295.20	2,991.66	2,762.04	2,301.21	2,071.54	1,610.67	3,189.47	2,942.51	2,453.85	2,208.64	1,718.22	3,399.65	3,138.68	2,614.99	2,354.02	1,830.33
86	2,622.75	2,421.55	2,017.36	1,816.17	1,411.98	3,261.42	3,008.61	2,507.72	2,258.02	1,755.56	3,476.73	3,208.74	2,674.53	2,406.56	1,872.35	3,706.15	3,418.92	2,849.69	2,565.95	1,994.96
87	2,858.08	2,638.91	2,198.80	1,979.63	1,539.52	3,554.25	3,279.88	2,734.26	2,459.92	1,914.33	3,788.49	3,497.74	2,914.49	2,623.73	2,040.50	4,038.93	3,727.17	3,107.15	2,795.38	2,175.35
88	3,116.76	2,876.04	2,398.20	2,157.48	1,679.64	3,873.34	3,575.84	2,980.87	2,681.87	2,086.94	4,130.01	3,813.00	3,177.22	2,860.20	2,224.40	4,401.52	4,063.46	3,387.39	3,047.59	2,371.53
89	3,397.00	3,136.51	2,611.97	2,351.48	1,828.74	4,223.21	3,897.99	3,247.57	2,922.31	2,273.45	4,501.33	4,154.54	3,462.71	3,115.91	2,424.07	4,799.08	4,429.53	3,690.39	3,320.83	2,583.47
90	3,702.39	3,416.75	2,847.30	2,563.46	1,994.01	4,602.34	4,249.41	3,540.40	3,185.90	2,478.44	4,907.69	4,529.35	3,774.48	3,397.90	2,643.01	5,229.95	4,828.86	4,023.19	3,620.33	2,816.40
91	4,036.52	3,725.74	3,104.18	2,795.20	2,173.65	5,016.97	4,631.64	3,859.43	3,472.59	2,701.94	5,349.06	4,937.47	4,114.26	3,702.66	2,879.47	5,701.13	5,263.25	4,385.75	3,946.13	3,070.38
92	4,399.39	4,059.87	3,384.42	3,046.69	2,369.45	5,468.60	5,047.80	4,206.25	3,786.99	2,943.91	5,830.73	5,382.35	4,483.82	4,035.45	3,138.68	6,214.29	5,736.16	4,779.83	4,303.43	3,345.34
93	4,794.60	4,426.33	3,689.82	3,319.76	2,583.23	5,961.79	5,502.47	4,585.41	4,127.63	3,210.55	6,354.41	5,865.76	4,888.42	4,399.75	3,422.42	6,774.76	6,252.82	5,210.71	4,690.49	3,648.37
94	5,227.54	4,825.14	4,020.35	3,619.75	2,814.97	6,496.64	5,997.26	4,998.50	4,497.55	3,498.77	6,925.40	6,394.70	5,328.04	4,795.59	3,728.93	7,382.56	6,815.07	5,680.10	5,110.86	3,975.89

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2920 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	519.85	480.47	401.70	362.32	283.56	787.41	729.53	607.91	544.18	428.41	851.85	785.69	653.35	587.21	454.87	1,124.77	1,042.06	868.38	777.41	612.00
25-29	516.31	472.68	392.69	356.32	276.33	780.44	721.53	598.64	539.87	416.98	847.56	778.83	649.01	587.94	458.14	1,114.78	1,030.80	855.19	771.20	595.57
30-34	521.37	480.74	399.49	358.87	277.61	781.32	721.59	602.28	542.43	423.06	846.03	789.18	654.07	582.99	455.01	1,116.20	1,030.90	860.27	774.95	604.32
35-39	514.15	476.54	395.02	357.39	275.89	778.88	718.99	599.12	539.16	419.40	842.70	776.87	651.79	579.36	454.27	1,112.63	1,027.04	855.88	770.30	599.12
40-44	507.70	473.08	392.30	351.92	276.92	771.81	712.37	593.66	534.29	415.51	835.96	775.39	642.10	575.49	448.27	1,102.49	1,017.69	848.07	763.27	593.66
45	491.25	453.04	376.62	338.42	262.00	742.22	686.05	573.72	513.51	401.19	802.37	745.06	618.97	555.94	435.58	1,060.27	980.04	819.56	733.58	573.12
46	481.92	444.44	374.83	337.35	262.38	731.72	676.93	563.52	504.79	395.18	792.77	730.91	607.22	551.00	427.30	1,051.40	972.68	809.63	725.30	567.87
47	479.42	437.26	368.77	331.90	258.15	723.45	665.97	555.07	501.44	390.44	779.97	719.14	602.95	542.12	420.41	1,045.49	962.53	802.09	724.65	564.24
48	471.56	435.28	362.74	326.46	253.91	711.17	658.77	550.28	494.09	385.54	767.18	707.33	593.07	533.22	413.52	1,033.79	957.63	799.82	718.21	560.43
49	460.55	425.12	359.33	318.84	253.04	697.87	646.90	537.93	483.37	378.00	749.29	690.84	579.24	520.78	403.86	1,020.30	945.91	786.48	706.76	552.67
50	456.08	421.38	351.97	317.28	247.86	690.21	633.59	530.94	474.27	371.65	733.93	681.89	567.37	510.11	395.61	1,015.02	931.74	780.80	697.50	546.55
51	457.87	423.78	350.71	316.62	243.55	685.61	636.68	528.16	475.71	370.73	741.62	685.34	572.82	516.57	398.94	1,002.46	930.85	772.30	695.58	542.15
52	452.90	419.54	348.02	314.65	243.14	685.31	633.63	526.90	475.25	368.52	750.86	695.80	580.67	520.59	405.46	996.14	921.06	765.87	690.79	535.63
53	450.71	413.54	348.49	311.32	246.27	678.52	627.87	523.24	469.24	367.96	756.21	697.66	580.58	522.02	404.93	980.63	907.45	756.21	678.16	531.78
54	451.44	414.97	346.57	310.09	241.69	679.82	626.52	519.80	469.83	363.16	761.32	699.07	584.14	526.70	406.99	976.77	900.17	746.93	675.12	521.90
55	445.65	414.45	343.15	311.95	240.65	674.76	622.35	517.58	468.41	363.59	762.73	701.89	584.92	528.76	411.77	963.92	889.07	739.33	669.14	519.40
56	471.97	437.01	362.72	327.76	253.46	718.36	662.08	550.85	498.50	386.66	799.95	736.97	613.86	554.57	431.47	1,001.67	923.23	768.13	695.16	539.18
57	490.90	452.81	376.63	338.55	262.38	752.87	693.44	577.20	522.30	404.78	824.96	760.81	633.44	571.94	444.56	1,024.63	943.81	785.62	710.93	551.00
58	503.53	466.68	388.90	352.06	274.28	785.85	723.39	602.43	545.12	422.28	846.74	781.57	650.49	587.04	455.96	1,044.02	961.12	800.36	724.22	560.96
59	515.92	480.47	397.76	358.38	279.62	813.72	748.70	623.75	564.35	436.88	861.41	795.77	662.06	597.23	463.54	1,055.21	970.94	808.85	731.84	566.52
60	528.21	486.41	406.61	364.81	285.01	843.17	775.40	646.13	584.65	452.33	876.42	810.18	673.88	607.64	471.33	1,067.25	981.57	817.97	740.07	572.60
61	560.77	516.21	430.80	389.94	300.81	886.35	815.83	679.54	614.47	475.77	915.10	845.83	703.44	634.20	491.80	1,119.12	1,030.08	858.02	775.80	600.69
62	592.05	545.12	454.87	411.56	317.69	922.56	849.66	707.47	639.28	495.34	946.57	874.76	727.51	655.71	508.45	1,161.90	1,070.14	891.04	805.18	623.89
63	620.64	571.55	476.87	427.78	333.12	955.55	880.59	732.96	662.04	513.24	974.73	900.71	749.01	675.00	523.31	1,200.43	1,106.30	920.83	831.69	644.81
64	649.66	598.10	498.42	450.29	350.60	995.31	917.70	763.60	689.42	534.74	1,009.78	932.98	775.84	699.02	541.89	1,247.24	1,149.99	956.93	863.91	670.14
65	670.08	620.06	516.72	463.39	363.38	1,022.34	943.11	784.56	708.01	549.46	1,031.94	953.37	792.75	714.17	553.57	1,277.98	1,178.91	980.71	885.04	686.85
66	733.22	678.31	565.26	507.12	397.29	1,083.18	999.35	831.39	749.83	582.30	1,105.40	1,020.55	848.81	764.60	592.84	1,343.97	1,240.05	1,031.66	930.38	722.60
67	790.99	731.59	609.66	547.13	428.32	1,139.21	1,051.38	874.67	788.39	612.74	1,172.03	1,081.50	899.67	810.34	628.50	1,403.15	1,294.96	1,077.37	971.10	754.71
68	848.18	784.33	650.58	586.74	456.01	1,197.23	1,105.14	919.50	828.35	644.13	1,238.98	1,142.74	950.74	856.29	664.32	1,463.88	1,351.24	1,124.25	1,012.86	787.61
69	895.60	825.13	690.05	619.58	484.50	1,244.13	1,148.61	955.72	860.63	669.62	1,292.64	1,191.78	991.68	893.13	693.03	1,510.07	1,394.13	1,159.94	1,044.61	812.72
70	937.65	864.00	719.53	648.71	504.24	1,286.08	1,187.45	988.02	889.44	692.30	1,339.56	1,234.61	1,027.45	925.26	718.11	1,549.48	1,430.69	1,190.42	1,071.64	834.12
71	1,049.13	966.74	804.70	725.06	563.02	1,418.97	1,308.70	1,090.66	982.71	764.53	1,480.83	1,365.66	1,138.06	1,025.59	797.96	1,689.68	1,558.46	1,298.74	1,170.21	910.45
72	1,151.81	1,064.02	883.14	795.35	617.13	1,544.71	1,425.70	1,187.77	1,068.74	830.77	1,610.62	1,486.13	1,237.13	1,112.64	866.24	1,818.09	1,678.05	1,397.94	1,257.90	977.78
73	1,237.30	1,140.16	948.43	856.40	664.67	1,652.07	1,523.47	1,270.56	1,144.20	889.20	1,717.35	1,585.24	1,321.03	1,188.94	924.73	1,921.73	1,772.18	1,478.08	1,330.99	1,034.40
74	1,321.47	1,217.74	1,015.19	913.92	711.37	1,763.74	1,625.47	1,355.27	1,219.07	948.87	1,823.09	1,683.42	1,401.63	1,261.95	980.20	2,027.79	1,868.84	1,558.19	1,401.63	1,090.96
75	1,384.35	1,280.23	1,067.25	958.40	747.79	1,849.69	1,709.57	1,423.32	1,281.18	996.95	1,903.50	1,755.83	1,462.80	1,317.46	1,024.42	2,101.94	1,942.70	1,617.40	1,455.89	1,132.87
76	1,509.27	1,391.61	1,160.81	1,045.40	812.33	1,982.26	1,828.86	1,524.08	1,370.67	1,067.81	2,056.20	1,897.35	1,581.85	1,423.01	1,107.51	2,252.55	2,078.25	1,731.89	1,557.58	1,213.42
77	1,643.10	1,515.71	1,263.09	1,135.70	885.24	2,117.43	1,954.43	1,628.40	1,465.35	1,139.31	2,216.74	2,046.22	1,705.19	1,534.68	1,193.64	2,406.21	2,220.96	1,850.44	1,665.19	1,294.69
78	1,766.01	1,629.20	1,357.67	1,222.94	951.40	2,235.49	2,062.96	1,719.76	1,547.21	1,204.00	2,362.50	2,180.63	1,816.85	1,634.97	1,271.19	2,540.35	2,344.31	1,954.28	1,758.23	1,368.20
79	1,845.08	1,703.30	1,419.74	1,277.97	994.41	2,292.66	2,118.65	1,765.57	1,588.13	1,236.71	2,445.95	2,257.80	1,881.51	1,693.35	1,317.05	2,605.32	2,407.56	2,006.30	1,804.70	1,405.37
80	1,887.88	1,742.37	1,453.22	1,305.85	1,016.69	2,346.48	2,167.18	1,805.49	1,624.61	1,264.50	2,502.75	2,309.95	1,924.34	1,733.38	1,347.78	2,666.44	2,462.73	2,051.67	1,846.15	1,436.89
81	1,945.50	1,796.40	1,496.40	1,347.30	1,047.30	2,418.30	2,231.82	1,860.37	1,673.84	1,302.39	2,578.20	2,380.29	1,982.70	1,784.78	1,387.19	2,748.10	2,536.16	2,114.05	1,902.12	1,480.02
82	2,091.01	1,929.34	1,607.78	1,447.90	1,126.34	2,600.20	2,399.81	2,000.63	1,800.23	1,401.08	2,772.63	2,558.94	2,131.57	1,919.63	1,492.28	2,954.77	2,727.07	2,273.43	2,045.74	1,592.11
83	2,258.08	2,083.83	1,737.12	1,562.87	1,216.16	2,808.26	2,590.92	2,160.92	1,943.60	1,512.01	2,993.31	2,763.86	2,303.23	2,072.04	1,613.13	3,191.23	2,944.27	2,455.59	2,208.64	1,718.22
84	2,450.29	2,261.66	1,884.43	1,695.80	1,318.55	3,045.65	2,812.88	2,344.36	2,110.06	1,641.49	3,249.03	2,998.56	2,497.62	2,248.92	1,747.98	3,460.94	3,196.49	2,664.03	2,397.80	1,865.36
85	2,671.25	2,466.46	2,053.29	1,848.50	1,437.12	3,321.51	3,065.68	2,555.51	2,299.65	1,789.48	3,539.78	3,268.27	2,723.59	2,450.34	1,907.38	3,774.48	3,483.73	2,903.97	2,613.23	2,033.50
86	2,910.17	2,687.41	2,240.12	2,015.57	1,568.26	3,620.56	3,341.55	2,783.59	2,506.17	1,948.23	3,858.56	3,562.54	2,968.79	2,671.04	2,079.03	4,114.26	3,797.23	3,163.19	2,847.92	2,213.89
87	3,172.45	2,928.14	2,441.30	2,197.00	1,708.38	3,945.75	3,642.11	3,034.83	2,731.19	2,123.92	4,205.34	3,883.06	3,235.01	2,912.74	2,264.69	4,483.82	4,138.80	3,448.70	3,103.64	2,413.55
88	3,458.07	3,192.20	2,660.47	2,394.60	1,862.87	4,301.82	3,970.43	3,307.62	2,977.82	2,315.06	4,585.41	4,233.36	3,527.52	3,173.71	2,469.60	4,888.42	4,511.84	3,758.69	3,383.88	2,630.75
89	3,770.65	3,479.63	2,899.39	2,610.17	2,029.94	4,687.14	4,328.00	3,605.14	3,244.44	2,523.14	4,997.03	4,611.69	3,844.54	3,459.21	2,692.05	5,326.30	4,918.19	4,096.75	3,686.91	2,867.20
90	4,108.37	3,792.21	3,161.67	2,845.50	2,213.17	5,109.45	4,716.41	3,930.35	3,537.30	2,751.24	5,447.15	5,026.78	4,189.57	3,770.97	2,932.01	5,806.21	5,359.56	4,466.30	4,019.69	3,126.43
91	4,478.43	4,135.31	3,445.50	3,100.59	2,412.57	5,568.77	5,140.29	4,284.84	3,856.37	2,999.43	5,937.55	5,480.42	4,567.89	4,110.76	3,198.21	6,328.15	5,841.24	4,869.15	4,382.24	3,408.40
92	4,880.83	4,505.37	3,756.28	3,380.83	2,629.93	6,071.25	5,602.67	4,668.66	4,203.15	3,267.59	6,471.78	5,974.35	4,977.75	4,480.31	3,483.73	6,899.13	6,366.69	5,305.28	4,776.32	3,713.17
93	5,320.94	4,911.36	4,094.01	3,684.42	2,865.26	6,616.87	6,108.22	5,089.39	4,580.77	3,561.95	7,053.26	6,512.04	5,426.12	4,883.16	3,799.00	7,519.17	6,941.18	5,783.44	5,205.44	4,047.70
94	5,800.59	5,355.08	4,462.26	4,016.76	3,123.94	7,211.80	6,658.47	5,548.74	4,992.33	3,884.10	7,689.05	7,097.05	5,914.79	5,324.53	4,140.54	8,195.24	7,566.45	6,305.38	5,673.09	4,413.76

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

3650 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	559.23	511.98	425.33	385.95	299.31	839.55	775.84	648.40	584.74	451.55	918.02	843.58	702.98	636.83	496.22	1,199.21	1,108.22	926.29	835.31	645.08
25-29	559.94	516.31	429.04	385.42	298.16	833.88	774.97	646.71	582.64	454.35	908.63	839.93	694.85	626.12	488.67	1,191.15	1,107.15	923.91	832.27	649.01
30-34	555.23	514.60	426.58	385.95	297.93	836.02	776.30	642.09	577.30	447.91	910.04	838.94	703.85	625.65	490.56	1,194.41	1,109.11	917.13	824.72	639.87
35-39	551.78	514.15	426.36	382.47	300.97	834.18	769.72	640.63	576.04	447.07	908.55	836.13	691.29	625.45	487.18	1,191.64	1,099.47	915.13	822.96	638.62
40-44	542.31	507.70	421.16	375.00	294.23	826.97	759.00	636.07	572.41	445.22	896.54	823.85	690.58	617.88	484.61	1,181.25	1,084.32	908.65	817.79	636.07
45	523.99	480.33	403.91	360.24	283.83	794.33	738.18	613.84	553.64	429.28	859.68	796.64	664.83	601.77	464.23	1,134.78	1,054.54	876.87	790.91	613.25
46	519.40	476.56	396.25	358.76	278.45	786.50	723.85	602.60	543.93	422.59	843.36	781.52	652.20	590.37	455.42	1,130.12	1,040.15	865.85	781.52	607.22
47	511.03	468.88	395.13	352.97	279.22	773.23	715.70	597.17	535.89	417.25	829.76	768.91	641.68	580.83	448.07	1,117.41	1,034.43	862.95	774.44	602.95
48	507.83	466.37	388.64	347.19	274.64	763.60	707.43	587.74	527.83	411.76	821.60	756.31	631.16	571.31	440.72	1,109.96	1,028.35	854.24	767.18	598.51
49	495.98	455.49	379.58	344.15	268.23	748.72	690.52	574.28	519.76	403.41	802.42	738.65	616.42	557.97	430.45	1,094.70	1,009.69	839.63	759.91	589.86
50	485.83	451.12	376.75	337.11	262.74	736.26	679.66	566.33	509.66	396.44	785.99	723.54	603.82	546.55	421.62	1,082.69	999.40	832.84	749.55	582.99
51	487.10	453.01	375.07	336.10	263.03	738.06	682.13	566.64	507.23	395.22	797.88	736.49	613.74	552.38	429.62	1,079.17	997.35	828.56	741.62	577.94
52	486.27	448.14	371.85	338.49	262.20	733.56	674.96	564.75	506.24	396.02	805.93	740.84	615.70	555.64	430.50	1,066.22	981.13	820.94	735.85	575.66
53	483.23	446.06	371.72	334.55	260.21	725.78	671.74	560.36	503.02	391.60	804.99	741.56	619.61	556.18	434.21	1,048.95	970.88	809.88	726.94	565.94
54	478.81	446.89	373.93	332.89	259.93	726.47	669.83	556.48	499.84	389.84	813.98	746.93	627.24	560.20	440.50	1,043.82	962.41	799.61	718.21	560.20
55	481.30	441.19	365.43	334.23	254.02	720.62	664.95	553.58	497.92	386.56	814.21	753.36	627.03	566.20	439.86	1,029.44	949.90	790.80	711.25	552.15
56	506.93	467.61	388.94	349.61	270.95	766.76	707.86	589.44	529.87	412.13	854.66	790.81	657.65	593.82	461.53	1,069.19	987.07	821.97	738.94	574.71
57	524.75	486.67	402.03	363.94	283.53	803.21	741.86	617.85	555.26	432.50	882.05	816.17	678.24	612.36	476.16	1,093.19	1,009.70	840.96	755.73	588.73
58	544.46	499.43	417.55	376.62	290.66	838.08	774.33	645.13	579.51	452.15	905.94	838.27	696.17	628.51	488.91	1,113.41	1,028.78	857.05	769.91	600.68
59	551.36	511.98	425.33	382.02	299.31	867.48	801.81	668.12	599.99	468.69	922.18	853.30	708.26	639.39	497.57	1,124.93	1,039.83	866.39	778.05	607.84
60	566.21	524.41	437.01	391.40	307.81	898.54	830.82	692.30	621.58	486.19	938.75	868.64	720.62	650.50	506.36	1,137.36	1,051.68	876.42	786.81	615.42
61	601.63	557.05	464.22	415.93	326.81	945.44	873.72	728.38	654.29	511.34	979.84	905.95	752.17	679.09	528.36	1,193.75	1,103.16	919.67	826.03	645.60
62	631.77	584.84	487.36	440.42	342.96	984.82	909.64	758.62	681.58	532.35	1,013.17	936.20	777.83	702.35	546.18	1,240.34	1,145.62	955.44	858.47	670.50
63	662.71	610.12	508.43	459.34	357.66	1,020.76	942.39	786.15	706.70	551.56	1,043.01	963.22	800.76	723.14	562.11	1,282.37	1,183.92	987.66	887.77	692.95
64	694.34	642.79	536.23	481.22	374.67	1,063.92	981.81	819.29	736.66	574.66	1,080.27	997.11	829.40	749.06	582.05	1,333.20	1,230.33	1,026.69	923.09	720.15
65	720.09	663.41	553.40	500.05	386.72	1,093.43	1,008.71	841.92	757.22	590.46	1,103.71	1,018.28	847.44	765.43	594.57	1,366.82	1,260.90	1,052.45	946.53	738.08
66	784.91	723.54	604.02	542.66	423.14	1,158.48	1,068.86	891.95	802.48	625.03	1,181.79	1,091.02	908.20	819.44	636.61	1,437.38	1,326.29	1,106.79	995.71	775.58
67	847.27	781.60	650.30	587.77	456.47	1,218.41	1,124.48	938.16	844.20	656.93	1,252.66	1,157.02	963.36	868.42	674.74	1,500.68	1,385.01	1,155.53	1,039.85	809.16
68	905.94	836.02	699.21	629.29	489.44	1,280.43	1,181.98	985.99	887.46	689.97	1,323.83	1,223.31	1,018.74	917.67	713.08	1,565.64	1,445.18	1,205.54	1,085.10	843.69
69	957.28	883.86	737.04	663.64	516.81	1,330.64	1,228.47	1,024.64	922.42	716.66	1,380.88	1,276.50	1,063.15	957.10	743.76	1,615.03	1,491.03	1,243.58	1,119.58	869.83
70	1,002.80	923.49	770.51	694.03	538.22	1,375.49	1,269.97	1,059.07	953.64	740.47	1,430.69	1,323.00	1,102.04	991.56	770.61	1,657.19	1,530.14	1,276.03	1,148.97	892.14
71	1,120.54	1,035.40	862.38	777.24	604.21	1,517.93	1,400.90	1,167.13	1,052.40	816.25	1,582.58	1,462.07	1,218.40	1,095.22	854.23	1,807.50	1,668.25	1,389.77	1,253.20	972.05
72	1,228.95	1,138.50	946.98	851.22	662.35	1,652.69	1,527.06	1,271.50	1,143.64	890.23	1,722.13	1,589.86	1,325.32	1,193.04	928.50	1,945.18	1,797.35	1,496.49	1,346.07	1,047.81
73	1,321.67	1,221.97	1,017.45	915.19	713.25	1,767.76	1,632.74	1,360.58	1,223.47	953.48	1,836.99	1,694.91	1,413.27	1,271.18	989.55	2,056.33	1,899.30	1,582.75	1,423.24	1,109.17
74	1,412.87	1,304.19	1,084.35	978.14	758.30	1,885.22	1,738.58	1,451.64	1,304.95	1,015.89	1,948.34	1,799.01	1,497.95	1,348.65	1,047.63	2,167.48	1,998.90	1,668.96	1,500.38	1,168.04
75	1,481.38	1,367.79	1,140.61	1,027.03	797.48	1,979.62	1,827.32	1,522.79	1,370.52	1,065.98	2,035.00	1,878.11	1,564.33	1,409.74	1,095.96	2,249.57	2,076.53	1,730.43	1,557.42	1,211.33
76	1,615.62	1,491.16	1,242.27	1,117.81	868.90	2,120.08	1,957.00	1,630.82	1,467.74	1,141.58	2,199.59	2,031.92	1,692.17	1,522.28	1,184.75	2,409.18	2,223.86	1,853.22	1,667.89	1,297.25
77	1,755.38	1,621.52	1,351.61	1,217.75	945.70	2,265.63	2,091.52	1,743.27	1,569.07	1,220.83	2,370.40	2,189.36	1,823.08	1,642.03	1,275.72	2,574.63	2,376.74	1,980.97	1,783.08	1,387.31
78	1,888.30	1,745.28	1,453.02	1,307.92	1,017.73	2,393.76	2,208.77	1,840.71	1,657.48	1,289.39	2,526.18	2,332.18	1,944.16	1,748.14	1,360.12	2,720.21	2,510.02	2,091.71	1,883.53	1,465.21
79	1,973.07	1,823.42	1,518.20	1,366.58	1,063.33	2,454.86	2,265.64	1,888.90	1,699.66	1,322.88	2,616.83	2,415.25	2,012.06	1,812.40	1,409.20	2,789.65	2,574.60	2,146.46	1,931.43	1,503.30
80	2,020.34	1,865.49	1,553.96	1,399.12	1,087.59	2,511.35	2,317.63	1,931.92	1,738.22	1,352.52	2,677.37	2,471.83	2,058.95	1,853.42	1,440.54	2,853.80	2,633.69	2,195.37	1,975.28	1,536.94
81	2,082.02	1,920.35	1,600.60	1,440.71	1,120.96	2,587.85	2,389.03	1,991.36	1,792.53	1,393.32	2,758.62	2,546.67	2,121.07	1,910.89	1,485.26	2,940.77	2,714.81	2,262.94	2,036.99	1,583.35
82	2,236.52	2,064.07	1,720.95	1,548.50	1,205.38	2,782.09	2,567.80	2,140.87	1,926.62	1,498.17	2,965.30	2,737.60	2,280.45	2,052.75	1,595.62	3,161.46	2,917.98	2,432.83	2,189.36	1,702.46
83	2,416.16	2,231.14	1,857.47	1,672.45	1,300.60	3,005.53	2,772.80	2,310.43	2,080.77	1,616.83	3,201.72	2,956.51	2,464.35	2,217.38	1,725.23	3,415.41	3,150.95	2,625.50	2,364.51	1,837.32
84	2,620.95	2,419.76	2,017.36	1,816.17	1,411.98	3,259.90	3,008.61	2,507.72	2,258.05	1,755.55	3,474.97	3,208.74	2,674.53	2,406.56	1,872.35	3,704.42	3,418.92	2,849.69	2,565.95	1,994.96
85	2,856.27	2,637.12	2,197.00	1,977.84	1,537.72	3,552.72	3,279.92	2,732.78	2,459.97	1,912.77	3,786.73	3,497.74	2,912.74	2,621.99	2,038.75	4,037.21	3,727.17	3,105.41	2,795.38	2,173.61
86	3,114.96	2,876.04	2,396.39	2,155.68	1,677.83	3,873.34	3,575.83	2,979.36	2,681.90	2,085.44	4,128.27	3,811.24	3,175.47	2,858.44	2,222.65	4,401.52	4,063.46	3,385.65	3,047.59	2,369.79
87	3,395.20	3,132.93	2,611.97	2,349.69	1,828.74	4,223.19	3,897.95	3,247.52	2,922.31	2,273.43	4,501.33	4,154.54	3,460.94	3,115.91	2,422.33	4,799.08	4,429.53	3,690.39	3,320.83	2,583.47
88	3,700.59	3,414.96	2,845.50	2,561.67	1,992.20	4,602.37	4,247.87	3,540.38	3,185.88	2,478.44	4,905.94	4,527.63	3,774.48	3,396.15	2,643.01	5,229.95	4,827.11	4,023.19	3,620.33	2,816.40
89	4,032.92	3,722.15	3,102.38	2,793.41	2,171.84	5,016.97	4,630.09	3,857.93	3,472.55	2,700.39	5,345.56	4,935.70	4,114.26	3,700.92	2,879.47	5,701.13	5,261.49	4,383.99	3,946.13	3,068.61
90	4,395.80	4,058.07	3,382.62	3,043.11	2,367.66	5,467.04	5,046.25	4,206.24	3,785.45	2,943.91	5,828.96	5,380.58	4,482.07	4,035.45	3,136.93	6,212.54	5,734.39	4,779.83	4,301.66	3,345.34
91	4,791.01	4,422.74	3,686.21	3,317.96	2,579.64	5,960.25	5,500.95	4,583.85	4,126.09	3,209.01	6,352.67	5,863.99	4,886.67	4,398.01	3,420.68	6,773.02	6,251.08	5,208.95	4,688.75	3,646.61
92	5,223.93	4,821.54	4,016.76	3,616.16	2,811.36	6,495.10	5,995.69	4,996.95	4,497.54	3,497.25	6,923.66	6,391.21	5,326.30	4,793.83	3,728.93	7,380.80	6,813.30	5,678.34	5,110.86	3,974.14
93	5,694.59	5,256.27	4,379.63	3,941.31	3,066.46	7,080.79	6,536.69	5,445.45	4,902.90	3,811.64	7,548.93	6,967.43	5,806.21	5,226.47	4,065.22	8,046.36	7,428.09	6,188.04	5,571.51	4,331.45
94	6,204.78	5,728.72	4,773.04	4,297.00	3,341.31	7,717.37	7,123.96	5,937.14	5,342.19	4,155.36	8,226.76	7,594.46	6,328.15	5,695.85	4,429.53	8,769.73	8,095.41	6,746.75	6,070.66	4,722.01

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

Unlimited

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	622.25	574.99	480.47	425.33	338.69	966.22	889.19	746.85	669.82	521.58	1,041.51	965.27	804.43	728.19	567.35	1,380.20	1,270.10	1,066.88	956.85	745.13
25-29	618.12	567.21	472.68	429.04	334.51	957.72	886.46	738.75	667.64	519.96	1,039.76	953.72	797.37	719.20	555.07	1,368.08	1,266.41	1,055.39	953.72	742.69
30-34	622.94	568.77	480.74	433.35	338.55	962.90	886.54	738.93	667.48	519.75	1,040.91	960.81	800.68	720.65	560.51	1,375.76	1,266.53	1,055.47	953.56	742.45
35-39	620.75	570.59	476.54	426.36	332.31	957.89	882.47	736.06	660.49	514.34	1,038.03	957.13	795.38	714.49	559.47	1,368.32	1,260.48	1,051.50	943.66	734.72
40-44	611.53	565.38	473.08	421.16	328.85	946.50	872.60	725.01	655.55	507.91	1,023.34	948.91	793.84	713.25	558.18	1,352.02	1,246.62	1,035.74	936.51	725.66
45	589.49	540.37	447.57	409.37	311.12	915.96	842.04	702.37	632.56	492.89	985.77	915.35	762.80	680.64	533.98	1,308.52	1,202.90	1,003.39	903.62	704.13
46	578.30	530.11	444.44	401.59	310.57	897.38	829.28	693.11	624.94	484.76	967.05	897.97	748.33	667.73	523.84	1,289.40	1,191.56	995.87	897.97	696.53
47	574.24	526.83	437.26	395.13	305.56	889.60	818.95	681.93	615.28	478.10	957.13	883.50	736.25	656.97	515.39	1,285.61	1,183.68	985.42	889.19	690.94
48	564.83	518.19	435.28	393.83	305.73	877.61	808.58	674.53	605.51	471.39	941.45	869.01	724.17	651.79	506.95	1,275.69	1,175.41	980.42	880.15	685.21
49	556.72	511.16	425.12	384.64	298.60	859.61	792.55	662.39	595.39	465.17	919.48	848.73	707.29	636.59	495.12	1,256.81	1,158.86	968.43	870.50	680.09
50	545.31	500.69	416.42	376.75	292.49	844.40	779.20	648.68	587.00	453.01	900.65	831.36	692.79	623.55	484.97	1,241.74	1,145.80	953.94	863.32	666.17
51	545.55	506.58	418.91	375.07	292.26	841.62	780.78	648.20	583.75	454.80	911.12	843.09	701.66	633.63	492.22	1,230.57	1,141.52	947.81	853.55	665.03
52	543.49	500.57	419.54	376.62	295.57	842.69	775.64	648.69	581.76	454.86	917.39	850.73	712.39	635.49	497.13	1,224.89	1,127.48	942.99	845.65	661.14
53	538.99	497.17	413.54	376.37	288.09	832.92	770.72	639.40	577.23	449.30	919.06	854.15	709.28	639.35	494.53	1,203.81	1,113.89	924.10	834.18	649.35
54	538.09	497.05	414.97	373.93	291.85	832.50	767.69	641.33	576.55	450.31	931.40	857.88	715.71	647.09	500.02	1,196.12	1,102.99	921.59	828.49	647.09
55	539.23	494.67	414.45	369.89	289.67	828.32	764.60	637.22	573.51	446.10	938.99	862.33	718.61	646.78	503.05	1,183.33	1,092.28	910.24	819.23	637.19
56	568.11	524.41	432.64	393.30	301.54	886.78	818.64	681.87	613.81	477.03	989.39	910.47	758.25	683.08	530.87	1,236.47	1,141.59	950.85	855.97	665.22
57	588.24	541.68	452.81	406.27	317.40	933.94	862.38	717.95	646.43	501.99	1,024.50	944.44	786.11	708.80	550.49	1,271.10	1,173.73	977.19	879.86	683.32
58	605.87	560.84	466.68	421.65	327.49	979.18	904.27	752.58	677.76	526.05	1,055.32	974.34	810.64	731.43	567.71	1,300.85	1,201.43	999.86	900.41	698.84
59	618.31	571.04	476.54	429.27	334.75	1,018.00	940.18	782.27	704.56	546.53	1,077.02	995.76	828.10	747.68	580.03	1,320.07	1,219.29	1,014.39	913.64	708.73
60	634.62	585.21	486.41	440.81	342.01	1,058.55	977.83	813.19	732.58	567.95	1,098.92	1,017.21	845.65	763.94	592.36	1,339.91	1,237.81	1,029.44	927.34	718.98
61	675.90	620.18	516.21	467.93	360.23	1,106.39	1,021.56	849.92	765.73	594.09	1,141.44	1,055.73	877.93	793.00	615.18	1,396.94	1,289.82	1,073.11	966.76	750.07
62	707.58	653.42	545.12	490.97	382.67	1,145.76	1,057.39	880.03	792.85	615.52	1,175.27	1,086.24	903.54	816.01	633.32	1,443.01	1,331.76	1,108.36	998.63	775.23
63	743.36	687.27	568.04	511.94	396.22	1,181.43	1,089.87	907.29	817.61	634.98	1,205.26	1,113.24	926.21	836.43	649.40	1,484.21	1,369.18	1,139.86	1,027.08	797.76
64	776.83	718.40	598.10	536.23	419.36	1,225.68	1,130.33	941.21	848.19	659.07	1,244.04	1,148.42	955.68	862.95	670.21	1,535.94	1,416.43	1,179.50	1,062.87	825.94
65	803.43	743.41	616.73	556.73	433.38	1,254.51	1,156.53	963.26	868.10	674.88	1,267.14	1,169.13	973.12	878.60	682.58	1,568.17	1,445.65	1,204.14	1,085.13	843.60
66	878.58	813.98	675.08	610.48	471.60	1,312.05	1,210.20	1,007.88	907.87	706.00	1,338.77	1,235.19	1,028.00	927.74	720.57	1,627.96	1,501.69	1,250.65	1,126.49	876.05
67	947.30	875.40	728.46	656.55	509.61	1,364.63	1,259.45	1,048.76	944.22	734.56	1,403.27	1,294.65	1,077.43	971.98	754.75	1,680.78	1,551.24	1,291.79	1,163.03	904.76
68	1,015.38	939.38	784.33	702.25	550.25	1,420.20	1,311.43	1,091.94	982.73	764.66	1,468.99	1,355.27	1,127.80	1,017.09	789.62	1,736.48	1,603.43	1,335.10	1,201.59	935.01
69	1,074.73	989.57	825.13	742.92	578.47	1,463.22	1,351.67	1,125.42	1,012.48	788.08	1,519.85	1,402.15	1,166.76	1,051.92	816.54	1,775.96	1,640.54	1,365.90	1,228.89	956.47
70	1,121.79	1,036.80	864.00	779.02	606.22	1,501.03	1,387.04	1,154.75	1,038.65	808.58	1,563.56	1,442.46	1,200.25	1,081.85	839.65	1,808.45	1,671.21	1,391.33	1,251.39	974.20
71	1,255.11	1,158.98	966.74	867.87	675.62	1,656.45	1,529.29	1,273.03	1,148.11	891.71	1,724.62	1,594.17	1,328.02	1,194.96	928.84	1,972.48	1,821.16	1,515.88	1,367.16	1,061.89
72	1,380.58	1,274.17	1,061.36	954.96	742.15	1,803.55	1,663.98	1,387.07	1,247.43	970.47	1,877.60	1,733.56	1,445.48	1,298.90	1,010.82	2,122.73	1,958.47	1,632.48	1,468.21	1,142.23
73	1,480.17	1,367.68	1,137.60	1,025.13	797.60	1,929.12	1,780.86	1,484.34	1,336.16	1,039.67	2,003.60	1,850.59	1,542.15	1,386.74	1,080.72	2,244.02	2,071.59	1,726.73	1,554.30	1,209.45
74	1,580.84	1,459.80	1,215.26	1,094.23	849.70	2,057.31	1,900.15	1,581.75	1,424.55	1,108.21	2,125.97	1,961.73	1,635.53	1,471.29	1,145.13	2,365.33	2,184.63	1,818.58	1,637.89	1,274.18
75	1,658.86	1,533.44	1,277.86	1,147.71	894.51	2,160.33	1,994.13	1,661.79	1,495.60	1,163.27	2,221.12	2,050.26	1,708.55	1,537.71	1,195.99	2,454.92	2,266.07	1,888.41	1,699.55	1,321.87
76	1,807.96	1,669.93	1,391.61	1,251.31	975.26	2,313.56	2,135.72	1,780.08	1,602.25	1,246.62	2,401.15	2,216.27	1,846.55	1,661.67	1,291.92	2,629.01	2,426.94	2,022.80	1,820.75	1,416.62
77	1,966.98	1,817.99	1,513.55	1,362.42	1,060.14	2,471.06	2,283.34	1,902.53	1,712.94	1,332.10	2,586.55	2,389.63	1,991.70	1,792.75	1,394.80	2,808.07	2,594.75	2,161.95	1,946.57	1,513.78
78	2,116.30	1,952.56	1,627.13	1,463.38	1,140.02	2,611.36	2,410.33	2,008.38	1,807.32	1,405.33	2,758.76	2,546.10	2,120.76	1,910.06	1,484.72	2,967.48	2,739.06	2,282.23	2,053.81	1,596.97
79	2,211.33	2,040.02	1,701.33	1,530.02	1,191.32	2,678.33	2,472.57	2,061.06	1,853.63	1,442.06	2,856.52	2,635.79	2,196.17	1,977.30	1,537.71	3,043.59	2,809.76	2,342.10	2,106.38	1,638.72
80	2,262.84	2,087.49	1,738.64	1,567.02	1,216.31	2,741.71	2,531.15	2,108.52	1,896.41	1,475.36	2,922.38	2,697.32	2,247.18	2,023.87	1,573.74	3,115.57	2,876.32	2,396.03	2,155.03	1,676.52
81	2,329.94	2,152.09	1,792.81	1,613.17	1,255.69	2,823.34	2,607.10	2,173.09	1,955.31	1,521.28	3,010.41	2,780.02	2,315.84	2,083.74	1,621.25	3,208.38	2,962.63	2,469.44	2,221.98	1,728.76
82	2,505.98	2,313.77	1,927.54	1,735.33	1,349.10	3,035.12	2,802.31	2,335.27	2,100.98	1,635.45	3,235.68	2,986.52	2,489.90	2,240.74	1,742.43	3,449.01	3,184.49	2,653.74	2,387.50	1,858.47
83	2,705.38	2,498.80	2,082.02	1,873.65	1,456.89	3,279.91	3,026.07	2,523.00	2,269.22	1,766.10	3,495.07	3,225.44	2,687.87	2,419.92	1,882.35	3,727.17	3,438.77	2,867.05	2,578.65	2,006.95
84	2,937.12	2,710.77	2,258.08	2,031.73	1,580.84	3,557.76	3,282.89	2,736.29	2,462.96	1,914.77	3,792.03	3,500.20	2,916.54	2,626.42	2,041.08	4,042.90	3,730.59	3,109.40	2,798.79	2,175.89
85	3,201.19	2,955.08	2,461.07	2,214.96	1,722.74	3,877.58	3,578.80	2,982.58	2,685.23	2,087.47	4,135.05	3,815.92	3,179.36	2,861.95	2,225.38	4,406.41	4,066.78	3,389.28	3,051.37	2,372.15
86	3,486.82	3,220.95	2,682.03	2,416.16	1,877.24	4,226.06	3,901.63	3,251.39	2,925.49	2,276.76	4,505.37	4,158.95	3,466.07	3,119.63	2,426.76	4,802.32	4,433.70	3,694.76	3,324.42	2,587.18
87	3,802.99	3,510.18	2,924.54	2,631.72	2,047.89	4,607.47	4,251.55	3,544.20	3,189.79	2,480.95	4,911.53	4,532.69	3,776.66	3,399.52	2,643.49	5,235.78	4,831.34	4,027.54	3,624.78	2,819.28
88	4,144.30	3,824.55	3,188.61	2,868.86	2,232.93	5,021.99	4,634.55	3,862.60	3,476.62	2,703.23	5,353.55	4,940.56	4,117.97	3,706.70	2,882.41	5,706.80	5,266.51	4,389.34	3,950.73	3,071.85
89	4,516.15	4,169.45	3,476.04	3,127.54	2,434.13	5,474.02	5,052.01	4,209.53	3,790.49	2,946.54	5,834.80	5,385.98	4,488.31	4,039.48	3,141.82	6,220.50	5,740.94	4,783.54	4,307.42	3,348.32
90	4,923.94	4,544.90	3,788.61	3,407.78	2,651.49	5,966.61	5,507.07	4,589.46	4,131.42	3,212.33	6,358.72	5,870.64	4,892.77	4,402.98	3,425.12	6,780.24	6,258.04	5,215.32	4,694.82	3,650.38
91	5,367.65	4,954.47	4,128.14	3,714.96	2,890.41	6,502.73	6,004.14	5,002.46	4,502.37	3,502.19	6,932.15	6,397.97	5,333.06	4,800.61	3,733.99	7,389.50	6,822.91	5,684.63	5,116.33	3,979.76
92	5,849.09	5,399.99	4,499.99	4,049.10	3,150.89	7,088.47	6,543.30	5,451.51	4,906.34	3,816.06	7,556.74	6,974.81	5,812.63	5,230.67	4,068.48	8,055.06	7,435.59	6,194.90	5,575.41	4,336.43
93	6,377.23	5,886.81	4,904.18	4,413.76	3,432.93	7,726.73	7,132.00	5,944.09	5,349.36	4,161.44	8,235.97	7,602.83	6,336.54	5,701.69	4,435.40	8,780.37	8,104.55	6,754.64	6,078.86	4,728.95
94	6,950.28	6,416.76	5,347.89	4,810.76	3,743.70	8,420.56	7,774.78	6,478.74	5,829.95	4,535.38	8,978.33	8,287.16	6,906.55	6,215.38	4,834.74	9,568.82	8,834.99	7,362.20	6,624.96	5,153.88

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

730 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	71.25	66.94	56.13	49.66	38.86	112.69	103.17	85.70	76.18	60.30	117.89	108.82	90.68	81.61	63.48	160.97	147.36	122.44	108.82	86.16
25-29	85.82	78.67	64.37	59.59	45.28	133.16	122.64	103.36	92.86	71.84	140.15	130.15	107.63	97.61	75.09	190.20	175.19	147.66	132.65	102.62
30-34	114.86	108.82	90.68	78.59	63.48	182.16	166.61	139.98	124.42	97.76	190.43	174.57	146.00	133.31	101.56	260.27	238.03	199.95	177.74	139.66
35-39	150.17	135.87	114.42	103.69	78.67	231.27	212.89	176.11	157.68	123.54	244.03	225.26	187.73	168.94	131.40	330.38	304.09	251.53	225.26	176.44
40-44	178.77	162.89	135.08	123.16	95.35	274.52	254.02	210.25	189.78	146.00	292.00	271.15	225.26	200.23	158.51	392.11	362.92	300.35	271.15	208.58
45	190.70	174.11	145.09	128.52	103.64	292.50	268.13	225.49	201.09	158.44	309.05	282.93	235.05	213.29	165.41	417.88	383.05	322.11	287.28	226.34
46	192.28	179.75	150.48	133.77	104.50	299.37	274.92	229.12	204.65	161.90	311.63	285.30	241.41	215.07	171.18	430.14	395.02	329.19	294.07	232.61
47	197.27	180.48	151.11	134.32	104.94	301.92	277.49	231.77	207.34	161.64	312.92	290.88	242.40	215.95	171.89	436.31	401.07	334.94	299.68	233.59
48	203.13	181.97	156.58	139.66	110.03	302.63	281.20	235.38	210.92	165.09	319.93	293.28	244.39	222.18	173.31	439.92	408.80	342.14	306.59	239.96
49	205.62	188.48	158.50	141.36	111.38	310.69	289.16	236.88	215.34	166.12	323.85	301.37	251.88	224.90	175.42	454.28	422.82	346.35	314.85	242.89
50	207.28	194.32	159.77	146.82	112.28	314.50	289.84	240.50	218.90	169.58	331.00	303.81	253.91	226.71	176.84	462.49	426.22	353.67	321.94	249.39
51	212.45	195.11	164.75	147.41	117.06	326.89	298.89	249.08	224.15	174.34	336.88	309.55	259.47	232.17	182.09	478.00	437.02	364.18	327.77	254.93
52	218.50	201.02	166.06	152.95	117.99	334.62	309.36	258.84	230.44	179.97	344.15	316.62	266.14	238.61	188.14	486.39	449.69	376.26	334.96	261.55
53	220.23	207.02	171.78	154.16	118.93	345.58	320.01	265.60	240.02	185.61	351.49	323.74	272.86	245.12	189.63	499.49	462.49	383.86	346.85	268.26
54	225.51	207.83	172.45	159.19	119.39	358.70	329.61	274.64	248.79	193.86	357.51	329.66	278.58	250.71	195.01	515.38	473.59	394.66	357.51	278.58
55	231.74	213.91	178.26	160.44	124.78	366.86	340.65	284.99	252.24	199.83	364.98	332.23	280.76	252.68	196.54	524.08	486.65	407.10	360.30	285.43

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1095 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	97.16	88.52	73.40	66.94	51.82	141.26	130.15	109.52	98.39	76.18	151.90	140.57	115.62	104.29	81.61	201.76	185.91	156.42	140.57	108.82
25-29	114.42	104.88	88.20	78.67	61.98	168.19	154.19	129.66	115.62	91.13	177.71	165.18	137.66	122.64	97.61	240.27	220.25	185.22	165.18	130.15
30-34	157.19	145.09	120.91	108.82	84.64	228.84	211.07	175.53	157.73	122.21	244.39	225.34	190.43	171.41	133.31	326.92	301.52	250.74	225.34	174.57
35-39	196.66	182.36	153.74	135.87	107.27	291.73	268.09	223.40	202.34	157.68	311.61	289.08	240.27	217.75	168.94	416.74	382.94	319.12	289.08	225.26
40-44	238.37	218.50	182.75	166.85	127.12	347.50	321.21	268.64	239.44	186.84	371.26	342.06	287.84	258.63	200.23	496.41	458.86	383.77	342.06	266.97
45	252.88	232.16	194.84	178.26	136.81	371.73	341.27	286.43	255.95	201.09	396.10	365.64	304.70	274.23	213.29	531.05	487.52	409.17	365.64	287.28
46	254.99	238.26	196.46	179.75	137.94	375.71	348.21	290.23	262.73	204.65	399.41	368.68	311.63	276.50	219.45	539.86	500.34	416.98	377.46	294.07
47	260.23	239.25	201.48	180.48	142.71	384.28	353.72	295.84	265.31	207.40	405.46	370.22	312.92	282.07	220.37	555.31	511.23	427.50	383.42	299.68
48	262.38	245.45	203.13	181.97	143.89	391.28	357.63	299.59	269.03	210.92	408.80	377.69	315.50	284.39	222.18	568.77	519.88	435.47	391.03	306.59
49	269.88	248.45	205.62	184.21	145.64	396.85	366.06	304.58	273.81	212.26	413.82	382.32	319.35	287.87	224.90	580.24	535.27	445.30	400.32	310.37
50	272.04	254.77	207.28	185.68	146.82	403.94	376.18	311.40	280.56	218.90	421.69	385.42	321.94	290.19	226.71	593.99	553.17	457.96	412.63	321.94
51	281.81	260.13	212.45	190.77	147.41	414.09	382.99	320.66	289.53	224.15	427.92	400.60	332.31	295.91	232.17	605.46	559.94	468.89	423.37	327.77
52	284.06	262.20	218.50	196.66	152.95	429.32	394.56	331.47	296.74	233.62	445.10	408.38	344.15	307.45	243.19	624.04	573.57	481.80	431.33	339.56
53	295.12	273.09	224.63	202.62	158.56	441.60	409.57	339.21	304.01	236.80	457.86	425.49	356.12	319.12	249.75	638.23	591.99	490.25	439.35	342.25
54	300.69	278.58	234.37	207.83	163.61	452.39	416.86	348.98	313.42	245.56	468.94	436.43	362.15	329.66	255.36	650.02	598.95	501.44	450.37	352.87
55	307.50	285.21	240.65	213.91	169.34	468.41	432.36	360.35	324.31	252.24	486.65	449.21	374.34	332.23	262.03	669.14	617.67	514.72	463.25	360.30

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1460 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	103.64	95.00	79.88	71.25	56.13	158.73	147.60	122.21	111.08	85.70	167.78	156.42	129.21	115.62	90.68	226.71	210.84	174.57	158.71	122.44
25-29	123.95	114.42	95.35	85.82	66.75	189.21	173.44	145.40	131.41	101.63	200.23	185.22	152.67	137.66	107.63	270.30	247.78	207.75	187.73	145.16
30-34	169.28	157.19	129.98	114.86	90.68	257.70	237.71	197.76	177.74	137.76	272.97	250.74	209.49	190.43	146.00	368.17	339.61	282.49	253.91	196.79
35-39	214.53	196.66	164.47	150.17	114.42	328.52	302.28	252.29	228.62	176.11	349.16	319.12	266.55	240.27	187.73	469.29	431.75	360.42	326.62	251.53
40-44	258.23	238.37	194.66	178.77	135.08	391.32	362.08	300.78	271.55	210.20	412.99	383.77	321.21	287.84	225.26	558.98	517.26	429.67	387.95	300.35
45	269.46	252.88	211.43	190.70	149.24	417.46	386.98	319.95	286.43	225.49	439.63	409.17	339.52	304.70	239.40	596.34	552.81	457.04	409.17	322.11
46	275.89	254.99	213.18	192.28	150.48	424.61	394.01	326.88	296.28	229.12	447.68	412.57	346.73	311.63	241.41	610.09	566.20	469.64	425.75	329.19
47	281.22	256.04	214.07	193.08	151.11	433.03	402.53	335.50	301.92	234.85	458.35	418.68	352.57	312.92	246.80	625.82	581.76	484.80	436.31	339.37
48	283.53	262.38	220.06	198.90	152.35	443.25	409.61	339.37	305.72	238.48	466.56	431.01	359.92	319.93	253.27	644.30	595.44	493.23	444.35	346.60
49	291.30	265.59	222.76	201.33	154.21	455.31	421.42	350.71	313.78	246.11	472.28	440.80	368.83	328.35	256.38	665.68	616.22	512.77	458.79	359.83
50	293.64	272.04	228.86	202.95	159.77	462.49	428.60	357.63	323.70	249.74	485.17	448.90	371.80	335.53	258.45	680.13	630.27	525.96	476.09	367.27
51	303.48	281.81	234.12	208.11	164.75	473.23	439.02	364.27	326.89	255.28	496.21	455.23	382.39	345.98	268.58	691.96	641.89	532.61	478.00	373.29
52	314.65	288.42	240.35	218.50	170.43	489.31	451.38	375.66	337.76	262.03	509.33	468.03	390.02	353.32	275.31	711.24	656.18	546.03	490.98	380.85
53	325.94	299.52	251.06	224.63	176.19	499.23	463.99	384.00	345.64	268.82	522.61	480.98	402.36	360.75	282.13	721.48	670.61	554.99	499.49	388.48
54	336.06	309.54	260.89	234.37	181.30	510.56	471.81	394.20	355.42	274.64	533.94	492.16	408.58	366.79	287.87	733.58	677.88	566.45	510.73	394.66
55	347.60	316.41	267.38	240.65	187.17	524.08	484.77	402.92	363.59	281.74	542.79	505.37	421.13	379.02	294.79	748.69	692.53	575.56	519.40	402.41

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1825 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	120.91	112.28	92.85	82.04	64.77	182.51	168.25	139.66	126.95	98.39	192.70	179.10	147.36	133.77	104.29	260.72	240.32	199.50	181.37	140.57
25-29	143.02	131.10	109.65	100.12	76.28	217.24	199.73	166.42	150.68	117.40	230.27	212.75	177.71	160.18	125.14	310.37	285.34	237.78	215.24	167.68
30-34	196.48	181.37	148.12	133.00	102.77	295.48	271.05	226.65	204.41	157.76	314.21	288.82	241.22	215.83	168.22	422.13	387.23	323.74	292.00	225.34
35-39	246.71	228.84	193.08	171.62	135.87	375.83	346.93	289.08	260.15	202.38	397.95	367.92	307.86	274.07	214.00	536.86	495.56	412.99	371.68	289.08
40-44	297.95	274.12	226.45	206.58	158.91	449.72	414.63	344.56	309.52	242.35	475.55	438.01	367.09	329.55	258.63	642.40	592.35	492.23	442.18	346.24
45	315.07	294.34	244.58	219.72	169.97	478.40	441.83	368.71	332.14	259.02	504.92	465.76	387.40	352.57	269.88	683.40	631.16	526.70	474.46	369.99
46	321.87	296.79	246.63	221.55	171.38	485.68	445.98	372.70	336.00	259.63	509.14	474.02	390.63	355.52	272.12	697.87	640.82	535.47	482.80	373.09
47	323.19	298.01	247.65	222.46	172.09	491.01	451.30	375.12	338.51	262.30	511.23	475.97	392.23	356.98	273.25	709.56	652.27	542.08	489.20	379.02
48	325.86	300.47	253.91	228.53	177.74	495.22	458.53	382.15	342.41	269.03	515.45	479.90	399.92	359.92	279.94	719.86	666.54	555.43	497.67	391.03
49	329.85	304.14	257.02	231.33	179.92	504.54	464.49	387.64	347.62	270.73	521.75	485.78	404.81	364.33	283.36	737.67	679.18	566.73	508.26	395.81
50	336.83	306.59	259.10	233.19	181.37	508.74	471.78	394.66	354.53	277.49	525.96	489.69	408.07	367.27	285.66	748.15	693.74	580.38	521.45	408.07
51	346.84	316.50	264.47	238.45	186.43	519.96	482.63	401.65	361.14	280.17	546.29	505.31	423.37	377.85	295.91	760.24	705.60	587.25	528.07	409.72
52	358.34	327.76	275.31	244.73	192.28	536.70	495.62	413.54	369.36	290.43	564.40	523.09	435.92	394.62	307.45	780.07	720.41	601.10	536.86	422.16
53	365.59	339.16	281.90	255.47	198.21	553.62	508.78	425.63	380.82	297.62	587.35	541.12	453.25	406.99	319.12	800.11	735.35	615.11	550.36	430.11
54	375.86	344.91	287.43	260.89	203.41	565.53	523.51	432.95	390.99	303.70	608.24	561.80	464.30	417.88	325.02	812.53	752.17	622.17	561.80	436.43
55	387.71	356.52	294.12	267.38	205.00	579.79	533.93	445.51	399.65	311.20	627.03	575.56	481.97	435.18	336.91	828.23	762.73	636.37	570.87	444.53

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2190 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	129.55	118.76	99.31	88.52	69.09	193.63	179.35	149.16	134.90	104.75	210.84	194.99	160.97	147.36	113.36	276.60	256.18	213.12	192.70	149.63
25-29	152.55	140.64	116.80	104.88	81.05	231.29	213.73	176.95	159.45	124.41	250.29	230.27	192.72	172.69	135.16	330.38	305.36	252.79	227.76	177.71
30-34	208.58	193.46	160.21	145.09	111.85	315.46	291.03	242.23	217.72	168.86	339.61	314.21	260.27	234.87	180.91	450.71	415.79	345.96	311.05	241.22
35-39	264.59	243.14	203.81	182.36	143.02	399.46	367.96	307.50	275.91	215.54	435.51	397.95	334.13	300.35	232.77	570.66	525.60	439.26	394.20	307.86
40-44	317.83	290.01	242.35	218.50	170.83	478.93	440.89	367.92	329.96	256.91	517.26	479.72	396.29	358.74	279.49	684.12	629.89	525.60	471.38	367.09
45	335.79	310.92	257.02	232.16	178.26	508.86	469.24	390.01	353.44	274.23	552.81	509.28	426.58	383.05	300.35	726.92	670.33	557.16	504.92	391.75
46	342.77	313.50	263.34	234.08	183.93	513.19	476.50	397.11	354.34	277.98	557.43	513.53	430.14	386.25	302.86	737.37	684.71	570.59	509.14	399.41
47	344.19	319.00	264.44	239.25	184.69	518.45	478.76	399.50	359.83	280.55	559.72	515.65	431.91	387.83	304.09	749.24	691.94	577.35	520.05	405.46
48	347.02	321.63	266.61	241.22	186.20	525.77	486.03	406.61	363.77	284.30	568.77	519.88	435.47	391.03	306.59	764.29	706.52	590.98	528.78	413.24
49	351.26	325.56	274.16	244.17	192.76	532.21	492.20	409.19	369.18	286.12	575.73	526.25	440.80	395.81	310.37	778.13	719.67	598.23	539.75	418.30
50	354.10	332.50	276.37	246.13	194.32	539.58	499.50	413.14	376.13	289.84	580.38	530.51	444.35	399.01	312.87	793.49	734.54	607.58	553.17	426.22
51	364.18	333.84	281.81	255.80	199.43	551.09	507.52	423.42	379.83	295.73	600.92	555.38	459.80	414.26	323.21	805.76	742.03	619.11	555.38	432.47
52	375.83	345.23	288.42	262.20	201.02	565.08	524.02	435.62	391.43	306.22	619.46	573.57	477.22	431.33	334.96	821.36	761.70	633.23	568.99	445.10
53	387.61	356.78	295.12	264.28	207.02	579.22	534.41	444.82	403.24	310.39	642.85	591.99	494.85	443.99	346.85	837.10	772.35	642.85	582.75	448.62
54	393.55	362.60	305.12	274.16	212.26	594.57	546.16	455.59	410.36	319.89	663.94	612.89	510.73	459.65	357.51	854.31	784.67	654.66	589.67	459.65
55	405.54	369.89	311.95	280.76	218.36	605.99	563.38	468.41	419.31	327.60	687.84	631.71	528.76	477.29	369.66	865.68	804.85	669.14	598.95	467.93

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2920 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	142.50	131.70	110.12	99.31	77.73	215.85	199.99	166.65	149.16	117.44	233.52	215.38	179.10	160.97	124.70	308.32	285.66	238.03	213.12	167.78
25-29	169.24	154.94	128.72	116.80	90.58	255.82	236.51	196.22	176.96	136.69	277.82	255.29	212.75	192.72	150.17	365.41	337.90	280.32	252.79	195.23
30-34	232.76	214.61	178.34	160.21	123.94	348.80	322.14	268.87	242.16	188.87	377.69	352.30	292.00	260.27	203.13	498.31	460.23	384.05	345.96	269.80
35-39	293.19	271.74	225.26	203.81	157.32	444.16	410.02	341.65	307.46	239.16	480.55	443.01	371.68	330.38	259.04	634.47	585.68	488.07	439.26	341.65
40-44	349.61	325.77	270.16	242.35	190.70	531.48	490.56	408.80	367.92	286.13	575.66	533.94	442.18	396.29	308.69	759.20	700.81	584.00	525.60	408.80
45	373.10	344.08	286.04	257.02	198.99	563.71	521.06	435.74	390.01	304.70	609.39	565.86	470.11	422.23	330.81	805.27	744.34	622.45	557.16	435.28
46	376.21	346.95	292.61	263.34	204.83	571.20	528.45	439.92	394.05	308.49	618.86	570.59	474.02	430.14	333.57	820.77	759.31	632.02	566.20	443.30
47	381.96	348.38	293.82	264.44	205.67	576.39	530.59	442.23	399.50	311.08	621.42	572.94	480.38	431.91	334.94	832.97	766.86	639.05	577.35	449.53
48	385.11	355.48	296.23	266.61	207.36	580.79	538.01	449.40	403.52	314.85	626.53	577.66	484.34	435.47	337.71	844.28	782.06	653.20	586.55	457.68
49	389.82	359.83	304.14	269.88	214.19	590.69	547.54	455.31	409.13	319.95	634.20	584.73	490.27	440.80	341.83	863.60	800.63	665.68	598.23	467.79
50	397.28	367.05	306.59	276.37	215.91	601.24	551.92	462.49	413.14	323.74	639.33	593.99	494.24	444.35	344.59	884.18	811.63	680.13	607.58	476.09
51	407.54	377.20	312.16	281.81	216.77	610.22	566.69	470.11	423.42	329.98	660.09	610.02	509.86	459.80	355.09	892.26	828.52	687.40	619.11	482.54
52	415.16	384.57	319.02	288.42	222.88	628.21	580.83	482.99	435.66	337.82	688.30	637.81	532.27	477.22	371.68	913.13	844.31	702.05	633.23	490.98
53	427.25	392.02	330.34	295.12	233.44	643.22	595.20	496.02	444.82	348.80	716.85	661.36	550.36	494.85	383.86	929.60	860.24	716.85	642.85	504.12
54	437.77	402.40	336.06	300.69	234.37	659.22	607.53	504.04	455.59	352.17	738.23	677.88	566.45	510.73	394.66	947.17	872.88	724.32	654.66	506.09
55	445.65	414.45	343.15	311.95	240.65	674.76	622.35	517.58	468.41	363.59	762.73	701.89	584.92	528.76	411.77	963.92	889.07	739.33	669.14	519.40

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

3650 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	153.30	140.34	116.59	105.79	82.04	230.15	212.69	177.74	160.29	123.78	251.65	231.26	192.70	174.57	136.03	328.72	303.81	253.91	228.97	176.84
25-29	183.55	169.24	140.64	126.33	97.73	273.33	254.04	211.98	190.99	148.92	297.83	275.31	227.76	205.24	160.18	390.44	362.92	302.86	272.81	212.75
30-34	247.86	229.73	190.43	172.30	133.00	373.22	346.57	286.65	257.73	199.95	406.27	374.53	314.21	279.30	219.01	533.22	495.14	409.44	368.17	285.66
35-39	314.65	293.19	243.14	218.11	171.62	475.68	438.92	365.31	328.48	254.93	518.09	476.79	394.20	356.66	277.82	679.53	626.96	521.85	469.29	364.17
40-44	373.45	349.61	290.01	258.23	202.62	569.46	522.67	438.01	394.19	306.58	617.37	567.32	475.55	425.49	333.72	813.44	746.69	625.71	563.16	438.01
45	397.98	364.81	306.76	273.61	215.57	603.30	560.65	466.20	420.47	326.05	652.92	605.04	504.92	457.04	352.57	861.86	800.92	665.98	600.69	465.76
46	405.46	372.03	309.32	280.07	217.36	613.97	565.07	470.43	424.61	329.90	658.36	610.09	509.14	460.86	355.52	882.20	812.00	675.91	610.09	474.02
47	407.15	373.57	314.80	281.22	222.46	616.05	570.21	475.77	426.95	332.43	661.09	612.61	511.23	462.76	356.98	890.26	824.15	687.52	617.01	480.38
48	414.73	380.87	317.40	283.53	224.30	623.61	577.74	479.99	431.06	336.28	670.97	617.65	515.45	466.56	359.92	906.48	839.82	697.63	626.53	488.79
49	419.80	385.54	321.28	291.30	227.04	633.74	584.47	486.08	439.94	341.46	679.18	625.22	521.75	472.28	364.33	926.56	854.60	710.66	643.20	499.26
50	423.19	392.96	328.19	293.64	228.86	641.35	592.04	493.31	443.97	345.34	684.67	630.27	525.96	476.09	367.27	943.11	870.56	725.47	652.92	507.83
51	433.55	403.20	333.84	299.16	234.12	656.93	607.14	504.36	451.47	351.78	710.17	655.53	546.29	491.64	382.39	960.55	887.70	737.48	660.09	514.40
52	445.75	410.79	340.87	310.27	240.35	672.42	618.73	517.67	464.06	363.03	738.77	679.11	564.40	509.33	394.62	977.36	899.35	752.53	674.53	527.69
53	458.09	422.84	352.37	317.13	246.66	688.00	636.77	531.19	476.84	371.21	763.11	702.98	587.35	527.24	411.62	994.34	920.35	767.74	689.12	536.48
54	464.30	433.35	362.60	322.81	252.05	704.45	649.54	539.62	484.68	378.03	789.31	724.32	608.24	543.23	427.17	1,012.16	933.24	775.39	696.45	543.23
55	481.30	441.19	365.43	334.23	254.02	720.62	664.95	553.58	497.92	386.56	814.21	753.36	627.03	566.20	439.86	1,029.44	949.90	790.80	711.25	552.15

Appendix B

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

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

Unlimited

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	170.58	157.61	131.70	116.59	92.85	264.87	243.74	204.73	183.62	142.99	285.50	264.61	220.51	199.60	155.52	378.35	348.15	292.45	262.30	204.25
25-29	202.62	185.93	154.94	140.64	109.65	313.94	290.56	242.16	218.85	170.43	340.82	312.63	261.37	235.74	181.96	448.44	415.13	345.94	312.63	243.44
30-34	278.10	253.91	214.61	193.46	151.13	429.87	395.78	329.88	297.99	232.04	464.70	428.95	357.45	321.71	250.23	614.19	565.42	471.19	425.69	331.46
35-39	353.98	325.38	271.74	243.14	189.51	546.23	503.22	419.74	376.63	293.29	591.93	545.82	453.56	407.44	319.06	780.29	718.79	599.62	538.13	418.97
40-44	421.12	389.34	325.77	290.01	226.45	651.79	600.90	499.26	451.43	349.76	704.69	653.45	546.66	491.16	384.37	931.03	858.43	713.25	644.90	499.69
45	447.72	410.40	339.93	310.92	236.29	695.65	639.53	533.44	480.43	374.34	748.69	695.21	579.35	516.95	405.56	993.81	913.59	762.08	686.29	534.77
46	451.44	413.83	346.95	313.50	242.44	700.55	647.38	541.06	487.86	378.41	754.91	700.99	584.18	521.25	408.94	1,006.57	930.19	777.41	700.99	543.74
47	457.51	419.74	348.38	314.80	243.44	708.77	652.47	543.31	490.21	380.91	762.57	703.90	586.58	523.42	410.63	1,024.28	943.06	785.11	708.44	550.48
48	461.27	423.19	355.48	321.63	249.68	716.71	660.35	550.88	494.49	384.99	768.85	709.70	591.41	532.29	414.01	1,041.81	959.92	800.68	718.79	559.58
49	471.21	432.66	359.83	325.56	252.74	727.60	670.84	560.65	503.95	393.72	778.28	718.39	598.65	538.80	419.08	1,063.78	980.88	819.70	736.80	575.65
50	475.01	436.14	362.74	328.19	254.77	735.54	678.75	565.06	511.34	394.60	784.55	724.17	603.49	543.15	422.47	1,081.64	998.09	830.97	752.04	580.30
51	485.57	450.89	372.86	333.84	260.13	749.10	694.95	576.93	519.57	404.81	810.97	750.39	624.55	563.96	438.12	1,095.29	1,016.03	843.62	759.72	591.93
52	498.19	458.86	384.57	345.23	270.95	772.46	711.01	594.65	533.28	416.95	840.95	779.85	653.03	582.53	455.72	1,122.81	1,033.53	864.39	775.16	606.04
53	510.94	471.30	392.02	356.78	273.09	789.57	730.60	606.13	547.20	425.94	871.23	809.71	672.38	606.08	468.80	1,141.15	1,055.92	875.99	790.76	615.54
54	521.78	481.99	402.40	362.60	283.00	807.26	744.43	621.90	559.06	436.66	903.18	831.89	694.02	627.47	484.85	1,159.87	1,069.57	893.68	803.37	627.47
55	539.23	494.67	414.45	369.89	289.67	828.32	764.60	637.22	573.51	446.10	938.99	862.33	718.61	646.78	503.05	1,183.33	1,092.28	910.24	819.23	637.19

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	50.31	46.44	38.70	34.83	27.09	78.70	72.06	60.67	54.05	42.67	82.62	77.21	63.66	56.89	44.70	112.42	102.94	86.69	77.21	60.95
25-29	54.18	50.31	41.28	37.41	28.38	84.39	77.75	65.42	58.80	45.51	89.40	82.62	69.08	62.31	48.76	120.55	111.07	93.46	83.98	65.02
30-34	58.05	54.18	45.15	39.99	32.25	91.01	83.42	70.18	62.58	49.30	96.17	88.04	73.14	66.37	51.47	130.03	119.20	100.23	89.40	70.43
35-39	63.21	58.05	49.02	43.86	34.83	97.67	90.08	74.90	67.31	52.15	102.94	94.81	79.92	71.79	55.53	139.51	128.68	107.01	96.17	74.50
40-44	68.37	61.92	51.60	46.44	36.12	105.25	96.71	80.60	73.00	56.89	111.07	102.94	85.33	77.21	59.60	150.35	138.16	115.13	104.30	81.27
45	69.66	63.21	52.89	47.73	37.41	107.15	98.61	82.48	73.96	57.83	112.42	104.30	86.69	78.56	60.95	153.06	140.87	117.84	105.65	82.62
46	69.66	64.50	54.18	49.02	37.41	108.40	99.92	82.97	74.47	58.45	113.78	104.30	88.04	78.56	62.31	155.77	143.58	119.20	107.01	83.98
47	70.95	65.79	54.18	49.02	37.41	108.72	100.28	83.42	74.99	58.11	113.78	105.65	88.04	78.56	62.31	157.12	144.93	120.55	108.36	83.98
48	72.24	65.79	55.47	50.31	38.70	109.02	100.63	83.88	75.49	58.71	115.13	105.65	88.04	79.92	62.31	158.48	146.29	121.90	109.71	85.33
49	72.24	67.08	55.47	50.31	38.70	110.24	101.90	84.31	75.98	59.29	115.13	107.01	89.40	79.92	62.31	161.19	148.99	123.26	111.07	86.69
50	73.53	68.37	56.76	51.60	39.99	110.53	102.23	84.73	76.43	58.94	116.49	107.01	89.40	79.92	62.31	162.54	150.35	124.61	112.42	86.69
51	74.82	68.37	58.05	51.60	41.28	113.95	104.68	87.09	78.74	61.15	117.84	108.36	90.75	81.27	63.66	166.60	153.06	127.32	115.13	89.40
52	76.11	69.66	58.05	52.89	41.28	116.49	107.16	89.45	80.15	62.44	119.20	109.71	92.11	82.62	65.02	169.31	155.77	130.03	116.49	90.75
53	76.11	70.95	59.34	52.89	41.28	119.03	110.58	91.85	82.48	64.67	120.55	111.07	93.46	83.98	65.02	172.02	159.83	132.74	119.20	93.46
54	77.40	70.95	59.34	54.18	41.28	122.55	113.13	94.26	84.83	65.98	121.90	112.42	94.81	85.33	66.37	176.08	162.54	135.45	121.90	94.81
55	78.69	72.24	60.63	54.18	42.57	125.16	115.67	96.72	86.30	67.33	124.61	113.78	94.81	85.33	66.37	178.79	165.25	138.16	123.26	96.17
56	85.14	78.69	65.79	59.34	46.44	132.55	122.30	102.21	91.40	71.30	134.60	123.29	102.83	92.34	71.88	184.82	170.55	142.53	127.44	99.42
57	91.59	85.14	70.95	63.21	50.31	140.22	129.21	107.92	96.70	75.41	144.58	132.79	110.84	99.33	77.37	190.84	175.84	146.89	131.61	102.66
58	98.04	90.30	76.11	68.37	52.89	148.20	136.34	113.86	102.19	79.72	154.57	142.30	118.85	106.33	82.88	196.87	181.14	151.27	135.79	105.91
59	104.49	96.75	79.98	72.24	55.47	156.45	143.76	120.02	107.92	84.17	164.55	151.81	126.86	113.33	88.38	202.89	186.43	155.63	139.95	109.15
60	110.94	103.20	85.14	77.40	59.34	165.06	151.47	126.39	113.87	88.79	174.54	161.31	134.87	120.33	93.89	208.92	191.73	160.00	144.13	112.40
61	121.26	112.23	94.17	83.85	65.79	178.03	163.79	136.56	122.96	95.92	188.03	173.75	145.19	129.85	101.29	224.78	206.80	172.42	155.24	121.12
62	132.87	122.55	101.91	91.59	70.95	191.06	176.16	146.76	132.07	103.10	201.51	186.17	155.50	139.37	108.70	240.65	221.88	184.86	166.35	129.85
63	143.19	131.58	109.65	99.33	77.40	204.19	188.61	157.03	141.25	110.29	215.00	198.61	165.82	148.89	116.10	256.52	236.95	197.28	177.45	138.57
64	153.51	141.90	117.39	105.78	82.56	217.36	201.12	167.35	150.48	117.54	228.48	211.03	176.12	158.41	123.50	272.38	252.03	209.72	188.56	147.31
65	163.83	150.93	126.42	113.52	89.01	230.60	213.69	177.71	159.73	124.82	241.98	223.47	186.44	167.93	130.91	288.25	267.09	222.14	199.67	156.03
66	183.18	168.99	140.61	126.42	98.04	250.74	232.01	193.09	173.74	135.46	265.02	244.93	204.25	183.90	143.22	311.10	287.89	239.59	215.57	168.09
67	202.53	187.05	156.09	140.61	109.65	271.13	250.62	208.70	187.93	146.26	288.07	266.40	222.05	199.87	155.52	333.94	308.67	257.05	231.49	180.15
68	223.17	205.11	171.57	154.80	119.97	291.80	269.46	224.50	202.34	157.20	311.11	287.86	239.85	215.84	167.83	356.79	329.47	274.50	247.40	192.21
69	242.52	224.46	187.05	167.70	131.58	312.79	288.57	240.55	216.94	168.31	334.16	309.33	257.65	231.81	180.14	379.63	350.25	291.95	263.31	204.27
70	261.87	242.52	201.24	181.89	140.61	334.06	307.96	256.79	231.75	179.57	357.20	330.79	275.45	247.78	192.44	402.48	371.04	309.41	279.22	216.33
71	300.57	277.35	230.91	207.69	161.25	382.36	352.78	293.63	264.05	205.96	406.26	374.81	311.92	280.48	218.85	455.31	420.09	349.65	314.44	245.27
72	337.98	312.18	260.58	234.78	181.89	430.68	397.53	331.30	298.14	231.90	454.05	418.84	348.40	314.44	244.00	506.88	467.88	389.90	350.92	272.94
73	376.68	347.01	288.96	260.58	202.53	481.16	444.39	369.77	333.01	258.41	501.85	462.85	386.14	347.14	270.42	559.71	516.94	430.15	387.39	300.61
74	414.09	383.13	318.63	286.38	223.17	532.77	491.21	410.23	368.66	287.71	549.64	506.88	422.60	379.84	295.58	612.53	564.74	471.66	423.87	330.79
75	452.79	417.96	348.30	313.47	243.81	585.51	540.12	450.49	405.10	315.46	597.44	550.89	459.09	413.81	321.98	665.36	613.78	511.91	460.34	358.47
76	519.87	479.88	399.90	359.91	279.93	653.04	602.12	502.49	451.58	351.96	672.90	621.33	518.19	466.63	362.23	742.07	684.22	571.02	513.16	399.96
77	586.95	541.80	451.50	406.35	316.05	720.53	665.20	554.53	499.17	388.48	749.62	691.76	576.05	519.46	403.74	818.80	755.91	630.14	567.25	441.48
78	655.32	603.72	503.10	452.79	352.17	788.05	728.27	606.55	545.66	425.03	826.35	762.20	635.17	572.28	445.24	895.52	827.60	689.25	620.08	482.98
79	722.40	666.93	555.99	500.52	389.58	856.68	790.28	658.57	593.26	461.54	901.81	832.63	694.28	623.84	485.49	973.50	898.03	748.37	674.15	524.49
80	789.48	728.85	607.59	546.96	425.70	924.19	853.36	710.58	639.74	496.99	978.53	903.06	752.13	676.67	527.00	1,050.23	969.73	807.48	726.98	564.74
81	844.95	780.45	650.16	584.37	455.37	988.39	913.13	760.39	684.01	532.38	1,046.45	965.95	804.96	724.46	563.47	1,123.18	1,037.65	864.08	777.29	604.98
82	908.16	838.50	699.18	628.23	488.91	1,062.55	980.63	817.95	736.04	572.23	1,125.69	1,038.90	865.33	778.55	606.24	1,207.44	1,114.37	929.48	836.41	650.26
83	980.40	905.58	754.65	678.54	528.90	1,147.76	1,059.22	883.24	794.69	618.72	1,214.99	1,121.91	934.51	841.44	654.03	1,304.29	1,203.67	1,003.68	903.06	703.09
84	1,064.25	981.69	819.15	736.59	574.05	1,245.19	1,149.97	958.51	862.22	670.74	1,318.12	1,217.50	1,013.75	913.13	709.37	1,414.98	1,306.81	1,089.21	979.79	762.20
85	1,159.71	1,070.70	892.68	803.67	624.36	1,358.06	1,252.93	1,044.85	939.71	731.61	1,437.61	1,326.93	1,105.57	994.89	773.52	1,543.27	1,423.77	1,187.32	1,067.84	831.38
86	1,264.20	1,167.45	972.66	875.91	681.12	1,479.82	1,365.81	1,137.81	1,024.92	796.91	1,565.91	1,446.41	1,204.92	1,084.18	843.96	1,681.62	1,552.06	1,292.97	1,164.68	905.58
87	1,377.72	1,271.94	1,060.38	954.60	741.75	1,612.64	1,488.66	1,240.73	1,116.78	868.85	1,706.77	1,575.97	1,313.09	1,182.28	919.42	1,832.55	1,691.68	1,409.94	1,269.08	987.34
88	1,501.56	1,386.75	1,155.84	1,039.74	808.83	1,757.62	1,622.60	1,352.51	1,217.50	946.33	1,861.47	1,718.09	1,431.32	1,287.94	1,002.43	1,997.31	1,843.86	1,536.97	1,383.52	1,075.38
89	1,637.01	1,511.88	1,259.04	1,133.91	881.07	1,915.91	1,768.69	1,474.29	1,327.06	1,031.56	2,028.76	1,872.80	1,560.87	1,404.91	1,092.99	2,177.17	2,009.88	1,675.32	1,508.05	1,172.22
90	1,785.36	1,647.33	1,372.56	1,235.82	961.05	2,088.57	1,928.07	1,607.09	1,446.62	1,124.53	2,211.12	2,041.33	1,700.48	1,530.69	1,189.83	2,373.38	2,191.00	1,826.25	1,643.89	1,277.87
91	1,945.32	1,795.68	1,496.40	1,346.76	1,047.48	2,276.73	2,101.86	1,750.98	1,576.11	1,225.25	2,409.85	2,224.97	1,853.92	1,669.04	1,298.00	2,587.20	2,388.47	1,989.76	1,791.04	1,392.34
92	2,120.76	1,956.93	1,630.56	1,468.02	1,141.65	2,481.50	2,291.12	1,909.28	1,717.78	1,337.05	2,627.45	2,424.94	2,021.21	1,818.71	1,414.98	2,819.88	2,603.54	2,169.63	1,952.03	1,519.36
93	2,311.68	2,133.66	1,777.62	1,599.60	1,244.85	2,705.07	2,496.99	2,080.81	1,872.73	1,456.56	2,863.90	2,642.54	2,202.33	1,982.21	1,542.00	3,073.94	2,837.48	2,364.57	2,128.11	1,655.20
94	2,519.37	2,325.87	1,937.58	1,744.08	1,355.79	2,948.57	2,721.67	2,267.90	2,040.97	1,587.16	3,120.48	2,881.51	2,401.05	2,160.81	1,680.35	3,350.65	3,092.81	2,577.14	2,319.29	1,803.61

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	68.37	61.92	51.60	46.44	36.12	99.56	91.98	76.79	69.22	54.05	107.01	98.88	81.27	73.14	56.89	142.22	131.39	109.71	98.88	77.21
25-29	72.24	67.08	55.47	50.31	38.70	107.15	98.59	82.48	73.97	57.84	113.78	105.65	88.04	78.56	62.31	153.06	140.87	117.84	105.65	82.62
30-34	78.69	72.24	60.63	54.18	42.57	114.71	106.18	88.20	79.64	61.62	123.26	113.78	94.81	85.33	66.37	163.89	151.70	125.97	113.78	88.04
35-39	83.85	77.40	64.50	58.05	45.15	123.26	113.79	94.81	85.32	66.38	132.74	121.90	101.59	92.11	71.79	176.08	162.54	135.45	121.90	94.81
40-44	90.30	83.85	69.66	63.21	49.02	132.75	122.32	102.41	91.96	72.06	142.22	131.39	109.71	98.88	77.21	189.63	174.73	146.29	131.39	102.94
45	92.88	85.14	70.95	64.50	50.31	135.59	125.16	104.30	93.87	73.00	144.93	134.10	111.07	100.23	77.21	193.69	178.79	148.99	134.10	104.30
46	92.88	86.43	70.95	64.50	50.31	136.69	126.32	105.60	95.21	73.53	144.93	134.10	112.42	100.23	78.56	196.40	181.50	151.70	136.80	105.65
47	94.17	86.43	72.24	64.50	50.31	138.71	127.46	106.85	95.60	74.99	146.29	134.10	112.42	101.59	78.56	200.47	184.21	154.41	138.16	108.36
48	94.17	87.72	72.24	65.79	50.31	139.76	128.59	107.17	96.92	75.48	146.29	135.45	112.42	101.59	78.56	203.17	186.92	155.77	140.87	109.71
49	95.46	87.72	73.53	65.79	51.60	140.82	129.70	108.40	97.29	75.97	146.29	135.45	112.42	101.59	78.56	205.88	189.63	158.48	142.22	111.07
50	95.46	89.01	73.53	65.79	51.60	141.85	131.71	109.60	98.54	76.45	147.64	135.45	113.78	101.59	79.92	208.59	193.69	161.19	144.93	112.42
51	98.04	90.30	74.82	67.08	52.89	145.43	134.33	112.10	100.98	78.74	150.35	139.51	116.49	104.30	81.27	212.66	196.40	163.89	147.64	115.13
52	99.33	91.59	76.11	68.37	52.89	149.11	136.99	114.60	103.45	80.13	154.41	142.22	119.20	107.01	83.98	216.72	199.11	166.60	150.35	116.49
53	101.91	94.17	77.40	69.66	54.18	151.83	140.57	117.16	104.98	82.47	158.48	146.29	121.90	109.71	85.33	219.43	203.17	169.31	151.70	119.20
54	103.20	95.46	79.98	70.95	55.47	155.55	143.31	119.71	107.44	83.90	161.19	148.99	124.61	112.42	86.69	223.49	205.88	172.02	154.41	120.55
55	104.49	96.75	81.27	72.24	56.76	159.29	146.96	122.32	110.00	85.35	165.25	153.06	127.32	113.78	89.40	227.56	209.95	174.73	157.12	121.90
56	110.94	103.20	85.14	77.40	59.34	170.00	156.86	130.59	117.45	91.18	176.63	163.44	135.98	121.70	95.32	237.05	218.73	182.10	163.78	127.14
57	117.39	108.36	90.30	81.27	63.21	181.15	167.17	139.20	125.22	97.24	188.00	173.81	144.62	129.62	101.24	246.54	227.52	189.46	170.43	132.38
58	125.13	114.81	95.46	86.43	67.08	192.73	177.85	148.14	133.28	103.60	199.38	184.20	153.28	137.54	107.16	256.04	236.30	196.83	177.09	137.62
59	131.58	121.26	100.62	90.30	70.95	204.76	188.98	157.47	141.69	110.17	210.76	194.57	161.92	145.46	113.08	265.53	245.09	204.19	183.75	142.85
60	138.03	126.42	105.78	95.46	73.53	217.27	200.56	167.12	150.43	116.99	222.14	204.96	170.58	153.38	119.00	275.03	253.87	211.56	190.40	148.09
61	150.93	139.32	116.10	104.49	81.27	232.91	214.89	179.08	161.29	125.47	240.92	222.14	185.11	166.35	129.32	294.07	271.33	226.11	203.63	158.41
62	163.83	150.93	126.42	113.52	89.01	248.60	229.28	191.06	172.16	133.95	259.69	239.33	199.67	179.30	139.63	313.11	288.78	240.65	216.85	168.72
63	176.73	163.83	136.74	122.55	95.46	264.39	243.76	203.14	183.14	142.51	278.47	256.52	214.20	192.26	149.95	332.15	306.23	255.20	230.07	179.04
64	189.63	175.44	145.77	131.58	101.91	280.25	258.31	215.25	194.16	151.10	297.24	273.71	228.76	205.21	160.26	351.19	323.69	269.74	243.29	189.35
65	203.82	187.05	156.09	140.61	109.65	296.18	272.93	227.44	205.20	159.73	316.02	290.89	243.29	218.18	170.58	370.23	341.14	284.29	256.52	199.67
66	228.33	210.27	175.44	157.38	122.55	323.26	297.78	248.16	223.76	174.14	346.15	318.75	266.33	239.19	186.77	401.09	369.51	307.92	277.66	216.07
67	252.84	233.49	194.79	175.44	136.74	350.69	323.04	269.20	242.58	188.75	376.27	346.60	289.36	260.21	202.97	431.93	397.87	331.57	298.80	232.50
68	277.35	256.71	214.14	192.21	149.64	378.50	348.61	290.50	261.68	203.57	406.39	374.45	312.40	281.22	219.16	462.79	426.24	355.20	319.95	248.91
69	303.15	279.93	233.49	210.27	163.83	406.71	374.56	312.14	281.01	218.62	436.51	402.30	335.43	302.23	235.36	493.63	454.61	378.85	341.09	265.33
70	327.66	301.86	251.55	227.04	176.73	435.32	400.85	334.03	300.65	233.85	466.63	430.15	358.47	323.25	251.55	524.49	482.98	402.48	362.23	281.74
71	379.26	349.59	291.54	261.87	203.82	497.49	459.46	383.43	344.33	268.28	529.52	488.01	407.51	366.01	285.52	592.41	547.13	456.57	410.03	319.47
72	430.86	397.32	331.53	297.99	232.20	562.12	519.35	432.82	388.97	303.50	592.41	545.86	455.31	410.03	318.22	661.58	611.27	509.40	457.82	357.20
73	482.46	445.05	370.23	334.11	259.29	628.22	579.53	483.30	434.65	338.42	655.29	603.72	503.10	452.79	352.17	730.76	674.15	562.22	505.62	393.68
74	532.77	492.78	410.22	368.94	287.67	695.76	642.17	534.95	481.32	374.13	716.92	662.84	552.16	496.82	386.14	799.93	738.31	615.05	553.41	430.15
75	584.37	539.22	450.21	405.06	314.76	764.82	705.04	587.74	529.05	411.76	779.80	720.70	599.95	539.58	420.09	869.11	801.19	667.87	601.20	467.88
76	668.22	616.62	514.71	463.11	359.91	856.69	791.39	659.67	593.25	461.55	881.69	813.77	677.93	610.02	474.18	973.50	899.30	749.62	674.15	524.49
77	752.07	694.02	577.92	521.16	405.06	949.63	876.59	730.50	657.44	511.34	983.56	908.10	755.91	680.45	529.52	1,079.15	996.14	830.11	747.10	581.08
78	835.92	771.42	642.42	579.21	450.21	1,042.62	961.81	802.46	721.63	562.27	1,084.18	1,001.17	833.89	750.88	583.60	1,184.80	1,092.99	911.88	820.05	638.94
79	919.77	848.82	706.92	635.97	495.36	1,135.59	1,048.16	873.30	785.86	610.96	1,186.06	1,094.24	911.88	821.32	638.94	1,290.45	1,191.10	992.37	893.00	694.28
80	1,003.62	926.22	771.42	694.02	540.51	1,227.46	1,133.38	944.13	850.03	660.79	1,287.94	1,188.58	989.86	891.75	693.03	1,394.85	1,287.94	1,072.87	965.95	750.88
81	1,073.28	990.72	825.60	743.04	577.92	1,313.79	1,213.06	1,010.52	909.80	707.26	1,377.24	1,271.59	1,060.29	953.37	742.07	1,492.96	1,378.49	1,148.33	1,033.87	803.71
82	1,154.55	1,065.54	887.52	798.51	621.78	1,412.29	1,303.82	1,086.90	977.32	760.39	1,480.38	1,367.18	1,139.52	1,025.07	797.41	1,604.89	1,481.63	1,235.11	1,110.60	864.08
83	1,246.14	1,150.68	958.47	863.01	670.80	1,525.18	1,407.87	1,173.22	1,055.90	821.25	1,599.86	1,476.60	1,230.08	1,106.82	861.57	1,733.18	1,599.86	1,333.21	1,199.89	933.25
84	1,351.92	1,248.72	1,039.74	936.54	727.56	1,654.71	1,527.39	1,272.84	1,145.57	891.00	1,735.69	1,602.37	1,334.48	1,201.16	934.51	1,880.34	1,735.69	1,446.41	1,301.78	1,012.50
85	1,474.47	1,360.95	1,133.91	1,020.39	793.35	1,804.09	1,665.78	1,387.96	1,248.51	971.77	1,891.66	1,745.76	1,455.22	1,309.32	1,018.78	2,050.13	1,892.92	1,577.22	1,418.74	1,104.30
86	1,606.05	1,483.50	1,235.82	1,111.98	865.59	1,966.82	1,815.17	1,513.02	1,361.40	1,059.23	2,061.46	1,902.98	1,586.03	1,427.55	1,110.60	2,235.03	2,062.71	1,719.35	1,547.03	1,203.67
87	1,750.53	1,616.37	1,346.76	1,212.60	942.99	2,143.92	1,978.96	1,649.15	1,484.25	1,154.41	2,247.61	2,074.04	1,728.15	1,555.84	1,209.96	2,436.27	2,248.86	1,874.05	1,686.65	1,311.84
88	1,909.20	1,762.14	1,468.02	1,320.96	1,028.13	2,336.49	2,156.09	1,797.45	1,617.07	1,258.46	2,450.10	2,261.43	1,884.11	1,695.45	1,319.39	2,655.12	2,450.10	2,042.59	1,837.58	1,430.07
89	2,080.77	1,920.81	1,600.89	1,440.93	1,121.01	2,546.80	2,350.88	1,959.08	1,763.15	1,371.36	2,670.21	2,465.19	2,053.91	1,848.89	1,437.61	2,894.09	2,671.46	2,226.22	2,003.60	1,558.36
90	2,267.82	2,093.67	1,744.08	1,569.93	1,220.34	2,775.90	2,562.29	2,135.05	1,921.43	1,494.21	2,910.43	2,686.55	2,238.79	2,014.92	1,567.16	3,154.44	2,911.70	2,426.21	2,183.45	1,697.96
91	2,471.64	2,282.01	1,901.46	1,711.83	1,331.28	3,026.04	2,792.51	2,327.64	2,094.10	1,629.24	3,172.05	2,928.04	2,440.03	2,196.03	1,708.02	3,438.69	3,173.31	2,645.05	2,379.66	1,851.41
92	2,694.81	2,487.12	2,073.03	1,865.34	1,451.25	3,298.32	3,043.74	2,536.84	2,283.36	1,775.35	3,457.56	3,192.17	2,660.15	2,393.50	1,862.73	3,748.09	3,458.81	2,882.76	2,594.74	2,017.43
93	2,937.33	2,710.29	2,258.79	2,033.04	1,581.54	3,594.96	3,318.24	2,764.82	2,488.11	1,935.81	3,769.48	3,478.94	2,899.12	2,609.84	2,030.01	4,085.17	3,770.73	3,141.86	2,827.42	2,199.81
94	3,200.49	2,955.39	2,462.61	2,216.22	1,723.44	3,918.14	3,617.08	3,013.89	2,712.82	2,109.58	4,107.81	3,792.12	3,160.73	2,843.78	2,212.39	4,452.43	4,110.33	3,424.86	3,082.75	2,397.27

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	73.53	67.08	56.76	50.31	39.99	111.88	103.35	86.28	77.75	60.69	117.84	109.71	90.75	81.27	63.66	159.83	147.64	123.26	111.07	86.69
25-29	78.69	72.24	60.63	54.18	42.57	120.42	110.93	92.91	83.45	65.43	127.32	117.84	97.52	88.04	67.72	172.02	158.48	132.74	119.20	93.46
30-34	85.14	78.69	65.79	58.05	46.44	128.94	119.45	99.58	89.13	70.16	136.80	125.97	105.65	94.81	74.50	184.21	170.67	142.22	127.32	100.23
35-39	91.59	83.85	69.66	63.21	49.02	139.38	128.02	107.13	96.70	74.92	147.64	135.45	113.78	101.59	79.92	199.11	182.86	153.06	138.16	107.01
40-44	98.04	90.30	74.82	68.37	52.89	149.82	138.44	114.75	103.34	80.59	158.48	146.29	121.90	109.71	85.33	214.01	197.76	163.89	147.64	115.13
45	99.33	92.88	77.40	69.66	54.18	152.66	141.27	117.57	105.25	82.48	161.19	148.99	124.61	111.07	86.69	218.07	201.82	167.96	150.35	117.84
46	100.62	92.88	77.40	69.66	54.18	154.59	143.29	118.80	107.47	82.96	162.54	150.35	125.97	112.42	88.04	222.14	205.88	170.67	154.41	119.20
47	101.91	92.88	77.40	69.66	54.18	156.52	145.27	120.91	108.73	84.37	165.25	151.70	127.32	113.78	89.40	226.20	209.95	174.73	157.12	121.90
48	101.91	94.17	78.69	70.95	55.47	159.33	147.21	122.09	109.97	85.73	166.60	154.41	128.68	115.13	90.75	231.62	214.01	177.44	159.83	124.61
49	103.20	94.17	78.69	70.95	55.47	161.20	149.15	124.15	111.19	87.07	167.96	155.77	130.03	116.49	90.75	235.68	218.07	181.50	162.54	127.32
50	103.20	95.46	79.98	70.95	55.47	163.03	151.06	125.26	113.27	87.50	170.67	157.12	131.39	117.84	92.11	239.75	222.14	184.21	166.60	128.68
51	105.78	98.04	81.27	73.53	56.76	165.82	153.79	127.84	114.87	89.86	173.38	159.83	134.10	120.55	93.46	242.46	224.85	186.92	167.96	131.39
52	109.65	100.62	83.85	76.11	59.34	169.61	156.55	130.44	117.42	91.32	176.08	162.54	135.45	121.90	94.81	246.52	227.56	189.63	170.67	132.74
53	112.23	103.20	86.43	77.40	60.63	172.45	159.31	132.15	119.03	92.78	180.15	165.25	138.16	124.61	96.17	249.23	230.26	190.98	172.02	134.10
54	114.81	105.78	89.01	79.98	61.92	175.34	162.17	134.79	121.58	94.26	182.86	169.31	140.87	125.97	98.88	251.94	232.97	193.69	174.73	135.45
55	118.68	108.36	90.30	81.27	63.21	178.25	164.98	137.49	123.27	96.72	185.57	172.02	143.58	128.68	100.23	254.65	235.68	196.40	176.08	138.16
56	126.42	116.10	96.75	87.72	68.37	190.47	176.18	146.80	131.75	103.16	199.50	184.69	154.27	138.38	107.69	265.60	245.67	204.72	183.71	143.85
57	134.16	123.84	103.20	92.88	72.24	203.20	187.84	156.53	140.58	109.84	213.42	197.36	164.95	148.08	115.15	276.55	255.65	213.04	191.33	149.54
58	141.90	130.29	108.36	98.04	76.11	216.41	199.94	166.62	149.74	116.85	227.35	210.02	175.65	157.78	122.60	287.50	265.64	221.36	198.96	155.23
59	149.64	138.03	114.81	103.20	79.98	230.15	212.53	177.13	159.30	124.10	241.27	222.69	186.33	167.48	130.06	298.45	275.62	229.68	206.58	160.91
60	157.38	145.77	121.26	108.36	85.14	244.44	225.63	188.00	169.22	131.61	255.20	235.36	197.02	177.18	137.51	309.41	285.61	238.00	214.20	166.60
61	170.28	157.38	131.58	117.39	91.59	262.04	241.91	201.49	181.40	140.97	275.30	254.14	212.36	190.93	148.36	330.83	305.45	254.40	229.01	177.98
62	183.18	168.99	140.61	126.42	98.04	279.67	258.26	215.00	193.58	150.34	295.40	272.91	227.70	204.68	159.20	352.25	325.27	270.80	243.82	189.35
63	196.08	181.89	150.93	135.45	105.78	297.45	274.72	228.60	205.87	159.77	315.50	291.69	243.04	218.44	170.05	373.67	345.11	287.19	258.63	200.72
64	210.27	193.50	161.25	145.77	113.52	315.29	291.23	242.26	218.22	169.25	335.59	310.46	258.37	232.19	180.88	395.09	364.94	303.59	273.44	212.09
65	223.17	205.11	171.57	154.80	119.97	333.22	307.83	255.99	230.59	178.77	355.69	329.25	273.71	245.94	191.73	416.52	384.78	319.98	288.25	223.47
66	251.55	232.20	193.50	174.15	135.45	365.46	337.48	280.70	252.96	196.17	390.70	361.25	300.47	270.20	210.49	453.45	418.76	348.31	313.87	243.42
67	279.93	259.29	215.43	193.50	150.93	398.16	367.59	305.78	275.60	213.83	425.73	393.26	327.23	294.47	229.25	490.39	452.74	376.63	339.48	263.38
68	309.60	285.09	237.36	214.14	166.41	431.29	398.07	331.19	298.60	231.72	460.74	425.26	353.99	318.73	248.00	527.33	486.72	404.96	365.10	283.34
69	337.98	312.18	260.58	233.49	181.89	464.90	429.02	356.98	321.89	249.90	495.76	457.27	380.76	343.00	266.76	564.27	520.70	433.27	390.70	303.29
70	366.36	339.27	282.51	254.13	197.37	499.00	460.36	383.10	345.54	268.31	530.77	489.27	407.51	367.26	285.52	601.20	554.67	461.60	416.32	323.25
71	425.70	393.45	327.66	294.12	229.62	571.43	527.06	439.40	395.02	307.36	602.47	555.93	462.85	416.32	324.50	680.45	627.62	523.22	470.40	366.01
72	485.04	447.63	372.81	335.40	260.58	645.48	595.22	495.86	446.68	347.32	674.15	621.33	518.19	466.63	362.23	759.68	700.57	583.60	525.74	408.78
73	543.09	501.81	417.96	376.68	292.83	721.20	666.04	554.65	499.51	388.16	745.85	688.00	573.53	515.68	401.23	838.93	774.77	645.23	581.08	451.54
74	602.43	555.99	463.11	416.67	323.79	798.60	737.34	613.72	552.43	429.92	817.54	754.65	628.87	565.99	440.21	918.16	847.72	705.60	635.17	494.30
75	660.48	610.17	508.26	457.95	356.04	877.70	810.18	675.17	607.64	472.64	889.24	820.05	684.22	615.05	479.21	997.40	920.67	767.23	690.51	537.07
76	768.84	710.79	592.11	532.77	414.09	997.26	920.88	767.03	690.65	536.81	1,020.04	942.06	784.84	706.86	549.64	1,133.24	1,046.45	871.63	784.84	610.02
77	877.20	810.12	674.67	607.59	472.14	1,116.77	1,030.45	858.89	772.54	601.00	1,152.10	1,062.81	885.46	797.41	620.08	1,269.08	1,170.97	976.01	877.91	682.96
78	985.56	909.45	758.52	682.41	531.48	1,236.32	1,141.11	950.78	855.55	665.21	1,282.90	1,184.80	987.34	887.97	691.76	1,404.91	1,296.75	1,080.41	972.25	755.91
79	1,093.92	1,010.07	841.08	757.23	588.24	1,355.84	1,250.72	1,042.64	938.59	729.39	1,414.98	1,305.54	1,087.96	979.79	762.20	1,540.75	1,421.26	1,184.80	1,066.57	828.86
80	1,202.28	1,109.40	924.93	832.05	647.58	1,475.39	1,361.39	1,134.50	1,021.60	794.72	1,547.03	1,427.55	1,189.83	1,070.35	832.63	1,676.59	1,547.03	1,289.20	1,160.91	903.06
81	1,286.13	1,188.09	989.43	890.10	692.73	1,578.30	1,456.55	1,214.19	1,092.42	850.03	1,655.20	1,526.91	1,272.84	1,145.82	890.49	1,793.55	1,655.20	1,379.76	1,241.41	965.95
82	1,382.88	1,277.10	1,064.25	957.18	745.62	1,696.75	1,566.14	1,304.95	1,174.33	913.13	1,778.46	1,641.37	1,368.43	1,231.34	958.41	1,928.14	1,779.72	1,482.89	1,334.48	1,037.65
83	1,493.82	1,379.01	1,149.39	1,034.58	804.96	1,831.77	1,691.20	1,408.98	1,268.41	986.18	1,920.59	1,773.43	1,477.86	1,329.45	1,035.13	2,081.58	1,921.84	1,601.12	1,441.38	1,120.66
84	1,620.24	1,496.40	1,246.14	1,122.30	872.04	1,987.86	1,835.08	1,529.63	1,375.80	1,070.30	2,084.10	1,924.36	1,603.64	1,442.65	1,123.18	2,258.92	2,085.35	1,738.21	1,563.39	1,216.25
85	1,766.01	1,630.56	1,358.37	1,222.92	950.73	2,167.12	2,000.04	1,666.87	1,499.77	1,166.57	2,271.50	2,096.68	1,748.27	1,573.45	1,223.80	2,462.67	2,272.76	1,894.17	1,704.26	1,325.67
86	1,925.97	1,777.62	1,480.92	1,332.57	1,037.16	2,361.95	2,180.42	1,816.28	1,634.79	1,271.75	2,476.52	2,286.59	1,905.50	1,714.32	1,334.48	2,684.04	2,477.77	2,063.97	1,857.70	1,445.16
87	2,098.83	1,937.58	1,615.08	1,452.54	1,130.04	2,574.47	2,376.31	1,980.09	1,781.97	1,385.73	2,699.13	2,491.61	2,076.55	1,869.02	1,453.96	2,925.53	2,700.40	2,250.12	2,024.98	1,574.70
88	2,287.17	2,111.73	1,759.56	1,584.12	1,231.95	2,805.78	2,589.96	2,158.27	1,942.47	1,510.82	2,941.88	2,715.49	2,262.70	2,037.55	1,583.51	3,188.40	2,943.13	2,452.61	2,207.36	1,716.84
89	2,493.57	2,301.36	1,918.23	1,726.02	1,342.89	3,058.14	2,823.50	2,353.11	2,117.32	1,646.96	3,207.26	2,960.74	2,466.45	2,219.94	1,726.90	3,475.17	3,208.53	2,673.98	2,406.08	1,871.53
90	2,718.03	2,509.05	2,091.09	1,882.11	1,464.15	3,333.73	3,076.96	2,564.49	2,307.72	1,795.27	3,495.29	3,227.39	2,689.07	2,419.91	1,882.86	3,788.34	3,496.54	2,914.21	2,622.42	2,040.07
91	2,963.13	2,734.80	2,279.43	2,051.10	1,595.73	3,633.70	3,354.77	2,795.80	2,515.80	1,956.87	3,810.98	3,516.67	2,930.56	2,637.51	2,051.40	4,129.20	3,812.25	3,177.08	2,858.87	2,223.70
92	3,228.87	2,981.19	2,484.54	2,235.57	1,738.92	3,961.32	3,655.82	3,047.10	2,742.68	2,132.87	4,153.09	3,833.62	3,194.68	2,875.22	2,236.28	4,501.49	4,154.35	3,462.59	3,116.70	2,423.69
93	3,520.41	3,249.51	2,707.71	2,436.81	1,895.01	4,317.71	3,985.66	3,321.56	2,989.51	2,325.42	4,526.65	4,178.25	3,482.72	3,134.31	2,437.52	4,906.49	4,529.16	3,774.51	3,397.19	2,642.54
94	3,836.46	3,541.05	2,951.52	2,656.11	2,066.58	4,706.19	4,344.27	3,620.44	3,258.48	2,534.59	4,934.16	4,555.57	3,795.89	3,416.05	2,657.63	5,347.95	4,936.68	4,114.11	3,702.82	2,880.25

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

1825 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	85.14	78.69	64.50	58.05	45.15	128.01	118.53	98.59	89.13	69.22	135.45	125.97	104.30	93.46	73.14	182.86	169.31	140.87	127.32	98.88
25-29	90.30	83.85	69.66	63.21	49.02	138.44	127.04	106.18	95.78	73.96	146.29	135.45	112.42	101.59	78.56	197.76	181.50	151.70	136.80	105.65
30-34	98.04	90.30	74.82	67.08	52.89	148.84	136.52	113.79	102.40	79.64	157.12	144.93	120.55	108.36	83.98	212.66	195.05	162.54	146.29	113.78
35-39	104.49	96.75	81.27	72.24	56.76	159.29	146.98	122.30	110.91	85.35	169.31	155.77	130.03	116.49	90.75	227.56	209.95	174.73	158.48	121.90
40-44	113.52	104.49	86.43	78.69	60.63	171.62	158.35	131.81	118.51	91.96	181.50	167.96	139.51	125.97	97.52	245.16	226.20	188.28	169.31	131.39
45	114.81	107.07	89.01	79.98	61.92	175.41	161.19	134.64	121.36	93.86	185.57	170.67	142.22	128.68	100.23	250.58	230.26	192.34	173.38	134.10
46	116.10	107.07	89.01	79.98	61.92	176.28	162.14	135.76	121.61	95.21	185.57	172.02	142.22	128.68	100.23	253.29	232.97	195.05	174.73	136.80
47	116.10	107.07	89.01	79.98	61.92	177.14	163.07	135.90	122.80	95.61	185.57	172.02	142.22	128.68	100.23	256.00	235.68	196.40	177.44	138.16
48	117.39	108.36	90.30	81.27	63.21	177.96	164.00	137.00	123.01	95.98	185.57	172.02	143.58	128.68	100.23	258.71	238.39	199.11	178.79	139.51
49	117.39	108.36	90.30	81.27	63.21	178.81	164.90	137.11	123.23	96.35	185.57	172.02	143.58	128.68	100.23	261.42	241.10	200.47	180.15	140.87
50	118.68	108.36	90.30	81.27	63.21	178.69	165.79	138.15	124.32	96.71	185.57	172.02	143.58	128.68	100.23	262.77	243.81	203.17	182.86	142.22
51	121.26	110.94	92.88	83.85	64.50	182.50	168.62	140.82	126.91	98.19	190.98	176.08	147.64	132.74	102.94	266.84	246.52	205.88	185.57	143.58
52	123.84	113.52	95.46	85.14	67.08	186.38	172.40	143.49	128.60	100.65	196.40	181.50	151.70	136.80	105.65	270.90	250.58	208.59	186.92	146.29
53	126.42	116.10	96.75	87.72	68.37	190.25	175.25	146.21	131.22	102.16	201.82	186.92	155.77	139.51	109.71	274.96	253.29	211.30	189.63	147.64
54	129.00	118.68	99.33	89.01	69.66	194.20	179.13	148.94	133.84	104.63	208.59	192.34	159.83	143.58	112.42	279.03	257.35	214.01	192.34	150.35
55	131.58	121.26	100.62	90.30	70.95	197.22	182.04	151.72	136.56	106.21	214.01	196.40	163.89	147.64	115.13	281.74	260.06	216.72	195.05	151.70
56	141.90	130.29	108.36	98.04	76.11	212.66	196.43	163.58	147.18	114.54	228.86	210.54	175.54	158.05	123.31	296.53	273.91	228.12	205.23	159.71
57	152.22	140.61	117.39	105.78	82.56	228.74	211.42	175.97	158.27	123.19	243.71	224.68	187.19	168.45	131.49	311.32	287.73	239.51	215.40	167.71
58	162.54	149.64	125.13	112.23	87.72	245.47	226.99	188.86	169.79	132.29	258.55	238.82	198.84	178.86	139.67	326.11	301.58	250.92	225.58	175.72
59	172.86	159.96	132.87	119.97	92.88	262.88	243.20	202.28	181.80	141.68	273.40	252.96	210.49	189.26	147.85	340.90	315.40	262.31	235.76	183.72
60	183.18	168.99	140.61	126.42	98.04	281.00	260.10	216.22	194.30	151.46	288.25	267.09	222.14	199.67	156.03	355.69	329.25	273.71	245.94	191.73
61	197.37	183.18	152.22	136.74	107.07	302.04	279.40	232.28	208.84	162.75	309.94	286.93	238.80	214.73	167.66	381.34	352.78	293.28	263.66	205.48
62	212.85	196.08	163.83	147.06	114.81	323.14	298.79	248.39	223.39	174.07	331.62	306.76	255.46	229.81	179.30	406.99	376.32	312.85	281.37	219.24
63	227.04	208.98	174.15	157.38	122.55	344.38	318.28	264.59	238.10	185.45	353.31	326.60	272.13	244.88	190.93	432.64	399.85	332.42	299.10	232.99
64	241.23	223.17	185.76	166.41	130.29	365.73	337.88	280.88	252.83	196.89	374.99	346.43	288.78	259.96	202.57	458.30	423.39	351.99	316.81	246.74
65	255.42	236.07	196.08	176.73	136.74	387.15	357.55	297.25	267.61	208.39	396.67	366.27	305.45	275.03	214.20	483.94	446.92	371.56	334.54	260.49
66	288.96	265.74	221.88	199.95	154.80	423.34	390.72	325.09	292.71	227.75	437.58	403.95	336.68	303.29	236.02	525.26	484.82	403.40	363.21	282.60
67	321.21	296.70	247.68	221.88	172.86	460.00	424.41	353.37	318.17	247.38	478.49	441.63	367.91	331.54	257.82	566.57	522.72	435.25	391.90	304.71
68	353.46	326.37	272.19	245.10	190.92	497.17	458.52	382.01	343.98	267.29	519.39	479.31	399.14	359.81	279.63	607.89	560.62	467.08	420.58	326.82
69	387.00	357.33	297.99	268.32	208.98	534.87	493.13	411.08	370.14	287.50	560.30	516.99	430.37	388.06	301.43	649.19	598.52	498.93	449.27	348.93
70	419.25	387.00	322.50	290.25	225.75	573.12	528.22	440.51	396.69	307.97	601.20	554.67	461.60	416.32	323.25	690.51	636.42	530.77	477.94	371.04
71	485.04	447.63	372.81	335.40	260.58	652.75	602.04	501.72	452.07	351.72	684.22	631.39	525.74	474.18	368.53	777.29	716.92	597.44	538.32	418.84
72	549.54	506.97	423.12	380.55	296.70	734.18	677.51	565.34	508.65	395.40	767.23	708.12	589.89	530.77	412.54	864.08	797.41	665.36	598.69	465.37
73	614.04	567.60	472.14	425.70	330.24	818.52	754.70	629.25	566.56	440.06	851.50	784.84	654.03	588.63	457.82	952.12	877.91	732.01	659.06	511.91
74	679.83	626.94	522.45	470.85	366.36	903.62	834.71	694.66	625.71	486.79	934.51	862.82	718.18	646.48	503.10	1,038.90	959.67	798.68	719.43	559.71
75	744.33	687.57	572.76	516.00	401.19	990.60	915.33	762.62	686.23	533.51	1,017.53	939.55	782.32	704.34	547.13	1,125.69	1,040.17	866.60	779.80	606.24
76	848.82	783.03	652.74	588.24	456.66	1,110.16	1,024.92	853.36	768.13	597.67	1,149.58	1,061.54	884.20	796.16	618.81	1,261.53	1,164.68	969.73	872.88	679.18
77	967.50	892.68	744.33	669.51	521.16	1,242.94	1,147.78	956.30	861.07	669.61	1,299.26	1,199.89	999.92	899.30	700.57	1,412.46	1,304.29	1,086.70	978.53	760.95
78	1,083.60	1,001.04	833.34	750.78	583.08	1,368.02	1,262.86	1,051.49	946.31	736.06	1,442.65	1,331.96	1,109.34	998.65	776.04	1,554.58	1,435.10	1,194.86	1,075.38	836.41
79	1,191.96	1,100.37	917.19	825.60	642.42	1,476.48	1,363.61	1,135.61	1,022.71	794.68	1,572.19	1,451.44	1,209.96	1,087.96	846.47	1,677.84	1,549.55	1,290.45	1,162.16	903.06
80	1,287.42	1,188.09	990.72	891.39	694.02	1,594.92	1,472.07	1,227.47	1,104.60	858.91	1,697.96	1,567.16	1,305.54	1,176.00	914.39	1,812.42	1,672.81	1,394.85	1,255.23	976.01
81	1,377.72	1,271.94	1,060.38	953.31	741.75	1,706.70	1,574.99	1,312.68	1,182.07	918.66	1,817.46	1,676.59	1,397.37	1,257.75	978.53	1,939.45	1,789.78	1,491.69	1,343.28	1,043.93
82	1,480.92	1,367.40	1,139.07	1,025.55	797.22	1,835.10	1,693.41	1,411.21	1,270.62	988.39	1,953.29	1,802.36	1,503.02	1,352.09	1,052.74	2,085.35	1,924.36	1,603.64	1,443.90	1,123.18
83	1,599.60	1,477.05	1,230.66	1,106.82	861.72	1,981.19	1,829.57	1,524.08	1,371.35	1,066.97	2,109.25	1,947.00	1,622.50	1,460.25	1,135.75	2,251.37	2,079.07	1,731.93	1,558.36	1,212.47
84	1,735.05	1,602.18	1,335.15	1,200.99	935.25	2,149.46	1,984.51	1,653.60	1,488.69	1,157.74	2,289.10	2,113.02	1,760.85	1,584.76	1,232.59	2,442.55	2,255.15	1,879.08	1,691.68	1,315.61
85	1,891.14	1,746.66	1,455.12	1,309.35	1,019.10	2,343.12	2,162.74	1,803.02	1,622.61	1,261.76	2,494.12	2,302.95	1,919.33	1,726.90	1,343.28	2,662.66	2,457.64	2,048.88	1,843.86	1,433.83
86	2,061.42	1,902.75	1,585.41	1,428.03	1,109.40	2,554.54	2,357.51	1,964.61	1,768.71	1,375.78	2,719.26	2,510.47	2,091.64	1,882.86	1,464.02	2,902.89	2,679.01	2,232.51	2,009.88	1,563.39
87	2,247.18	2,074.32	1,728.60	1,555.74	1,210.02	2,784.76	2,570.00	2,141.68	1,928.07	1,499.74	2,964.52	2,735.61	2,280.31	2,051.40	1,596.09	3,164.50	2,920.50	2,433.75	2,191.00	1,704.26
88	2,449.71	2,261.37	1,884.69	1,696.35	1,319.67	3,034.88	2,801.38	2,334.25	2,100.74	1,633.67	3,231.17	2,982.13	2,485.31	2,236.28	1,739.47	3,448.75	3,183.37	2,652.60	2,387.21	1,856.44
89	2,670.30	2,465.19	2,053.68	1,848.57	1,437.06	3,308.28	3,053.71	2,544.59	2,289.98	1,780.88	3,521.70	3,250.03	2,709.19	2,437.52	1,896.69	3,759.42	3,470.14	2,891.57	2,602.29	2,023.73
90	2,910.24	2,687.07	2,239.44	2,014.98	1,567.35	3,606.01	3,328.21	2,773.68	2,495.88	1,941.37	3,838.65	3,543.09	2,951.95	2,657.63	2,066.49	4,097.75	3,782.06	3,151.92	2,836.23	2,206.09
91	3,172.11	2,928.30	2,440.68	2,196.87	1,707.96	3,930.32	3,628.15	3,022.72	2,720.55	2,116.24	4,183.28	3,862.56	3,218.59	2,896.60	2,252.64	4,466.28	4,122.90	3,434.92	3,091.55	2,404.82
92	3,458.49	3,191.46	2,659.98	2,394.24	1,861.47	4,284.52	3,954.66	3,295.02	2,966.26	2,306.64	4,560.60	4,209.70	3,507.87	3,156.95	2,455.13	4,868.76	4,493.95	3,744.33	3,370.77	2,621.15
93	3,769.38	3,479.13	2,899.92	2,609.67	2,030.46	4,669.68	4,309.95	3,591.62	3,233.01	2,514.67	4,970.63	4,588.27	3,823.56	3,441.20	2,676.49	5,306.45	4,897.68	4,081.41	3,673.89	2,857.61
94	4,108.65	3,792.60	3,160.50	2,844.45	2,212.35	5,090.26	4,698.45	3,914.85	3,524.11	2,740.45	5,418.39	5,000.81	4,168.18	3,750.61	2,917.98	5,784.40	5,339.16	4,448.67	4,004.68	3,114.19

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	90.30	83.85	69.66	61.92	49.02	136.53	126.11	105.23	94.81	73.97	147.64	136.80	113.78	102.94	79.92	195.05	180.15	150.35	135.45	105.65
25-29	96.75	89.01	74.82	67.08	52.89	146.98	135.58	112.81	101.47	78.70	159.83	146.29	121.90	109.71	85.33	209.95	193.69	161.19	144.93	112.42
30-34	104.49	96.75	79.98	72.24	55.47	158.32	146.00	121.38	109.04	85.33	170.67	158.48	131.39	117.84	92.11	226.20	208.59	173.38	155.77	121.90
35-39	112.23	103.20	86.43	77.40	60.63	169.73	156.46	130.83	117.56	91.99	184.21	169.31	142.22	127.32	100.23	242.46	223.49	186.92	167.96	131.39
40-44	121.26	110.94	92.88	83.85	64.50	183.00	168.78	140.34	126.10	98.59	197.76	182.86	151.70	136.80	105.65	261.42	241.10	200.47	180.15	140.87
45	122.55	113.52	94.17	85.14	65.79	186.79	171.61	143.16	128.95	100.50	201.82	186.92	155.77	139.51	109.71	266.84	245.16	204.53	184.21	143.58
46	123.84	113.52	95.46	85.14	67.08	186.64	172.51	144.25	129.14	100.87	201.82	186.92	155.77	139.51	109.71	268.19	247.87	207.24	185.57	144.93
47	123.84	114.81	95.46	86.43	67.08	187.45	173.38	144.34	130.29	101.24	201.82	186.92	155.77	139.51	109.71	270.90	250.58	208.59	188.28	146.29
48	125.13	114.81	95.46	86.43	67.08	188.21	174.24	145.38	130.47	101.57	203.17	186.92	155.77	140.87	109.71	273.61	253.29	211.30	189.63	147.64
49	125.13	114.81	96.75	86.43	68.37	189.00	174.16	145.46	130.64	101.90	203.17	186.92	155.77	140.87	109.71	276.32	254.65	212.66	190.98	148.99
50	125.13	116.10	96.75	86.43	68.37	189.75	175.00	145.51	131.70	102.23	203.17	186.92	155.77	140.87	109.71	279.03	257.35	214.01	193.69	150.35
51	127.71	117.39	98.04	89.01	68.37	192.69	177.88	148.22	133.40	103.75	209.95	193.69	161.19	144.93	112.42	281.74	260.06	216.72	195.05	151.70
52	130.29	119.97	100.62	90.30	70.95	196.63	181.71	150.94	136.06	105.30	215.37	199.11	165.25	148.99	115.13	285.80	264.13	219.43	197.76	153.06
53	132.87	122.55	101.91	91.59	70.95	199.63	184.62	153.70	138.71	107.78	222.14	204.53	170.67	153.06	119.20	288.51	266.84	222.14	200.47	155.77
54	135.45	125.13	104.49	94.17	73.53	203.61	187.62	156.48	140.44	109.34	227.56	209.95	174.73	157.12	121.90	292.57	269.55	224.85	201.82	157.12
55	138.03	126.42	105.78	95.46	73.53	206.70	191.53	159.30	143.19	111.89	234.33	215.37	180.15	162.54	125.97	295.28	273.61	227.56	204.53	159.83
56	148.35	136.74	113.52	101.91	79.98	224.41	207.61	172.83	155.47	121.29	250.67	230.47	192.78	173.67	134.90	312.92	289.50	241.02	216.78	169.12
57	158.67	145.77	122.55	109.65	86.43	242.88	224.38	186.96	168.28	131.05	267.00	245.58	205.41	184.79	143.81	330.55	305.38	254.48	229.03	178.41
58	168.99	156.09	130.29	117.39	91.59	262.09	241.81	201.68	181.61	141.29	283.35	260.68	218.04	195.93	152.74	348.18	321.27	267.95	241.28	187.69
59	179.31	166.41	138.03	123.84	96.75	282.10	259.97	217.02	195.50	151.91	299.68	275.79	230.66	207.04	161.65	365.82	337.15	281.40	253.52	196.98
60	189.63	175.44	145.77	131.58	101.91	302.94	278.91	232.92	209.97	162.95	316.02	290.89	243.29	218.18	170.58	383.45	353.05	294.87	265.78	206.27
61	207.69	190.92	159.96	143.19	112.23	325.92	300.35	250.71	225.80	175.53	337.44	310.74	259.69	233.24	181.94	411.48	379.22	316.55	285.08	221.61
62	224.46	206.40	172.86	154.80	121.26	348.96	321.88	268.54	241.67	188.13	358.87	330.56	276.09	248.32	193.32	439.52	405.41	338.24	304.39	236.95
63	241.23	223.17	185.76	166.41	130.29	372.16	343.54	286.48	257.66	200.81	380.28	350.40	292.48	263.39	204.68	467.55	431.58	359.92	323.69	252.29
64	258.00	238.65	198.66	179.31	139.32	395.49	365.32	304.52	273.73	213.56	401.71	370.23	308.88	278.47	216.06	495.58	457.77	381.61	343.00	267.62
65	274.77	254.13	211.56	190.92	148.35	418.89	387.17	322.64	289.82	226.37	423.12	390.07	325.27	293.54	227.43	523.61	483.94	403.29	362.30	282.96
66	310.89	286.38	238.65	215.43	167.70	458.04	423.30	352.65	316.91	247.31	467.55	431.29	359.59	324.14	251.63	568.31	525.26	437.59	393.23	306.87
67	345.72	319.92	265.74	239.94	185.76	497.71	460.01	383.12	344.34	268.54	511.96	472.51	393.89	354.72	275.81	613.01	566.57	471.89	424.15	330.77
68	381.84	352.17	292.83	264.45	205.11	537.92	497.17	413.99	372.20	290.07	556.39	513.73	428.20	385.32	300.02	657.71	607.89	506.20	455.09	354.67
69	416.67	384.42	321.21	288.96	224.46	578.72	534.89	445.32	400.42	311.93	600.80	554.96	462.50	415.91	324.20	702.40	649.19	540.50	486.01	378.58
70	451.50	417.96	348.30	313.47	243.81	620.09	573.11	477.05	429.05	334.07	645.23	596.17	496.82	446.51	348.40	747.10	690.51	574.80	516.94	402.48
71	521.16	481.17	401.19	361.20	281.22	706.62	651.68	542.91	489.04	380.23	735.79	679.18	565.99	509.40	396.20	841.44	776.04	646.48	582.34	452.79
72	590.82	545.67	455.37	408.93	318.63	794.02	733.07	610.22	549.26	427.47	826.35	763.46	636.42	572.28	445.24	934.51	862.82	718.18	646.48	503.10
73	660.48	610.17	508.26	457.95	356.04	883.39	815.24	680.06	611.96	475.73	918.16	846.47	705.60	635.17	494.30	1,027.59	948.34	791.13	711.89	553.41
74	730.14	674.67	562.44	505.68	393.45	974.72	900.36	750.46	674.95	525.08	1,008.72	930.73	776.04	698.06	543.35	1,120.66	1,035.13	862.82	776.04	603.72
75	799.80	739.17	615.33	553.41	430.86	1,069.18	986.17	822.39	740.46	575.57	1,099.27	1,015.01	845.21	760.95	591.14	1,214.99	1,120.66	934.51	841.44	654.03
76	912.03	842.37	701.76	632.10	491.49	1,197.60	1,104.61	920.88	829.01	644.16	1,241.41	1,147.07	955.89	860.30	669.12	1,360.89	1,255.23	1,046.45	942.06	732.01
77	1,039.74	959.76	799.80	719.82	559.86	1,340.34	1,237.42	1,031.56	928.59	721.63	1,403.65	1,295.48	1,079.15	970.98	755.91	1,523.14	1,406.16	1,172.22	1,055.26	820.05
78	1,164.87	1,075.86	896.55	806.25	628.23	1,474.28	1,361.36	1,134.50	1,020.45	794.72	1,558.36	1,437.61	1,198.64	1,077.90	838.93	1,675.32	1,547.03	1,289.20	1,159.65	903.06
79	1,280.97	1,182.93	985.56	887.52	690.15	1,592.70	1,469.86	1,225.28	1,102.41	857.77	1,697.96	1,567.16	1,305.54	1,176.00	914.39	1,809.91	1,670.29	1,392.34	1,252.72	974.76
80	1,384.17	1,277.10	1,064.25	958.47	745.62	1,719.98	1,588.29	1,322.66	1,190.93	926.44	1,833.80	1,692.93	1,411.20	1,269.08	987.34	1,954.54	1,804.88	1,503.02	1,353.34	1,052.74
81	1,480.92	1,367.40	1,139.07	1,025.55	797.22	1,840.62	1,698.96	1,415.62	1,273.94	990.60	1,962.09	1,811.16	1,509.30	1,358.37	1,056.51	2,091.64	1,930.65	1,608.67	1,447.68	1,125.69
82	1,591.86	1,469.31	1,224.21	1,101.66	856.56	1,978.99	1,826.23	1,521.89	1,370.23	1,065.86	2,109.25	1,947.00	1,622.50	1,460.25	1,135.75	2,248.86	2,075.29	1,729.41	1,557.09	1,211.22
83	1,719.57	1,586.70	1,322.25	1,190.67	926.22	2,137.26	1,972.33	1,643.61	1,479.82	1,151.09	2,277.79	2,102.96	1,752.05	1,577.22	1,226.31	2,428.72	2,241.31	1,867.77	1,681.62	1,308.06
84	1,865.34	1,722.15	1,434.48	1,291.29	1,003.62	2,318.80	2,140.56	1,783.10	1,604.90	1,248.50	2,471.49	2,281.56	1,901.72	1,711.80	1,330.70	2,634.99	2,432.49	2,026.24	1,823.74	1,418.74
85	2,033.04	1,876.95	1,563.48	1,407.39	1,093.92	2,526.85	2,333.18	1,943.59	1,749.91	1,360.27	2,694.10	2,486.58	2,072.77	1,865.25	1,451.44	2,871.45	2,651.34	2,208.61	1,988.51	1,545.78
86	2,216.22	2,045.94	1,704.09	1,533.81	1,193.25	2,754.87	2,542.36	2,118.44	1,907.07	1,483.15	2,936.85	2,710.46	2,258.92	2,032.52	1,581.00	3,130.55	2,889.06	2,407.33	2,167.11	1,685.38
87	2,414.88	2,229.12	1,857.60	1,671.84	1,300.32	3,002.81	2,771.44	2,309.91	2,078.60	1,617.07	3,200.98	2,954.46	2,462.67	2,216.16	1,724.38	3,412.28	3,149.41	2,624.93	2,362.05	1,837.58
88	2,632.89	2,430.36	2,025.30	1,822.77	1,417.71	3,272.85	3,020.52	2,517.99	2,265.65	1,763.17	3,489.00	3,221.10	2,684.04	2,416.14	1,879.08	3,719.17	3,432.41	2,861.39	2,574.62	2,003.60
89	2,870.25	2,649.66	2,207.19	1,986.60	1,545.42	3,567.28	3,292.79	2,743.82	2,469.28	1,920.35	3,803.44	3,510.39	2,925.53	2,632.48	2,047.62	4,053.73	3,741.81	3,117.97	2,806.05	2,182.20
90	3,128.25	2,887.02	2,405.85	2,165.91	1,684.74	3,888.25	3,589.41	2,990.62	2,691.78	2,093.01	4,145.54	3,826.08	3,188.40	2,870.19	2,232.51	4,418.48	4,078.89	3,398.44	3,058.85	2,378.41
91	3,409.47	3,147.60	2,622.57	2,360.70	1,835.67	4,238.01	3,912.61	3,260.67	2,934.17	2,282.27	4,519.10	4,170.70	3,476.42	3,128.03	2,433.75	4,815.93	4,446.15	3,705.33	3,334.30	2,593.48
92	3,716.49	3,430.11	2,858.64	2,573.55	2,000.79	4,619.88	4,264.57	3,554.01	3,198.70	2,488.15	4,925.35	4,546.77	3,788.34	3,409.77	2,651.34	5,249.85	4,846.12	4,038.64	3,634.90	2,827.42
93	4,050.60	3,739.71	3,116.64	2,804.46	2,181.39	5,036.03	4,648.64	3,873.84	3,486.46	2,711.68	5,368.08	4,955.53	4,129.20	3,716.66	2,890.31	5,722.76	5,282.55	4,402.12	3,961.91	3,081.49
94	4,415.67	4,076.40	3,396.57	3,057.30	2,377.47	5,488.72	5,067.02	4,222.54	3,799.72	2,956.29	5,851.05	5,402.04	4,501.49	4,051.22	3,150.67	6,237.19	5,757.98	4,798.32	4,317.86	3,359.46

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

2920 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	100.62	92.88	77.40	69.66	54.18	151.70	140.33	116.60	105.25	81.55	163.89	151.70	125.97	113.78	88.04	216.72	200.47	166.60	150.35	116.49
25-29	108.36	99.33	82.56	74.82	58.05	163.09	150.75	125.14	112.85	87.23	176.08	162.54	135.45	121.90	94.81	232.97	215.37	178.79	161.19	124.61
30-34	116.10	107.07	89.01	79.98	61.92	175.39	162.13	134.66	121.38	93.86	189.63	176.08	146.29	131.39	102.94	250.58	231.62	192.34	173.38	134.10
35-39	125.13	114.81	95.46	86.43	67.08	188.69	174.49	145.06	130.83	101.47	204.53	188.28	157.12	140.87	109.71	269.55	249.23	207.24	186.92	144.93
40-44	134.16	123.84	103.20	92.88	72.24	202.92	187.75	156.46	140.31	109.97	219.43	203.17	169.31	151.70	119.20	289.86	268.19	223.49	200.47	157.12
45	136.74	126.42	104.49	94.17	73.53	206.70	190.57	159.28	143.18	111.88	223.49	207.24	172.02	154.41	120.55	295.28	272.25	227.56	204.53	159.83
46	136.74	126.42	105.78	95.46	73.53	207.38	191.36	159.34	143.28	111.24	224.85	207.24	172.02	155.77	120.55	297.99	274.96	228.91	205.88	159.83
47	138.03	126.42	105.78	95.46	73.53	208.06	192.12	160.27	144.35	112.49	224.85	207.24	173.38	155.77	121.90	300.70	277.67	231.62	208.59	162.54
48	138.03	127.71	105.78	95.46	73.53	208.71	192.88	161.22	144.45	112.76	224.85	207.24	173.38	155.77	121.90	303.41	280.38	234.33	209.95	163.89
49	138.03	127.71	107.07	95.46	74.82	209.38	193.62	161.21	145.47	113.02	224.85	207.24	173.38	155.77	121.90	306.12	283.09	235.68	212.66	165.25
50	139.32	129.00	107.07	96.75	74.82	210.93	194.34	162.09	145.50	113.29	224.85	208.59	173.38	155.77	121.90	310.18	285.80	238.39	214.01	166.60
51	141.90	131.58	109.65	98.04	77.40	213.99	198.26	164.90	148.22	115.79	231.62	214.01	178.79	161.19	124.61	312.89	289.86	241.10	216.72	169.31
52	144.48	132.87	110.94	100.62	77.40	218.06	201.28	167.71	150.97	117.42	238.39	220.78	184.21	165.25	128.68	316.95	292.57	243.81	219.43	170.67
53	147.06	135.45	113.52	101.91	79.98	222.13	205.24	170.58	153.72	119.03	246.52	227.56	189.63	170.67	132.74	321.02	296.64	246.52	222.14	172.02
54	149.64	138.03	114.81	103.20	79.98	226.24	208.36	173.44	156.46	121.60	253.29	232.97	195.05	174.73	136.80	325.08	299.34	249.23	224.85	174.73
55	152.22	140.61	117.39	105.78	82.56	229.45	212.39	176.37	159.31	123.27	260.06	239.75	199.11	180.15	139.51	327.79	303.41	251.94	227.56	176.08
56	163.83	152.22	126.42	113.52	89.01	249.12	230.39	191.37	172.85	133.84	278.14	256.59	213.24	192.52	149.43	347.38	321.27	266.88	241.02	186.62
57	175.44	162.54	135.45	121.26	95.46	269.65	249.18	207.04	186.97	144.83	296.20	273.43	227.36	204.88	159.34	366.98	339.13	281.80	254.48	197.15
58	187.05	172.86	144.48	130.29	100.62	290.99	268.69	223.35	201.67	156.35	314.27	290.28	241.49	217.25	169.26	386.57	356.99	296.74	267.95	207.69
59	198.66	184.47	153.51	138.03	107.07	313.21	289.04	240.35	216.99	168.28	332.33	307.11	255.61	229.61	179.17	406.17	374.85	311.66	281.40	218.22
60	211.56	194.79	162.54	145.77	113.52	336.37	310.24	258.00	232.95	180.70	350.40	323.96	269.74	241.98	189.09	425.76	392.71	326.60	294.87	228.76
61	229.62	211.56	176.73	158.67	123.84	361.94	333.85	277.72	250.74	194.58	374.20	345.90	287.99	258.63	201.78	456.97	421.53	350.66	316.55	245.68
62	248.97	229.62	190.92	172.86	134.16	387.59	357.58	297.51	268.54	208.50	398.00	367.86	306.23	275.30	214.48	488.17	450.36	374.73	338.24	262.61
63	268.32	247.68	206.40	185.76	144.48	413.43	381.44	317.42	286.51	222.50	421.80	389.80	324.49	291.95	227.17	519.38	479.18	398.79	359.92	279.53
64	286.38	264.45	220.59	198.66	154.80	439.39	405.41	337.44	304.54	236.57	445.60	411.76	342.73	308.62	239.86	550.58	508.01	422.86	381.61	296.45
65	305.73	282.51	234.78	211.56	163.83	465.43	429.48	357.54	322.62	250.70	469.41	433.70	360.98	325.27	252.56	581.79	536.83	446.92	403.29	313.38
66	344.43	318.63	265.74	238.65	185.76	508.93	469.56	390.92	352.66	274.01	518.90	479.27	398.96	359.33	279.27	631.45	582.67	485.08	437.59	340.01
67	384.42	354.75	295.41	265.74	206.40	553.01	510.29	424.80	383.10	297.65	568.41	524.85	436.95	393.39	305.99	681.12	628.49	523.22	471.89	366.63
68	423.12	390.87	325.08	292.83	227.04	597.68	551.50	459.12	414.00	321.62	617.91	570.43	474.93	427.44	332.70	730.78	674.32	561.38	506.20	393.26
69	463.11	426.99	356.04	319.92	248.97	643.01	593.34	493.97	445.31	345.97	667.42	616.00	512.92	461.50	359.42	780.45	720.14	599.53	540.50	419.88
70	501.81	463.11	385.71	347.01	269.61	688.99	635.74	529.25	477.07	370.62	716.92	661.58	550.89	495.55	386.14	830.11	765.98	637.69	574.80	446.51
71	579.21	534.06	445.05	401.19	312.18	783.73	723.51	603.13	542.90	422.47	817.54	754.65	628.87	565.99	440.21	933.25	861.57	718.18	646.48	503.10
72	656.61	606.30	504.39	454.08	353.46	881.65	813.23	677.55	610.17	474.49	918.16	847.72	705.60	635.17	494.30	1,037.65	957.15	797.41	718.18	558.44
73	734.01	677.25	563.73	508.26	394.74	980.70	905.00	754.66	679.00	528.71	1,018.78	940.80	783.58	705.60	548.38	1,140.79	1,052.74	877.91	789.87	615.05
74	811.41	748.20	624.36	561.15	437.31	1,083.02	998.81	832.50	749.34	583.07	1,119.40	1,033.87	861.57	774.77	603.72	1,245.17	1,148.33	957.15	861.57	670.39
75	887.52	820.44	683.70	615.33	478.59	1,186.50	1,095.74	913.15	821.25	639.78	1,220.02	1,125.69	938.28	845.21	656.55	1,348.31	1,245.17	1,037.65	933.25	726.98
76	1,012.65	933.96	779.16	700.47	545.67	1,329.31	1,226.36	1,022.70	919.77	716.10	1,378.49	1,272.84	1,060.29	954.64	742.07	1,510.56	1,393.59	1,162.16	1,045.20	813.77
77	1,154.55	1,065.54	887.52	798.51	621.78	1,488.65	1,373.57	1,144.46	1,030.43	801.32	1,558.36	1,437.61	1,198.64	1,079.15	838.93	1,691.68	1,560.87	1,300.51	1,170.97	910.61
78	1,292.58	1,193.25	994.59	895.26	696.60	1,636.98	1,510.78	1,259.58	1,133.36	882.17	1,729.41	1,596.09	1,330.70	1,197.38	932.00	1,860.22	1,716.84	1,431.32	1,287.94	1,002.43
79	1,421.58	1,313.22	1,093.92	984.27	766.26	1,767.58	1,632.57	1,360.30	1,224.16	951.85	1,885.37	1,739.47	1,450.19	1,305.54	1,015.01	2,008.63	1,855.19	1,545.78	1,391.07	1,081.66
80	1,536.39	1,417.71	1,181.64	1,062.96	826.89	1,909.25	1,763.17	1,468.76	1,321.54	1,028.26	2,036.30	1,879.08	1,565.91	1,409.94	1,096.76	2,169.63	2,003.60	1,669.04	1,501.75	1,168.46
81	1,643.46	1,517.04	1,264.20	1,137.78	884.94	2,043.15	1,885.99	1,571.67	1,414.50	1,100.18	2,178.42	2,011.15	1,675.32	1,508.05	1,172.22	2,321.81	2,143.21	1,786.00	1,607.40	1,250.20
82	1,766.01	1,630.56	1,358.37	1,222.92	950.73	2,197.04	2,027.66	1,690.12	1,520.76	1,183.19	2,341.93	2,162.08	1,801.10	1,621.25	1,260.27	2,496.64	2,304.20	1,920.59	1,728.15	1,344.54
83	1,907.91	1,760.85	1,468.02	1,320.96	1,028.13	2,371.90	2,189.27	1,825.14	1,642.52	1,277.27	2,529.34	2,334.38	1,945.75	1,750.79	1,362.15	2,695.36	2,487.83	2,074.04	1,866.50	1,451.44
84	2,070.45	1,910.49	1,591.86	1,433.19	1,114.56	2,573.38	2,376.32	1,980.11	1,781.99	1,385.74	2,744.41	2,533.11	2,110.50	1,899.20	1,477.86	2,924.28	2,700.40	2,250.12	2,024.98	1,574.70
85	2,256.21	2,083.35	1,735.05	1,562.19	1,215.18	2,805.76	2,589.97	2,158.31	1,942.49	1,510.80	2,990.93	2,760.77	2,300.43	2,070.26	1,609.92	3,188.40	2,943.13	2,452.61	2,207.36	1,716.84
86	2,458.74	2,270.40	1,892.43	1,702.80	1,324.83	3,058.14	2,822.38	2,351.98	2,117.37	1,646.96	3,260.09	3,009.80	2,507.95	2,256.40	1,755.82	3,475.17	3,207.26	2,672.73	2,406.08	1,871.53
87	2,680.62	2,474.22	2,062.71	1,856.31	1,443.51	3,333.73	3,076.92	2,564.48	2,307.72	1,795.25	3,553.15	3,280.21	2,733.10	2,460.16	1,913.04	3,788.34	3,496.54	2,914.21	2,622.42	2,040.07
88	2,921.85	2,697.39	2,247.18	2,022.72	1,572.51	3,633.67	3,353.66	2,794.68	2,515.80	1,956.85	3,873.87	3,575.79	2,979.62	2,681.52	2,085.35	4,129.20	3,810.98	3,175.83	2,858.87	2,223.70
89	3,185.01	2,939.91	2,449.71	2,204.61	1,714.41	3,960.20	3,655.82	3,045.99	2,741.56	2,131.75	4,222.27	3,896.51	3,247.51	2,923.01	2,272.76	4,500.23	4,154.35	3,461.33	3,115.45	2,422.43
90	3,471.39	3,204.36	2,670.30	2,403.27	1,869.21	4,316.60	3,984.55	3,320.45	2,988.40	2,324.33	4,602.11	4,247.43	3,539.31	3,185.89	2,477.77	4,905.22	4,527.90	3,773.25	3,395.92	2,641.27
91	3,783.57	3,493.32	2,910.24	2,619.99	2,036.91	4,705.09	4,343.16	3,619.28	3,257.35	2,533.52	5,015.91	4,629.78	3,858.78	3,472.65	2,701.65	5,346.70	4,935.41	4,112.84	3,701.56	2,879.00
92	4,124.13	3,806.79	3,173.40	2,856.06	2,221.38	5,129.01	4,733.86	3,944.72	3,550.66	2,761.54	5,467.45	5,047.36	4,205.92	3,784.58	2,944.40	5,828.41	5,379.40	4,482.62	4,034.86	3,138.09
93	4,495.65	4,149.93	3,458.49	3,112.77	2,421.33	5,590.55	5,159.99	4,299.97	3,870.53	3,010.52	5,959.22	5,501.40	4,584.51	4,125.42	3,209.78	6,352.90	5,863.63	4,886.37	4,398.36	3,421.08
94	4,900.71	4,524.03	3,769.38	3,392.70	2,638.05	6,093.04	5,624.85	4,687.42	4,218.09	3,281.70	6,496.29	5,995.70	4,997.05	4,497.71	3,497.81	6,923.92	6,391.89	5,326.58	4,793.29	3,729.24

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Individual

3650 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	107.07	99.33	82.56	74.82	58.05	162.14	149.81	125.14	112.84	87.24	176.08	162.54	135.45	121.90	94.81	231.62	214.01	178.79	161.19	124.61
25-29	116.10	107.07	89.01	79.98	61.92	174.47	161.17	134.62	121.38	93.87	189.63	174.73	144.93	131.39	101.59	249.23	230.26	192.34	173.38	134.10
30-34	123.84	114.81	95.46	86.43	67.08	187.71	173.49	144.14	129.90	100.50	203.17	188.28	157.12	140.87	109.71	268.19	247.87	205.88	185.57	143.58
35-39	132.87	123.84	103.20	92.88	72.24	201.96	186.80	155.48	139.36	109.06	219.43	201.82	167.96	151.70	117.84	288.51	266.84	222.14	199.11	155.77
40-44	143.19	132.87	110.94	99.33	77.40	217.13	200.07	166.89	150.75	116.62	235.68	216.72	181.50	162.54	127.32	310.18	285.80	238.39	215.37	166.60
45	145.77	134.16	112.23	100.62	78.69	220.93	204.80	170.65	153.60	119.47	239.75	220.78	184.21	166.60	128.68	315.60	292.57	243.81	219.43	170.67
46	147.06	135.45	112.23	101.91	78.69	222.46	205.51	170.65	153.65	119.72	239.75	222.14	184.21	166.60	128.68	319.66	295.28	245.16	220.78	172.02
47	147.06	135.45	113.52	101.91	79.98	223.07	206.18	171.52	154.66	119.98	239.75	222.14	184.21	166.60	128.68	322.37	297.99	247.87	223.49	173.38
48	148.35	136.74	113.52	101.91	79.98	223.62	206.85	172.41	154.71	121.14	241.10	222.14	185.57	166.60	130.03	325.08	300.70	250.58	224.85	176.08
49	148.35	136.74	113.52	103.20	79.98	224.20	207.51	172.32	155.66	120.43	241.10	222.14	185.57	166.60	130.03	327.79	303.41	251.94	227.56	176.08
50	148.35	138.03	114.81	103.20	79.98	225.66	208.15	173.14	155.64	121.57	241.10	222.14	185.57	166.60	130.03	331.85	306.12	254.65	228.91	178.79
51	152.22	140.61	117.39	104.49	82.56	229.74	212.15	176.02	158.41	123.21	247.87	228.91	190.98	172.02	134.10	335.92	310.18	257.35	231.62	180.15
52	154.80	143.19	118.68	107.07	82.56	232.97	215.26	179.83	161.22	125.80	256.00	235.68	196.40	177.44	138.16	338.62	312.89	261.42	234.33	182.86
53	157.38	145.77	121.26	109.65	85.14	237.11	219.29	182.75	164.02	128.39	262.77	242.46	201.82	181.50	140.87	342.69	316.95	264.13	237.04	185.57
54	159.96	148.35	123.84	110.94	86.43	241.32	223.44	185.70	166.82	130.08	270.90	249.23	208.59	186.92	146.29	346.75	321.02	266.84	239.75	186.92
55	163.83	150.93	125.13	113.52	87.72	245.58	226.60	188.70	169.74	131.80	277.67	256.00	214.01	192.34	150.35	350.82	323.73	269.55	242.46	188.28
56	175.44	162.54	135.45	121.26	95.46	266.51	246.03	204.89	184.24	143.29	296.98	274.09	228.86	205.70	160.75	371.62	343.08	285.72	256.90	199.81
57	188.34	174.15	144.48	130.29	100.62	288.35	266.29	221.79	199.37	155.25	316.28	292.17	243.71	219.07	171.13	392.43	362.43	301.89	271.35	211.34
58	201.24	185.76	154.80	139.32	108.36	311.06	287.35	239.40	215.11	167.78	335.59	310.26	258.55	232.43	181.53	413.24	381.78	318.06	285.80	222.87
59	212.85	197.37	163.83	147.06	114.81	334.70	309.30	257.75	231.53	180.77	354.89	328.34	273.40	245.80	191.91	434.05	401.13	334.23	300.25	234.41
60	225.75	208.98	174.15	156.09	122.55	359.34	332.17	276.80	248.62	194.29	374.20	346.43	288.25	259.16	202.31	454.85	420.48	350.40	314.70	245.94
61	246.39	227.04	189.63	170.28	132.87	386.87	357.32	297.84	267.70	208.84	399.85	369.97	307.82	276.89	215.79	488.45	451.15	376.05	337.97	263.66
62	265.74	246.39	205.11	184.47	143.19	414.48	382.56	318.93	286.79	223.40	425.51	393.50	327.39	294.60	229.28	522.02	481.83	401.71	361.24	281.37
63	286.38	264.45	220.59	198.66	154.80	442.28	407.96	340.16	306.08	238.07	451.15	417.04	346.96	312.32	242.77	555.62	512.50	427.35	384.51	299.10
64	307.02	283.80	236.07	212.85	165.12	470.19	433.47	361.50	325.43	252.81	476.81	440.57	366.53	330.03	256.26	589.19	543.18	453.01	407.78	316.81
65	327.66	301.86	251.55	227.04	176.73	498.24	459.10	382.92	344.83	267.62	502.45	464.12	386.10	347.76	269.74	622.79	573.86	478.65	431.05	334.54
66	368.94	340.56	283.80	255.42	198.66	544.68	502.15	418.68	377.05	292.71	555.16	512.92	426.86	384.36	298.30	675.82	623.10	519.52	467.86	363.21
67	411.51	379.26	316.05	285.09	221.88	591.76	545.89	454.96	409.69	318.17	607.86	561.72	467.61	420.97	326.86	728.86	672.34	560.38	504.65	391.90
68	452.79	417.96	348.30	313.47	243.81	639.48	590.15	491.72	442.83	343.98	660.57	610.52	508.38	457.56	355.42	781.89	721.57	601.24	541.45	420.58
69	495.36	456.66	380.55	343.14	267.03	687.92	635.08	529.03	476.41	370.18	713.27	659.32	549.13	494.17	383.98	834.94	770.81	642.10	578.24	449.27
70	536.64	495.36	412.80	371.52	288.96	737.02	680.62	566.83	510.48	396.71	765.98	708.12	589.89	530.77	412.54	887.97	820.05	682.96	615.05	477.94
71	619.20	571.47	476.01	429.57	332.82	838.64	774.21	645.37	580.93	452.05	874.14	807.48	672.90	604.98	471.66	998.65	921.94	768.49	691.76	538.32
72	701.76	648.87	540.51	486.33	377.97	942.56	870.93	725.64	652.92	507.61	982.31	906.84	755.91	680.45	529.52	1,109.34	1,025.07	854.02	768.49	597.44
73	784.32	724.98	603.72	543.09	423.12	1,049.91	968.78	807.64	726.57	565.47	1,090.48	1,006.20	838.93	754.65	587.38	1,221.28	1,126.94	939.55	845.21	657.81
74	868.17	801.09	666.93	601.14	466.98	1,158.51	1,068.83	891.57	801.85	624.63	1,197.38	1,105.57	920.67	828.86	643.97	1,331.96	1,228.83	1,025.07	921.94	718.18
75	950.73	877.20	731.43	657.90	512.13	1,269.53	1,172.12	976.23	878.81	682.94	1,305.54	1,204.92	1,003.68	904.33	703.09	1,442.65	1,331.96	1,109.34	998.65	776.04
76	1,083.60	999.75	833.34	749.49	583.08	1,422.29	1,312.70	1,093.55	983.96	765.91	1,475.35	1,362.15	1,134.49	1,021.29	793.65	1,616.22	1,491.69	1,242.66	1,118.15	870.36
77	1,234.53	1,140.36	949.44	855.27	664.35	1,592.69	1,469.85	1,225.27	1,102.36	857.77	1,666.53	1,538.23	1,281.65	1,154.61	896.78	1,809.91	1,670.29	1,392.34	1,252.72	974.76
78	1,382.88	1,277.10	1,064.25	957.18	745.62	1,752.09	1,617.03	1,348.13	1,213.04	944.14	1,850.16	1,708.02	1,423.77	1,280.39	996.14	1,991.02	1,837.58	1,531.94	1,378.49	1,072.87
79	1,520.91	1,404.81	1,170.03	1,052.64	819.15	1,891.54	1,746.57	1,455.49	1,309.39	1,019.37	2,017.43	1,861.47	1,550.81	1,396.10	1,085.44	2,149.50	1,984.73	1,653.95	1,487.92	1,158.39
80	1,643.46	1,517.04	1,264.20	1,137.78	884.94	2,043.17	1,886.02	1,571.68	1,414.51	1,100.20	2,178.42	2,011.15	1,675.32	1,508.05	1,172.22	2,321.81	2,143.21	1,786.00	1,607.40	1,250.20
81	1,758.27	1,622.82	1,351.92	1,217.76	946.86	2,185.94	2,018.81	1,682.35	1,514.11	1,177.65	2,330.62	2,150.75	1,792.30	1,613.70	1,255.23	2,484.06	2,294.14	1,911.78	1,720.60	1,338.25
82	1,889.85	1,744.08	1,453.83	1,308.06	1,017.81	2,350.88	2,169.34	1,808.54	1,627.01	1,266.19	2,505.44	2,313.01	1,926.87	1,734.44	1,348.31	2,671.46	2,465.19	2,055.16	1,848.89	1,438.87
83	2,040.78	1,884.69	1,569.93	1,412.55	1,099.08	2,539.02	2,343.13	1,952.41	1,757.62	1,366.92	2,705.43	2,497.89	2,081.58	1,872.80	1,457.74	2,885.28	2,662.66	2,218.67	1,997.31	1,553.33
84	2,214.93	2,044.65	1,704.09	1,533.81	1,193.25	2,753.79	2,542.33	2,118.46	1,907.07	1,483.14	2,935.59	2,710.46	2,258.92	2,032.52	1,581.00	3,129.28	2,889.06	2,407.33	2,167.11	1,685.38
85	2,413.59	2,227.83	1,856.31	1,670.55	1,299.03	3,001.66	2,771.49	2,308.84	2,078.63	1,615.93	3,199.72	2,954.46	2,461.42	2,214.90	1,723.12	3,411.02	3,149.41	2,623.67	2,362.05	1,836.31
86	2,631.60	2,429.07	2,024.01	1,821.48	1,416.42	3,272.86	3,020.51	2,516.89	2,265.68	1,762.06	3,487.75	3,219.84	2,682.79	2,414.88	1,877.83	3,719.17	3,432.41	2,860.12	2,574.62	2,002.34
87	2,867.67	2,647.08	2,205.90	1,985.31	1,544.13	3,567.28	3,292.75	2,743.79	2,469.31	1,920.33	3,802.18	3,509.12	2,924.28	2,632.48	2,047.62	4,053.73	3,741.81	3,117.97	2,806.05	2,182.20
88	3,125.67	2,885.73	2,404.56	2,164.62	1,683.45	3,888.24	3,588.32	2,990.58	2,691.78	2,093.00	4,144.29	3,824.82	3,188.40	2,868.93	2,232.51	4,418.48	4,077.63	3,398.44	3,058.85	2,378.41
89	3,406.89	3,145.02	2,621.28	2,359.41	1,834.38	4,238.01	3,911.49	3,259.60	2,934.14	2,282.27	4,516.59	4,169.45	3,475.17	3,126.77	2,432.49	4,815.93	4,444.89	3,704.08	3,334.30	2,593.48
90	3,713.91	3,428.82	2,857.35	2,570.97	2,000.79	4,618.75	4,263.46	3,552.88	3,197.60	2,487.04	4,924.10	4,545.51	3,787.09	3,408.50	2,651.34	5,248.60	4,844.85	4,037.38	3,633.65	2,826.17
91	4,048.02	3,737.13	3,114.06	2,803.17	2,180.10	5,034.92	4,647.53	3,872.75	3,485.36	2,710.61	5,366.83	4,954.28	4,127.94	3,715.39	2,889.06	5,721.51	5,281.30	4,400.87	3,960.66	3,080.24
92	4,413.09	4,073.82	3,393.99	3,054.72	2,376.18	5,487.62	5,065.91	4,221.42	3,799.69	2,955.24	5,849.80	5,399.53	4,500.23	4,049.95	3,150.67	6,235.92	5,756.73	4,797.06	4,317.86	3,358.19
93	4,810.41	4,440.18	3,699.72	3,329.49	2,590.32	5,982.37	5,521.92	4,601.03	4,141.69	3,220.82	6,376.79	5,886.27	4,905.22	4,414.70	3,433.66	6,798.15	6,274.92	5,228.47	4,706.50	3,660.05
94	5,242.56	4,840.08	4,032.54	3,630.06	2,822.52	6,520.28	6,018.88	5,016.14	4,513.62	3,510.80	6,950.33	6,415.79	5,346.70	4,812.15	3,743.06	7,409.41	6,839.64	5,700.12	5,129.10	3,989.58

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA 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	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	119.97	110.94	92.88	82.56	64.50	186.38	171.83	143.64	129.12	100.97	201.09	185.82	155.32	140.07	108.17	266.26	245.46	205.24	184.44	144.22
25-29	129.00	118.68	99.33	89.01	69.66	199.99	185.40	154.32	138.84	107.75	216.33	199.69	166.41	149.77	116.49	285.67	264.88	220.50	198.31	153.94
30-34	139.32	127.71	107.07	96.75	74.82	215.47	198.98	166.02	149.50	116.49	232.97	214.95	178.90	160.86	124.81	307.86	284.29	237.14	213.56	166.41
35-39	149.64	138.03	114.81	103.20	79.98	232.01	213.59	178.60	160.15	125.26	251.01	231.59	192.76	173.35	134.52	331.44	305.08	255.16	228.82	178.90
40-44	161.25	148.35	123.84	110.94	86.43	249.50	230.08	191.26	172.78	133.95	269.03	249.61	208.01	187.22	145.62	356.40	328.67	273.20	246.84	191.37
45	163.83	150.93	125.13	113.52	87.72	254.34	233.94	195.11	175.71	136.87	274.58	253.78	212.18	189.99	148.39	363.33	334.21	278.74	251.01	195.54
46	163.83	150.93	126.42	113.52	89.01	254.79	235.49	195.95	176.61	137.05	274.58	253.78	212.18	189.99	148.39	366.10	338.37	281.52	253.78	196.92
47	165.12	152.22	126.42	113.52	89.01	256.21	236.04	196.72	177.54	138.20	275.97	253.78	212.18	189.99	148.39	370.27	341.14	284.29	256.56	199.69
48	165.12	152.22	127.71	114.81	89.01	256.61	236.59	197.50	177.48	138.34	275.97	253.78	212.18	191.37	148.39	373.04	343.91	287.06	257.94	201.09
49	166.41	153.51	127.71	114.81	89.01	257.99	238.06	198.25	178.34	138.47	275.97	255.16	212.18	191.37	148.39	377.20	348.08	289.84	260.71	202.47
50	166.41	153.51	127.71	114.81	89.01	258.39	238.59	198.96	179.14	139.55	275.97	255.16	212.18	191.37	148.39	379.97	350.85	292.61	263.48	205.24
51	170.28	157.38	130.29	117.39	91.59	262.71	242.82	202.03	182.10	141.32	284.29	262.10	219.11	196.92	153.94	384.14	355.01	295.38	266.26	206.63
52	172.86	159.96	132.87	119.97	92.88	268.10	247.10	206.05	185.10	144.07	292.61	270.42	226.05	202.47	158.09	389.68	359.17	299.54	269.03	209.41
53	176.73	162.54	135.45	122.55	95.46	272.51	251.38	209.17	189.04	146.80	300.93	278.74	231.59	209.41	162.26	393.84	363.33	302.31	273.20	212.18
54	179.31	165.12	138.03	123.84	96.75	277.00	255.79	213.29	192.03	149.59	310.63	285.67	238.52	214.95	166.41	398.00	367.50	306.48	275.97	214.95
55	183.18	168.99	140.61	126.42	98.04	281.52	260.15	216.50	195.15	151.45	318.95	293.99	245.46	220.50	171.96	402.16	371.65	309.25	278.74	216.33
56	197.37	181.89	150.93	136.74	105.78	307.50	284.03	236.48	213.03	165.49	343.09	316.46	264.04	237.41	185.00	428.78	396.06	329.78	297.05	230.76
57	210.27	194.79	162.54	145.77	113.52	334.63	308.94	257.37	231.70	180.11	367.21	338.92	282.63	254.34	198.03	455.41	420.46	350.30	315.35	245.18
58	224.46	207.69	172.86	156.09	121.26	362.85	334.85	279.12	251.14	195.42	391.35	361.39	301.20	271.25	211.07	482.03	444.87	370.82	333.66	259.60
59	238.65	220.59	183.18	165.12	127.71	392.24	361.84	301.81	271.42	211.31	415.47	383.85	319.79	288.17	224.10	508.66	469.28	391.35	351.96	274.02
60	252.84	233.49	194.79	175.44	136.74	422.89	390.02	325.35	292.52	227.87	439.61	406.32	338.37	305.08	237.14	535.29	493.68	411.87	370.27	288.44
61	276.06	254.13	211.56	190.92	148.35	452.25	417.07	347.85	312.94	243.71	467.08	431.52	359.28	323.98	251.74	570.99	526.60	439.21	395.09	307.69
62	297.99	274.77	229.62	206.40	161.25	481.70	444.25	370.42	333.39	259.59	494.57	456.72	380.19	342.88	266.36	606.70	559.52	466.55	419.92	326.94
63	321.21	296.70	246.39	221.88	172.86	511.36	471.60	393.11	354.03	275.56	522.05	481.92	401.10	361.78	280.96	642.41	592.45	493.89	444.74	346.18
64	343.14	317.34	264.45	237.36	185.76	541.15	499.06	415.95	374.74	291.60	549.54	507.12	422.01	380.68	295.58	678.11	625.37	521.24	469.57	365.43
65	366.36	337.98	281.22	254.13	197.37	571.06	526.64	438.86	395.50	307.74	577.02	532.32	442.92	399.58	310.18	713.82	658.29	548.57	494.39	384.68
66	412.80	381.84	317.34	286.38	221.88	616.50	568.59	473.77	426.80	332.15	629.02	580.27	483.01	435.59	338.34	764.93	705.55	587.88	529.58	412.15
67	460.53	424.41	353.46	318.63	247.68	662.54	611.23	509.20	458.50	356.92	681.02	628.22	523.11	471.61	366.50	816.04	752.82	627.19	564.77	439.63
68	506.97	468.27	390.87	350.88	273.48	709.22	654.37	545.09	490.69	382.03	733.02	676.17	563.20	507.63	394.66	867.15	800.08	666.49	599.97	467.11
69	554.70	512.13	426.99	384.42	299.28	756.56	698.15	581.52	523.30	407.51	785.02	724.12	603.29	543.64	422.82	918.26	847.35	705.80	635.16	494.59
70	601.14	554.70	463.11	416.67	323.79	804.57	742.51	618.40	556.38	433.32	837.02	772.06	643.39	579.66	450.98	969.37	894.61	745.10	670.35	522.06
71	694.02	641.13	534.06	479.88	374.10	914.91	844.91	703.94	633.94	492.95	953.44	881.13	734.07	660.54	513.48	1,089.47	1,006.14	838.24	754.91	587.01
72	786.90	726.27	605.01	544.38	423.12	1,028.76	949.59	791.38	712.18	553.95	1,071.09	988.98	824.76	741.43	577.21	1,210.79	1,117.66	931.38	838.24	651.97
73	878.49	811.41	675.96	608.88	473.43	1,145.18	1,056.66	880.70	793.27	616.28	1,188.73	1,098.05	915.45	823.54	640.94	1,332.12	1,229.18	1,024.52	922.80	716.92
74	971.37	896.55	746.91	672.09	522.45	1,264.17	1,167.19	972.11	875.07	680.02	1,306.38	1,205.89	1,004.91	904.42	703.44	1,453.44	1,341.92	1,117.66	1,006.14	781.87
75	1,064.25	982.98	819.15	736.59	574.05	1,385.78	1,279.01	1,065.53	958.73	746.32	1,424.03	1,314.96	1,095.60	986.53	767.16	1,574.77	1,453.44	1,210.79	1,089.47	848.05
76	1,212.60	1,119.72	932.67	839.79	652.74	1,551.90	1,432.18	1,193.83	1,074.12	835.78	1,610.31	1,486.53	1,237.75	1,113.98	866.43	1,763.49	1,627.46	1,356.63	1,220.60	949.76
77	1,382.88	1,277.10	1,064.25	957.18	745.62	1,737.33	1,604.72	1,337.28	1,203.51	936.06	1,818.64	1,678.93	1,399.52	1,259.81	979.17	1,974.28	1,823.54	1,519.62	1,367.66	1,063.73
78	1,549.29	1,429.32	1,191.96	1,071.99	834.63	1,912.06	1,764.28	1,471.01	1,323.20	1,029.94	2,019.62	1,863.99	1,552.71	1,398.30	1,087.02	2,172.81	2,004.92	1,671.58	1,503.69	1,170.35
79	1,704.09	1,572.51	1,310.64	1,179.06	917.19	2,064.12	1,905.61	1,588.57	1,428.95	1,111.85	2,201.00	2,031.88	1,692.42	1,523.30	1,185.06	2,345.61	2,165.46	1,805.16	1,623.79	1,263.49
80	1,840.83	1,698.93	1,415.13	1,274.52	990.72	2,230.19	2,058.74	1,714.72	1,543.24	1,200.33	2,377.47	2,193.64	1,828.45	1,645.85	1,279.42	2,534.33	2,339.48	1,948.54	1,753.69	1,363.98
81	1,968.54	1,817.61	1,514.46	1,363.53	1,060.38	2,385.48	2,202.15	1,835.49	1,652.14	1,284.41	2,542.91	2,348.06	1,955.90	1,761.04	1,368.88	2,710.81	2,502.47	2,085.80	1,877.47	1,459.57
82	2,116.89	1,954.35	1,627.98	1,465.44	1,139.07	2,564.52	2,367.14	1,972.47	1,775.09	1,380.39	2,734.09	2,523.30	2,102.96	1,893.40	1,471.83	2,914.24	2,689.97	2,241.44	2,017.17	1,568.64
83	2,285.88	2,110.44	1,758.27	1,582.83	1,230.66	2,770.48	2,556.96	2,130.98	1,917.46	1,491.49	2,952.23	2,725.51	2,270.85	2,044.13	1,589.47	3,148.31	2,905.66	2,421.59	2,178.94	1,694.87
84	2,480.67	2,289.75	1,907.91	1,716.99	1,335.15	3,005.64	2,773.71	2,312.18	2,080.33	1,618.74	3,203.46	2,957.13	2,464.48	2,218.15	1,725.50	3,415.47	3,151.99	2,627.47	2,363.99	1,839.48
85	2,703.84	2,496.15	2,079.48	1,871.79	1,455.12	3,276.26	3,023.95	2,520.32	2,267.99	1,764.31	3,492.67	3,223.06	2,686.30	2,417.91	1,879.92	3,723.07	3,436.30	2,863.99	2,577.23	2,004.92
86	2,946.36	2,720.61	2,266.53	2,040.78	1,586.70	3,570.71	3,295.70	2,746.77	2,471.79	1,922.87	3,806.40	3,513.51	2,927.72	2,634.82	2,049.04	4,057.63	3,745.13	3,121.35	2,808.85	2,185.07
87	3,212.10	2,965.71	2,470.35	2,223.96	1,729.89	3,892.08	3,592.24	2,993.73	2,695.00	2,095.40	4,149.54	3,829.69	3,191.20	2,872.57	2,234.09	4,422.83	4,082.14	3,401.99	3,062.52	2,381.15
88	3,501.06	3,231.45	2,693.52	2,423.91	1,885.98	4,242.55	3,915.82	3,263.31	2,936.58	2,284.14	4,522.09	4,174.05	3,479.19	3,131.15	2,435.07	4,821.12	4,449.79	3,708.36	3,337.04	2,595.61
89	3,815.82	3,522.99	2,936.04	2,641.92	2,054.97	4,624.34	4,268.46	3,556.71	3,201.84	2,490.13	4,928.96	4,550.28	3,791.70	3,413.02	2,654.43	5,254.94	4,850.53	4,041.70	3,638.51	2,829.68
90	4,160.25	3,840.33	3,200.49	2,879.28	2,240.73	5,040.62	4,652.38	3,876.98	3,489.81	2,714.44	5,372.59	4,959.60	4,133.61	3,719.39	2,893.41	5,727.99	5,286.81	4,405.67	3,965.72	3,084.58
91	4,534.35	4,186.05	3,488.16	3,138.57	2,441.97	5,493.57	5,071.91	4,226.38	3,803.64	2,958.16	5,856.66	5,405.68	4,504.94	4,055.18	3,153.21	6,242.70	5,763.53	4,802.73	4,322.34	3,361.55
92	4,941.99	4,562.73	3,801.63	3,421.08	2,661.27	5,988.58	5,528.08	4,606.04	4,145.51	3,224.56	6,383.63	5,892.20	4,910.58	4,419.15	3,437.53	6,805.20	6,281.91	5,234.11	4,710.82	3,664.24
93	5,387.04	4,972.95	4,143.48	3,729.39	2,899.92	6,527.80	6,025.24	5,021.18	4,518.64	3,514.60	6,958.39	6,422.85	5,352.98	4,817.44	3,747.58	7,417.95	6,846.87	5,705.93	5,134.84	3,993.90
94	5,872.08	5,420.58	4,517.58	4,064.79	3,161.79	7,114.47	6,567.69	5,473.12	4,925.23	3,831.66	7,584.62	7,001.28	5,834.61	5,251.27	4,084.59	8,084.62	7,463.29	6,219.41	5,596.86	4,354.20

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

1460 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	37.41	34.83	28.38	25.80	19.35	57.84	53.10	44.56	39.82	31.30	60.95	56.89	47.41	41.99	33.86	82.62	75.85	63.66	56.89	44.70
25-29	39.99	37.41	30.96	28.38	21.93	62.58	57.83	48.35	43.63	34.13	66.37	60.95	50.12	46.05	35.22	89.40	82.62	69.08	62.31	48.76
30-34	43.86	39.99	33.54	29.67	23.22	67.31	61.62	51.21	46.47	36.03	70.43	65.02	54.18	48.76	37.93	96.17	88.04	73.14	66.37	51.47
35-39	46.44	42.57	36.12	32.25	25.80	72.06	66.38	54.99	50.25	38.88	75.85	70.43	58.24	52.83	40.63	102.94	94.81	78.56	71.79	55.53
40-44	50.31	46.44	38.70	34.83	27.09	77.75	71.12	59.74	54.04	41.72	81.27	75.85	62.31	56.89	43.34	111.07	101.59	85.33	77.21	59.60
45	51.60	46.44	38.70	34.83	27.09	78.70	73.00	60.68	54.99	42.66	83.98	77.21	63.66	58.24	44.70	112.42	104.30	86.69	78.56	60.95
46	51.60	47.73	39.99	36.12	28.38	80.12	73.53	61.29	55.61	43.37	83.98	77.21	65.02	58.24	46.05	115.13	105.65	88.04	79.92	62.31
47	52.89	47.73	39.99	36.12	28.38	80.60	74.03	61.86	55.30	43.12	83.98	77.21	65.02	58.24	46.05	116.49	107.01	89.40	79.92	62.31
48	52.89	49.02	41.28	36.12	28.38	81.06	74.54	62.44	55.92	43.80	85.33	78.56	65.02	58.24	46.05	117.84	108.36	90.75	81.27	63.66
49	54.18	49.02	41.28	37.41	28.38	81.53	75.04	62.07	56.51	43.54	85.33	78.56	65.02	59.60	46.05	119.20	109.71	90.75	82.62	63.66
50	54.18	50.31	41.28	37.41	28.38	81.98	75.53	62.63	56.18	44.21	85.33	78.56	66.37	59.60	46.05	120.55	111.07	92.11	82.62	65.02
51	55.47	50.31	42.57	38.70	29.67	83.37	76.90	64.85	58.36	45.40	86.69	79.92	66.37	59.60	46.05	121.90	112.42	94.81	85.33	66.37
52	55.47	51.60	42.57	38.70	29.67	85.73	79.21	66.15	59.64	46.59	88.04	81.27	67.72	60.95	47.41	124.61	115.13	96.17	86.69	67.72
53	56.76	51.60	43.86	38.70	30.96	88.09	81.53	67.48	60.93	46.85	89.40	82.62	69.08	62.31	48.76	127.32	117.84	97.52	88.04	67.72
54	56.76	52.89	43.86	39.99	30.96	90.49	82.96	69.75	62.20	49.02	90.75	83.98	69.08	62.31	48.76	130.03	119.20	100.23	89.40	70.43
55	58.05	52.89	45.15	39.99	32.25	91.98	85.33	71.12	63.53	50.26	92.11	83.98	70.43	63.66	48.76	131.39	121.90	101.59	90.75	71.79
56	63.21	58.05	47.73	43.86	33.54	97.38	90.24	75.16	67.43	52.94	99.34	90.98	76.19	68.65	53.03	135.79	125.83	104.81	94.03	73.83
57	67.08	61.92	51.60	46.44	36.12	103.01	95.32	79.36	71.48	55.73	106.57	97.99	81.93	73.63	57.29	140.18	129.74	108.02	97.29	75.86
58	72.24	67.08	55.47	50.31	38.70	108.84	100.59	83.73	75.70	58.64	113.80	104.99	87.68	78.63	61.56	144.58	133.66	111.25	100.57	77.90
59	77.40	70.95	59.34	52.89	41.28	114.89	106.08	88.27	80.07	61.65	121.03	112.00	93.42	83.60	65.82	148.98	137.57	114.46	103.83	79.94
60	82.56	76.11	63.21	56.76	43.86	121.17	111.78	92.97	84.62	64.76	128.26	119.00	99.18	88.60	70.09	153.38	141.49	117.69	107.11	81.98
61	90.30	82.56	69.66	61.92	49.02	130.91	120.86	100.53	91.33	70.18	138.31	128.26	106.84	95.47	75.37	165.29	152.59	126.94	115.30	88.60
62	98.04	90.30	74.82	67.08	52.89	140.67	129.97	108.13	98.05	75.59	148.36	137.51	114.51	102.35	80.66	177.18	163.70	136.20	123.50	95.20
63	105.78	96.75	81.27	73.53	56.76	150.52	139.15	115.78	104.84	81.05	158.41	146.78	122.18	109.22	85.95	189.09	174.81	145.45	131.70	101.82
64	113.52	104.49	86.43	78.69	60.63	160.39	148.36	123.45	111.65	86.52	168.46	156.03	129.85	116.10	91.24	200.98	185.91	154.71	139.90	108.42
65	121.26	110.94	92.88	83.85	64.50	170.32	157.63	131.17	118.47	92.03	178.51	165.29	137.51	122.98	96.53	212.89	197.02	163.96	148.09	115.04
66	135.45	125.13	104.49	94.17	73.53	185.10	171.21	142.60	128.73	99.92	195.63	181.03	150.52	134.86	105.65	229.67	212.45	176.95	159.73	123.98
67	149.64	138.03	114.81	103.20	79.98	200.10	185.02	154.21	139.11	107.91	212.76	196.78	163.51	146.74	114.77	246.47	227.89	189.94	171.36	132.92
68	163.83	152.22	126.42	113.52	89.01	215.30	199.01	165.97	149.67	116.02	229.88	212.51	176.51	158.62	123.89	263.25	243.32	202.93	183.00	141.86
69	179.31	165.12	138.03	123.84	96.75	230.73	213.20	177.90	160.36	124.25	247.01	228.27	189.50	170.50	133.01	280.05	258.76	215.92	194.64	150.80
70	193.50	179.31	148.35	134.16	104.49	246.36	227.57	189.98	171.20	132.59	264.13	244.00	202.50	182.38	142.13	296.83	274.19	228.91	206.27	159.74
71	221.88	205.11	170.28	153.51	118.68	282.02	259.83	216.54	195.41	152.09	299.34	276.70	230.17	207.54	160.99	335.83	309.41	257.85	232.69	181.12
72	250.26	230.91	192.21	172.86	134.16	318.46	293.87	244.74	220.13	170.99	334.56	309.41	257.85	231.43	181.12	374.81	345.89	288.03	259.10	201.24
73	277.35	256.71	214.14	192.21	149.64	355.74	327.62	273.54	245.44	191.37	369.78	342.11	284.25	256.58	198.72	413.81	381.10	318.22	285.52	222.63
74	305.73	282.51	234.78	211.56	163.83	392.74	363.20	301.92	272.40	211.13	405.00	373.56	311.92	280.48	218.85	451.54	417.57	347.14	313.19	242.75
75	334.11	308.31	256.71	230.91	179.31	431.66	398.46	332.06	298.84	232.45	440.21	406.26	339.59	305.64	237.72	490.52	452.79	377.32	339.59	264.13
76	383.13	354.75	295.41	265.74	206.40	481.48	444.95	370.78	333.16	260.10	496.82	459.09	382.36	344.62	267.91	547.13	505.62	421.35	378.59	295.58
77	433.44	399.90	332.82	300.57	233.49	532.37	491.43	409.52	368.57	286.66	553.41	510.65	425.12	382.36	298.09	604.98	558.44	465.37	418.84	325.76
78	483.75	446.34	371.52	334.11	260.58	582.19	536.79	447.17	402.87	313.24	608.75	562.22	469.15	421.35	328.28	661.58	610.02	508.13	457.82	355.95
79	532.77	491.49	410.22	368.94	287.67	632.00	583.30	485.90	437.21	339.80	665.36	613.78	511.91	460.34	358.47	718.18	662.84	552.16	496.82	386.14
80	583.08	537.93	447.63	403.77	313.47	681.79	629.79	524.63	472.62	367.47	721.95	666.61	554.67	499.33	388.65	774.77	715.67	596.17	537.07	417.57
81	623.07	575.34	479.88	432.15	335.40	729.39	674.05	561.16	504.70	392.92	772.26	713.15	593.66	534.55	415.06	828.86	765.98	637.69	573.53	446.51
82	670.80	619.20	516.00	464.40	361.20	784.73	723.84	603.23	543.45	422.80	830.11	765.98	638.94	574.80	447.76	891.75	822.57	685.48	617.56	480.46
83	723.69	668.22	557.28	500.52	389.58	846.72	782.53	651.91	586.61	456.01	896.78	827.60	689.25	621.33	482.98	962.19	889.24	740.82	666.61	518.19
84	785.61	724.98	603.72	543.09	423.12	918.66	848.92	707.27	636.43	494.75	973.50	898.03	748.37	674.15	524.49	1,043.93	964.70	803.71	723.21	562.22
85	856.56	790.77	657.90	592.11	460.53	1,001.67	925.30	770.35	693.99	539.03	1,060.29	978.53	816.29	734.53	571.02	1,138.27	1,051.48	875.39	788.62	612.53
86	932.67	861.72	717.24	646.29	501.81	1,092.44	1,008.32	840.07	755.97	587.72	1,155.88	1,066.57	889.24	799.93	622.59	1,241.41	1,145.82	954.64	859.05	667.87
87	1,016.52	939.12	781.74	704.34	546.96	1,189.83	1,099.07	915.33	824.58	640.85	1,260.27	1,163.43	969.73	872.88	679.18	1,352.09	1,248.95	1,040.17	937.03	728.24
88	1,108.11	1,022.97	852.69	767.55	597.27	1,297.19	1,197.58	998.34	898.73	698.41	1,373.46	1,267.81	1,056.51	950.86	739.56	1,474.08	1,360.89	1,134.49	1,021.29	793.65
89	1,208.73	1,115.85	930.09	837.21	651.45	1,414.51	1,304.94	1,088.01	979.52	761.50	1,496.72	1,382.27	1,152.10	1,036.39	806.22	1,607.40	1,482.89	1,236.37	1,113.12	865.33
90	1,317.09	1,215.18	1,012.65	912.03	709.50	1,541.81	1,423.37	1,185.41	1,066.97	830.11	1,631.31	1,506.78	1,255.23	1,129.46	879.17	1,752.05	1,617.47	1,347.06	1,212.47	943.31
91	1,435.77	1,324.83	1,104.24	993.30	772.71	1,680.15	1,550.66	1,292.76	1,163.27	905.39	1,778.46	1,641.37	1,368.43	1,231.34	958.41	1,909.26	1,762.11	1,469.05	1,321.90	1,028.84
92	1,564.77	1,444.80	1,203.57	1,083.60	842.37	1,831.80	1,690.12	1,408.99	1,268.41	986.19	1,938.20	1,789.78	1,491.69	1,342.03	1,043.93	2,081.58	1,920.59	1,601.12	1,441.38	1,120.66
93	1,705.38	1,575.09	1,311.93	1,180.35	918.48	1,996.70	1,842.86	1,535.15	1,382.42	1,074.72	2,113.02	1,950.78	1,625.01	1,462.77	1,137.01	2,268.98	2,094.16	1,744.51	1,570.94	1,221.28
94	1,858.89	1,715.70	1,430.61	1,287.42	1,001.04	2,176.01	2,008.88	1,673.52	1,506.38	1,171.00	2,302.95	2,125.60	1,772.18	1,594.83	1,240.14	2,472.74	2,282.82	1,901.72	1,711.80	1,330.70

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

2190 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	47.73	43.86	36.12	32.25	25.80	69.22	63.53	53.08	48.36	36.98	74.50	67.72	56.89	51.47	39.28	98.88	90.75	75.85	69.08	52.83
25-29	50.31	46.44	38.70	34.83	27.09	73.97	68.27	56.88	51.21	39.82	79.92	73.14	60.95	55.53	43.34	105.65	97.52	81.27	73.14	56.89
30-34	54.18	50.31	42.57	37.41	29.67	79.63	73.96	61.64	54.99	43.61	85.33	78.56	66.37	59.60	46.05	113.78	105.65	88.04	78.56	62.31
35-39	58.05	54.18	45.15	39.99	32.25	86.29	79.66	66.37	59.73	46.47	92.11	85.33	70.43	63.66	48.76	123.26	113.78	94.81	85.33	66.37
40-44	63.21	58.05	49.02	43.86	34.83	92.92	85.33	71.12	64.47	50.25	98.88	90.75	75.85	69.08	52.83	132.74	121.90	101.59	92.11	71.79
45	64.50	59.34	49.02	43.86	34.83	94.81	87.23	73.00	65.43	51.20	101.59	93.46	77.21	70.43	54.18	135.45	124.61	104.30	93.46	73.14
46	64.50	59.34	50.31	45.15	34.83	95.20	87.67	73.54	65.98	51.85	101.59	93.46	78.56	70.43	55.53	136.80	125.97	105.65	94.81	74.50
47	65.79	60.63	50.31	45.15	34.83	96.53	89.04	74.05	66.55	51.56	101.59	93.46	78.56	70.43	55.53	139.51	128.68	107.01	96.17	74.50
48	65.79	60.63	50.31	45.15	34.83	96.90	89.45	74.55	67.11	52.18	101.59	93.46	78.56	70.43	55.53	140.87	130.03	108.36	97.52	75.85
49	65.79	60.63	51.60	46.44	36.12	98.21	90.79	75.04	67.63	52.80	101.59	94.81	78.56	70.43	55.53	143.58	132.74	109.71	98.88	77.21
50	67.08	61.92	51.60	46.44	36.12	98.56	91.19	76.45	68.15	53.42	102.94	94.81	78.56	70.43	55.53	144.93	134.10	112.42	100.23	78.56
51	68.37	63.21	52.89	47.73	37.41	100.97	93.58	77.81	70.41	54.66	104.30	97.52	81.27	73.14	56.89	147.64	136.80	113.78	102.94	79.92
52	69.66	64.50	52.89	47.73	37.41	103.45	95.98	80.13	71.76	55.91	107.01	98.88	82.62	74.50	58.24	150.35	139.51	116.49	104.30	81.27
53	70.95	64.50	54.18	49.02	37.41	105.91	97.46	81.54	73.10	57.17	109.71	101.59	83.98	75.85	58.24	153.06	140.87	117.84	105.65	82.62
54	72.24	65.79	55.47	50.31	38.70	108.41	99.94	82.95	75.40	58.45	112.42	104.30	86.69	77.21	60.95	155.77	143.58	119.20	108.36	83.98
55	73.53	67.08	56.76	50.31	39.99	110.94	102.40	85.35	76.81	59.74	115.13	105.65	88.04	79.92	62.31	158.48	146.29	121.90	109.71	85.33
56	77.40	72.24	59.34	54.18	41.28	118.42	109.34	90.98	81.91	63.75	123.05	113.08	94.23	85.36	66.51	165.13	152.47	126.88	114.22	88.89
57	82.56	76.11	63.21	56.76	43.86	126.21	116.56	96.87	87.23	67.92	130.96	120.51	100.43	90.79	70.70	171.78	158.64	131.85	118.72	92.45
58	86.43	79.98	67.08	60.63	46.44	134.31	124.06	102.99	92.74	72.28	138.88	127.94	106.62	96.23	74.91	178.43	164.82	136.83	123.22	96.01
59	91.59	83.85	69.66	63.21	49.02	142.71	131.85	109.35	98.49	76.79	146.79	135.37	112.81	101.66	79.10	185.08	171.00	141.80	127.72	99.58
60	95.46	87.72	73.53	65.79	51.60	151.47	139.98	115.95	104.46	81.48	154.71	142.80	119.00	107.11	83.31	191.73	177.18	146.78	132.22	103.14
61	104.49	96.75	81.27	72.24	56.76	162.33	149.96	124.41	112.06	87.35	167.66	154.71	129.05	116.10	90.44	204.96	189.35	157.08	141.49	110.28
62	113.52	105.78	87.72	78.69	61.92	173.22	160.00	132.91	119.67	93.23	180.63	166.60	139.10	125.09	97.59	218.18	201.51	167.40	150.74	117.42
63	122.55	113.52	94.17	85.14	65.79	184.20	170.09	141.45	127.36	99.15	193.58	178.51	149.15	134.08	104.72	231.40	213.68	177.71	160.00	124.56
64	132.87	122.55	101.91	91.59	70.95	195.22	180.23	150.05	135.06	105.10	206.54	190.40	159.20	143.07	111.87	244.62	225.84	188.03	169.25	131.70
65	141.90	130.29	108.36	98.04	76.11	206.28	190.42	158.67	142.80	111.07	219.49	202.31	169.25	152.07	119.00	257.85	238.00	198.34	178.51	138.84
66	158.67	147.06	122.55	109.65	86.43	225.04	207.77	173.08	155.84	121.13	240.49	221.71	185.21	166.68	130.17	279.22	257.82	214.77	193.37	150.31
67	176.73	162.54	135.45	122.55	95.46	244.07	225.41	187.69	169.05	131.35	261.50	241.13	201.16	181.30	141.33	300.61	277.63	231.19	208.23	161.79
68	193.50	178.02	148.35	134.16	104.49	263.34	243.27	202.52	182.46	141.71	282.50	260.53	217.12	195.91	152.50	321.98	297.45	247.63	223.09	173.26
69	210.27	194.79	162.54	145.77	113.52	282.91	261.39	217.56	196.04	152.22	303.50	279.94	233.08	210.53	163.66	343.37	317.26	264.05	237.95	184.74
70	228.33	210.27	175.44	157.38	122.55	302.74	279.76	232.79	209.83	162.86	324.50	299.34	249.03	225.14	174.83	364.75	337.08	280.48	252.81	196.21
71	264.45	243.81	202.53	183.18	141.90	346.44	320.04	266.18	239.77	185.89	368.53	339.59	283.00	255.33	198.72	412.54	381.10	316.95	285.52	221.36
72	299.28	276.06	230.91	207.69	161.25	391.13	361.19	301.37	271.43	210.53	412.54	379.84	316.95	285.52	221.36	460.34	425.12	354.69	319.47	247.78
73	335.40	309.60	258.00	232.20	180.60	436.82	403.31	336.25	302.74	235.70	455.31	420.09	350.92	315.70	245.27	508.13	469.15	391.17	352.17	274.19
74	371.52	343.14	285.09	256.71	199.95	483.53	446.34	371.95	334.74	260.35	499.33	460.34	383.62	345.89	269.16	555.93	513.16	427.63	384.87	299.34
75	406.35	375.39	313.47	281.22	219.30	532.38	491.43	409.54	368.58	286.69	543.35	501.85	417.57	376.07	291.80	604.98	558.44	465.37	418.84	325.76
76	465.69	429.57	357.33	322.50	250.26	596.59	550.09	459.34	412.85	322.09	613.78	565.99	471.66	425.12	330.79	677.93	625.11	521.97	469.15	366.01
77	523.74	483.75	402.48	362.49	281.22	660.76	609.86	508.04	457.11	355.29	684.22	631.39	525.74	474.18	368.53	750.88	693.03	577.31	519.46	403.74
78	581.79	536.64	447.63	402.48	313.47	726.08	669.61	557.85	502.48	390.73	754.65	696.79	581.08	523.22	406.26	825.08	760.95	633.91	571.02	443.99
79	639.84	590.82	492.78	442.47	344.43	790.27	729.40	607.65	546.78	425.02	825.08	762.20	635.17	571.02	445.24	898.03	828.86	690.51	621.33	482.98
80	697.89	645.00	536.64	483.75	375.39	854.46	789.17	657.45	592.15	460.45	895.52	827.60	689.25	620.08	482.98	970.98	896.78	747.10	672.90	523.22
81	746.91	690.15	574.05	517.29	402.48	914.22	844.50	703.94	633.09	492.53	958.41	885.46	737.04	664.09	515.68	1,038.90	959.67	799.93	719.43	559.71
82	803.67	741.75	617.91	555.99	432.15	982.85	907.58	755.97	680.69	529.05	1,030.10	950.86	792.38	713.15	554.67	1,116.88	1,031.35	859.05	773.52	601.20
83	866.88	801.09	666.93	599.85	466.98	1,061.44	979.54	816.83	734.93	572.23	1,113.12	1,027.59	856.53	771.01	599.95	1,206.19	1,113.12	928.22	835.15	650.26
84	941.70	868.17	723.69	651.45	506.97	1,152.22	1,063.64	886.57	798.03	620.93	1,207.44	1,114.37	929.48	836.41	650.26	1,309.32	1,208.70	1,007.46	906.84	705.60
85	1,025.55	946.86	789.48	710.79	552.12	1,255.12	1,158.85	966.26	868.87	676.27	1,316.87	1,214.99	1,012.50	911.88	709.37	1,426.29	1,316.87	1,098.02	987.34	768.49
86	1,118.43	1,032.00	860.43	774.00	602.43	1,369.14	1,262.88	1,052.59	947.44	737.14	1,435.10	1,324.42	1,104.30	993.62	773.52	1,555.84	1,435.10	1,196.13	1,076.63	837.66
87	1,219.05	1,124.88	937.83	843.66	656.61	1,491.99	1,376.87	1,147.76	1,032.66	803.55	1,564.64	1,443.90	1,203.67	1,082.93	842.69	1,695.45	1,564.64	1,304.29	1,173.49	913.13
88	1,328.70	1,226.79	1,021.68	919.77	714.66	1,625.92	1,500.85	1,250.69	1,125.64	875.50	1,705.51	1,573.45	1,311.84	1,179.77	918.16	1,847.64	1,705.51	1,421.26	1,279.14	994.89
89	1,447.38	1,336.44	1,113.27	1,002.33	779.16	1,772.02	1,635.87	1,363.61	1,227.45	954.08	1,857.70	1,715.57	1,430.07	1,286.68	1,001.17	2,013.66	1,858.95	1,549.55	1,394.85	1,084.18
90	1,577.67	1,456.41	1,213.89	1,092.63	850.11	1,931.40	1,783.09	1,486.47	1,337.03	1,040.41	2,024.98	1,870.28	1,558.36	1,402.40	1,090.48	2,194.78	2,026.24	1,689.16	1,519.36	1,182.28
91	1,720.86	1,587.99	1,323.54	1,190.67	926.22	2,106.29	1,943.58	1,620.37	1,457.67	1,134.50	2,207.36	2,037.55	1,697.96	1,528.17	1,188.58	2,393.50	2,208.61	1,841.35	1,656.46	1,289.20
92	1,875.66	1,731.18	1,442.22	1,297.74	1,010.07	2,295.54	2,118.45	1,765.39	1,589.38	1,236.34	2,406.08	2,221.19	1,851.41	1,666.53	1,295.48	2,608.57	2,407.33	2,006.12	1,806.13	1,404.91
93	2,043.36	1,887.27	1,572.51	1,415.13	1,100.37	2,501.41	2,309.94	1,924.76	1,732.17	1,346.99	2,623.67	2,421.18	2,017.43	1,816.19	1,412.46	2,842.51	2,624.93	2,187.23	1,968.39	1,530.69
94	2,227.83	2,056.26	1,714.41	1,542.84	1,199.70	2,727.20	2,516.91	2,097.44	1,888.24	1,468.74	2,858.87	2,638.76	2,199.81	1,979.70	1,539.49	3,099.10	2,860.12	2,383.44	2,145.72	1,669.04

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

2920 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	47.73	43.86	37.41	33.54	25.80	73.01	67.33	55.93	50.26	38.88	77.21	71.79	59.60	54.18	41.99	104.30	96.17	79.92	71.79	55.53
25-29	51.60	47.73	39.99	36.12	28.38	78.70	73.00	60.67	54.05	42.67	82.62	77.21	63.66	58.24	44.70	112.42	104.30	86.69	77.21	60.95
30-34	55.47	51.60	42.57	38.70	29.67	84.38	77.75	65.43	58.79	45.51	89.40	82.62	69.08	62.31	48.76	120.55	111.07	93.46	83.98	65.02
35-39	59.34	55.47	46.44	41.28	32.25	91.02	84.39	70.16	62.56	49.32	96.17	89.40	74.50	66.37	52.83	130.03	120.55	100.23	89.40	70.43
40-44	64.50	59.34	49.02	43.86	34.83	97.67	90.08	74.91	67.31	52.14	102.94	94.81	79.92	71.79	55.53	139.51	128.68	107.01	96.17	74.50
45	65.79	60.63	50.31	45.15	34.83	99.56	91.96	76.79	69.22	54.04	105.65	97.52	81.27	73.14	56.89	142.22	131.39	109.71	98.88	77.21
46	65.79	60.63	50.31	45.15	34.83	100.87	93.33	78.25	69.76	54.68	107.01	98.88	82.62	74.50	58.24	144.93	134.10	112.42	100.23	78.56
47	65.79	60.63	51.60	46.44	36.12	103.10	94.66	78.73	71.23	55.30	108.36	100.23	82.62	74.50	58.24	148.99	136.80	113.78	102.94	79.92
48	67.08	61.92	51.60	46.44	36.12	104.35	95.98	80.15	71.76	55.91	109.71	100.23	83.98	75.85	58.24	151.70	139.51	116.49	104.30	81.27
49	67.08	61.92	51.60	46.44	36.12	105.61	97.27	81.53	73.19	57.43	109.71	101.59	85.33	75.85	59.60	154.41	142.22	119.20	107.01	83.98
50	67.08	61.92	51.60	46.44	36.12	106.85	98.56	81.97	73.67	57.11	111.07	102.94	85.33	77.21	59.60	157.12	144.93	120.55	108.36	83.98
51	69.66	64.50	52.89	47.73	37.41	108.39	100.05	83.37	75.04	58.36	113.78	104.30	86.69	78.56	60.95	158.48	146.29	121.90	109.71	85.33
52	70.95	65.79	55.47	49.02	38.70	110.90	102.50	84.79	76.42	59.64	115.13	107.01	89.40	79.92	62.31	161.19	148.99	123.26	111.07	86.69
53	73.53	67.08	56.76	50.31	39.99	112.46	104.03	86.22	77.79	59.98	117.84	108.36	90.75	81.27	63.66	162.54	150.35	124.61	112.42	86.69
54	74.82	69.66	58.05	51.60	41.28	115.00	105.60	87.67	79.17	61.27	119.20	109.71	92.11	82.62	65.02	165.25	151.70	125.97	113.78	88.04
55	77.40	70.95	59.34	52.89	41.28	116.63	107.13	90.08	80.60	63.53	121.90	112.42	93.46	83.98	65.02	166.60	153.06	128.68	115.13	90.75
56	82.56	76.11	63.21	56.76	43.86	124.60	114.55	96.20	86.16	67.82	130.84	120.89	100.43	90.20	70.00	173.75	159.74	134.15	120.14	94.56
57	87.72	81.27	67.08	60.63	46.44	132.91	122.27	102.58	91.95	72.25	139.78	129.34	107.38	96.40	74.97	180.88	166.41	139.62	125.14	98.35
58	92.88	85.14	70.95	64.50	50.31	141.54	130.28	109.20	97.96	76.90	148.72	137.80	114.35	102.62	79.95	188.03	173.09	145.09	130.15	102.16
59	98.04	90.30	74.82	67.08	52.89	150.49	138.61	116.11	104.22	81.71	157.66	146.25	121.30	108.82	84.93	195.16	179.76	150.56	135.15	105.95
60	103.20	95.46	78.69	70.95	55.47	159.83	147.29	123.25	110.73	86.70	166.60	154.71	128.26	115.04	89.91	202.31	186.44	156.03	140.16	109.75
61	110.94	103.20	85.14	77.40	59.34	171.34	157.92	131.95	118.77	92.79	179.83	166.87	138.57	124.29	97.06	216.32	199.40	166.60	149.95	117.16
62	119.97	110.94	92.88	82.56	64.50	182.88	168.60	140.67	126.81	98.90	193.05	179.04	148.89	133.55	104.19	230.34	212.36	177.18	159.73	124.56
63	129.00	118.68	99.33	89.01	69.66	194.51	179.35	149.45	134.95	105.04	206.27	191.20	159.20	142.80	111.34	244.35	225.31	187.76	169.52	131.97
64	136.74	126.42	105.78	95.46	73.53	206.19	190.15	158.27	143.09	111.21	219.49	203.37	169.52	152.07	118.47	258.37	238.28	198.34	179.30	139.37
65	145.77	134.16	112.23	100.62	78.69	217.91	200.99	167.13	151.27	117.42	232.72	215.53	179.83	161.31	125.62	272.38	251.23	208.92	189.09	146.78
66	165.12	152.22	126.42	113.52	89.01	238.88	220.36	183.35	165.70	128.68	255.60	236.57	197.19	177.10	137.72	296.39	273.43	227.50	205.60	159.68
67	183.18	168.99	140.61	126.42	98.04	260.13	240.03	199.80	180.33	140.12	278.49	257.61	214.55	192.88	149.83	320.40	295.63	246.09	222.13	172.59
68	202.53	187.05	156.09	140.61	109.65	281.67	259.95	216.47	195.18	151.70	301.37	278.65	231.92	208.67	161.93	344.40	317.83	264.68	238.64	185.49
69	220.59	203.82	170.28	153.51	118.68	303.54	280.16	233.39	210.22	163.47	324.25	299.69	249.28	224.45	174.05	368.41	340.03	283.27	255.16	198.40
70	239.94	221.88	184.47	166.41	129.00	325.71	300.65	250.53	225.48	175.39	347.14	320.73	266.64	240.24	186.15	392.42	362.23	301.86	271.67	211.30
71	278.64	256.71	214.14	192.21	149.64	373.91	344.33	287.30	258.77	200.67	393.68	363.50	303.12	272.94	212.57	445.24	410.03	342.11	308.16	238.97
72	317.34	292.83	243.81	219.30	170.28	422.13	388.97	324.87	291.73	227.63	440.21	406.26	339.59	305.64	237.72	496.82	457.82	382.36	343.37	267.91
73	354.75	327.66	273.48	246.39	190.92	471.43	435.74	362.21	326.52	254.09	488.01	450.27	374.81	337.08	262.88	548.38	506.88	421.35	379.84	295.58
74	393.45	363.78	303.15	272.19	212.85	521.83	482.45	401.49	360.99	281.14	534.55	493.04	411.29	369.78	288.03	599.95	554.67	461.60	415.06	323.25
75	432.15	398.61	332.82	299.28	233.49	574.44	530.16	441.63	397.35	308.83	581.08	537.07	447.76	402.48	313.19	652.78	602.47	501.85	451.54	350.92
76	503.10	464.40	387.00	348.30	270.90	651.93	602.12	501.40	451.58	350.87	667.87	616.30	513.16	461.60	359.72	740.82	684.22	569.77	513.16	398.71
77	574.05	530.19	441.18	397.32	308.31	730.49	674.06	562.27	505.81	394.02	753.40	695.54	579.83	521.97	406.26	830.11	765.98	638.94	574.80	447.76
78	645.00	594.69	495.36	446.34	347.01	807.98	745.98	622.04	560.04	435.00	838.93	774.77	645.23	581.08	451.54	918.16	847.72	706.86	636.42	494.30
79	715.95	660.48	550.83	495.36	385.71	886.57	817.95	681.82	613.19	477.04	925.70	854.02	711.89	640.20	498.07	1,007.46	929.48	774.77	696.79	542.10
80	786.90	726.27	605.01	544.38	423.12	964.04	889.88	741.57	667.42	519.12	1,011.23	933.25	778.55	700.57	544.61	1,095.51	1,011.23	842.69	758.43	589.89
81	841.08	776.58	647.58	583.08	452.79	1,031.54	952.96	793.60	715.00	555.62	1,081.66	998.65	832.63	749.62	582.34	1,172.22	1,082.93	901.81	812.51	631.39
82	904.29	834.63	695.31	625.65	486.33	1,109.03	1,023.80	853.36	768.13	597.68	1,163.43	1,074.12	894.27	804.96	626.36	1,260.27	1,163.43	969.73	872.88	679.18
83	976.53	901.71	752.07	675.96	526.32	1,198.68	1,105.71	921.98	829.01	645.28	1,256.50	1,159.65	965.95	870.36	676.67	1,362.15	1,256.50	1,047.71	942.06	733.27
84	1,060.38	977.82	815.28	734.01	570.18	1,300.53	1,199.78	1,000.56	899.85	700.62	1,363.40	1,257.75	1,048.96	943.31	734.53	1,477.86	1,363.40	1,137.01	1,022.56	796.16
85	1,155.84	1,066.83	888.81	799.80	621.78	1,416.72	1,308.27	1,090.23	980.66	763.69	1,485.41	1,372.21	1,143.30	1,028.84	799.93	1,609.92	1,486.66	1,238.89	1,114.37	867.85
86	1,259.04	1,162.29	968.79	872.04	678.54	1,545.11	1,425.58	1,187.61	1,069.19	831.24	1,619.98	1,495.47	1,246.44	1,120.66	872.88	1,755.82	1,619.98	1,349.57	1,214.99	944.58
87	1,372.56	1,266.78	1,056.51	950.73	739.17	1,683.48	1,553.95	1,294.97	1,165.48	906.48	1,765.88	1,630.04	1,358.37	1,222.53	950.86	1,913.04	1,765.88	1,471.57	1,324.42	1,030.10
88	1,496.40	1,381.59	1,150.68	1,035.87	804.96	1,835.10	1,694.54	1,411.18	1,270.62	988.40	1,924.36	1,775.94	1,480.38	1,331.96	1,036.39	2,085.35	1,925.62	1,603.64	1,443.90	1,123.18
89	1,630.56	1,505.43	1,253.88	1,128.75	877.20	2,000.03	1,846.17	1,538.48	1,384.62	1,076.94	2,097.93	1,935.68	1,613.70	1,452.71	1,129.46	2,272.76	2,097.93	1,748.27	1,573.45	1,223.80
90	1,777.62	1,640.88	1,367.40	1,230.66	957.18	2,180.44	2,012.19	1,676.83	1,509.70	1,174.35	2,286.59	2,110.50	1,758.33	1,582.25	1,231.34	2,477.77	2,286.59	1,905.50	1,715.57	1,334.48
91	1,937.58	1,787.94	1,489.95	1,341.60	1,043.61	2,376.35	2,193.72	1,828.46	1,645.83	1,279.49	2,491.61	2,300.43	1,916.81	1,725.63	1,342.03	2,700.40	2,492.86	2,077.80	1,870.28	1,453.96
92	2,111.73	1,949.19	1,624.11	1,461.57	1,136.49	2,589.96	2,390.73	1,992.29	1,793.04	1,394.61	2,716.74	2,506.70	2,089.13	1,880.34	1,462.77	2,943.13	2,716.74	2,263.95	2,037.55	1,584.76
93	2,302.65	2,124.63	1,771.17	1,593.15	1,239.69	2,823.50	2,606.56	2,171.57	1,954.63	1,519.66	2,960.74	2,733.10	2,277.79	2,050.13	1,594.83	3,208.53	2,962.01	2,467.71	2,221.19	1,726.90
94	2,509.05	2,316.84	1,929.84	1,737.63	1,350.63	3,078.07	2,841.21	2,367.51	2,130.64	1,656.90	3,227.39	2,978.35	2,482.80	2,233.76	1,738.21	3,497.81	3,228.65	2,690.33	2,421.18	1,882.86

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

3650 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	54.18	50.31	42.57	37.41	29.67	83.44	76.81	63.52	57.84	44.57	88.04	81.27	67.72	60.95	47.41	119.20	109.71	90.75	82.62	63.66
25-29	59.34	54.18	45.15	41.28	32.25	89.14	82.48	69.21	61.64	48.36	94.81	88.04	73.14	65.02	51.47	127.32	117.84	98.88	88.04	69.08
30-34	63.21	58.05	49.02	43.86	34.83	95.74	89.11	73.97	66.37	52.14	101.59	93.46	78.56	70.43	55.53	136.80	127.32	105.65	94.81	74.50
35-39	68.37	63.21	52.89	47.73	37.41	103.35	95.77	79.64	71.10	55.95	109.71	101.59	83.98	75.85	58.24	147.64	136.80	113.78	101.59	79.92
40-44	73.53	67.08	56.76	50.31	39.99	110.94	102.40	85.35	76.79	59.73	117.84	108.36	90.75	81.27	63.66	158.48	146.29	121.90	109.71	85.33
45	74.82	68.37	58.05	51.60	41.28	113.78	104.30	87.23	78.70	60.68	120.55	111.07	92.11	82.62	65.02	162.54	148.99	124.61	112.42	86.69
46	74.82	69.66	58.05	51.60	41.28	114.06	105.59	87.68	79.18	61.27	120.55	111.07	92.11	82.62	65.02	163.89	151.70	125.97	113.78	88.04
47	74.82	69.66	58.05	51.60	41.28	114.35	105.91	88.11	79.67	61.87	120.55	111.07	92.11	83.98	65.02	165.25	153.06	127.32	115.13	89.40
48	76.11	69.66	58.05	52.89	41.28	114.60	106.22	88.53	79.22	62.44	120.55	111.07	92.11	83.98	65.02	166.60	154.41	128.68	115.13	90.75
49	76.11	69.66	58.05	52.89	41.28	115.80	106.53	88.95	79.68	62.06	120.55	111.07	92.11	83.98	65.02	169.31	155.77	130.03	116.49	90.75
50	76.11	70.95	59.34	52.89	41.28	116.06	106.84	89.33	80.12	62.63	120.55	111.07	92.11	83.98	65.02	170.67	157.12	131.39	117.84	92.11
51	78.69	72.24	60.63	54.18	42.57	118.58	109.31	90.79	81.52	63.92	124.61	115.13	94.81	85.33	66.37	173.38	159.83	132.74	119.20	93.46
52	79.98	73.53	61.92	55.47	43.86	121.14	111.82	93.18	83.88	65.24	127.32	117.84	97.52	88.04	67.72	176.08	162.54	135.45	121.90	94.81
53	81.27	74.82	63.21	56.76	43.86	122.77	113.39	94.66	85.29	66.54	131.39	120.55	100.23	90.75	70.43	177.44	163.89	136.80	123.26	96.17
54	83.85	77.40	64.50	58.05	45.15	125.38	115.96	96.14	86.71	66.93	134.10	124.61	104.30	93.46	73.14	180.15	166.60	138.16	124.61	96.17
55	85.14	78.69	65.79	59.34	46.44	128.01	118.51	98.62	88.20	69.22	138.16	127.32	107.01	96.17	74.50	182.86	169.31	140.87	125.97	98.88
56	91.59	85.14	70.95	63.21	50.31	138.11	127.67	106.23	95.23	74.56	148.08	136.51	114.44	102.85	79.70	192.57	178.03	148.13	132.78	103.96
57	98.04	91.59	76.11	68.37	52.89	148.62	137.20	114.16	102.55	80.11	158.00	145.68	121.85	109.53	84.89	202.27	186.74	155.39	139.58	109.04
58	105.78	96.75	81.27	73.53	56.76	159.57	147.11	122.43	110.18	85.91	167.92	154.86	129.28	116.22	90.09	211.99	195.46	162.66	146.39	114.13
59	112.23	103.20	86.43	77.40	60.63	170.95	157.43	131.04	118.13	91.93	177.84	164.04	136.70	122.90	95.29	221.69	204.17	169.92	153.19	119.21
60	118.68	109.65	91.59	82.56	64.50	182.82	168.19	139.96	126.41	98.18	187.76	173.22	144.13	129.58	100.49	231.40	212.89	177.18	160.00	124.29
61	127.71	118.68	98.04	89.01	68.37	196.26	180.75	150.38	135.73	105.37	201.51	185.91	154.71	139.10	107.90	247.80	228.23	189.88	171.36	133.02
62	138.03	126.42	105.78	95.46	73.53	209.75	193.38	160.82	145.09	112.54	215.26	198.61	165.29	148.62	115.30	264.19	243.56	202.57	182.74	141.75
63	147.06	135.45	113.52	101.91	79.98	223.35	206.09	171.34	154.52	119.78	229.01	211.30	175.87	158.14	122.70	280.59	258.90	215.26	194.11	150.48
64	156.09	144.48	119.97	108.36	83.85	237.00	218.85	181.90	163.98	127.04	242.77	224.00	186.44	167.66	130.11	296.98	274.24	227.96	205.48	159.20
65	165.12	153.51	127.71	114.81	89.01	250.71	231.67	192.52	173.47	134.34	256.52	236.69	197.02	177.18	137.51	313.38	289.58	240.65	216.85	167.93
66	187.05	172.86	143.19	129.00	100.62	274.03	253.19	210.50	189.68	147.00	282.95	261.29	217.48	195.58	152.03	340.01	314.17	261.20	235.36	182.39
67	207.69	192.21	159.96	144.48	112.23	297.67	275.05	228.73	206.10	159.82	309.37	285.90	237.95	213.97	166.53	366.63	338.77	281.74	253.87	196.85
68	229.62	211.56	176.73	158.67	123.84	321.64	297.18	247.23	222.77	172.82	335.80	310.50	258.41	232.37	181.04	393.26	363.35	302.29	272.38	211.31
69	250.26	230.91	192.21	174.15	134.16	345.94	319.64	265.99	239.67	186.03	362.22	335.12	278.89	250.76	195.54	419.88	387.95	322.82	290.89	225.78
70	272.19	251.55	208.98	188.34	145.77	370.60	342.40	284.99	256.80	199.41	388.65	359.72	299.34	269.16	210.05	446.51	412.54	343.37	309.41	240.24
71	313.47	290.25	241.23	218.01	168.99	422.49	390.79	325.33	292.58	228.14	442.73	408.78	340.86	306.89	238.97	503.10	465.37	387.39	348.40	271.67
72	356.04	328.95	273.48	246.39	190.92	475.56	439.21	366.57	329.13	256.48	496.82	459.09	382.36	344.62	267.91	559.71	516.94	431.41	387.39	301.86
73	398.61	367.65	305.73	276.06	214.14	529.82	489.80	407.61	366.54	285.44	550.89	509.40	423.87	381.10	296.83	616.30	569.77	474.18	426.38	332.05
74	439.89	406.35	339.27	304.44	237.36	585.27	540.43	450.71	405.85	315.04	604.98	558.44	465.37	418.84	325.76	672.90	621.33	518.19	466.63	362.23
75	482.46	445.05	371.52	334.11	260.58	641.96	593.25	493.66	444.93	345.35	659.06	608.75	506.88	456.57	354.69	729.49	674.15	560.96	505.62	392.42
76	549.54	508.26	423.12	380.55	296.70	719.45	664.09	553.41	498.07	387.39	744.59	688.00	573.53	515.68	401.23	817.54	754.65	628.87	565.99	440.21
77	626.94	579.21	482.46	434.73	337.98	805.75	743.79	619.82	557.82	433.87	841.44	777.29	647.75	582.34	454.05	915.64	845.21	704.34	633.91	493.04
78	701.76	648.87	540.51	486.33	377.97	886.57	817.92	681.80	613.16	477.05	934.51	862.82	719.43	646.48	503.10	1,007.46	929.48	774.77	696.79	542.10
79	772.71	713.37	594.69	535.35	416.67	957.40	883.25	736.05	663.00	515.77	1,018.78	940.80	783.58	705.60	548.38	1,087.96	1,003.68	836.41	753.40	586.11
80	834.63	770.13	642.42	577.92	450.21	1,033.75	954.08	794.69	716.12	556.75	1,100.54	1,016.26	846.47	762.20	592.41	1,174.74	1,084.18	903.06	813.77	632.65
81	892.68	824.31	686.28	617.91	479.88	1,105.70	1,020.48	851.14	765.91	595.46	1,177.25	1,086.70	905.58	815.02	633.91	1,256.50	1,159.65	967.22	870.36	676.67
82	959.76	886.23	737.88	664.35	516.00	1,188.72	1,097.94	914.24	823.47	639.74	1,265.30	1,168.46	973.50	876.66	681.70	1,350.82	1,247.69	1,038.90	935.77	726.98
83	1,035.87	957.18	797.22	717.24	558.57	1,283.90	1,185.39	987.28	888.78	690.65	1,367.18	1,261.53	1,051.48	945.83	735.79	1,458.99	1,347.06	1,121.91	1,009.98	784.84
84	1,124.88	1,038.45	865.59	779.16	606.30	1,393.50	1,286.10	1,071.41	964.06	750.43	1,482.89	1,368.43	1,140.79	1,026.32	798.68	1,583.51	1,461.51	1,217.50	1,095.51	852.75
85	1,225.50	1,131.33	942.99	848.82	660.48	1,518.54	1,401.24	1,167.71	1,051.49	817.94	1,616.22	1,491.69	1,243.92	1,119.40	870.36	1,725.63	1,592.31	1,326.93	1,194.86	929.48
86	1,336.44	1,233.24	1,028.13	924.93	719.82	1,655.79	1,527.41	1,272.83	1,145.57	891.00	1,762.11	1,626.28	1,355.85	1,220.02	949.61	1,881.59	1,735.69	1,446.41	1,301.78	1,012.50
87	1,456.41	1,344.18	1,119.72	1,008.78	784.32	1,804.12	1,665.75	1,387.94	1,249.60	971.78	1,920.59	1,773.43	1,477.86	1,329.45	1,035.13	2,050.13	1,892.92	1,577.22	1,420.01	1,104.30
88	1,587.99	1,465.44	1,221.63	1,099.08	855.27	1,966.81	1,815.18	1,513.00	1,361.39	1,059.23	2,092.90	1,931.90	1,609.92	1,448.93	1,126.94	2,235.03	2,062.71	1,719.35	1,547.03	1,203.67
89	1,729.89	1,597.02	1,331.28	1,198.41	931.38	2,143.92	1,978.99	1,649.16	1,484.24	1,154.42	2,281.56	2,106.74	1,755.82	1,579.73	1,228.83	2,436.27	2,248.86	1,874.05	1,686.65	1,311.84
90	1,885.98	1,741.50	1,451.25	1,305.48	1,016.52	2,336.50	2,157.19	1,797.47	1,617.07	1,258.46	2,487.83	2,295.40	1,913.04	1,721.87	1,339.51	2,655.12	2,451.36	2,042.59	1,837.58	1,430.07
91	2,056.26	1,897.59	1,581.54	1,422.87	1,106.82	2,546.80	2,350.88	1,959.06	1,763.16	1,371.36	2,711.71	2,502.92	2,085.35	1,876.56	1,460.25	2,894.09	2,671.46	2,226.22	2,003.60	1,558.36
92	2,240.73	2,067.87	1,723.44	1,551.87	1,206.15	2,775.91	2,562.29	2,135.07	1,921.43	1,494.22	2,955.71	2,728.07	2,272.76	2,046.37	1,591.06	3,154.44	2,911.70	2,426.21	2,183.45	1,697.96
93	2,441.97	2,254.92	1,878.24	1,691.19	1,314.51	3,026.04	2,793.61	2,327.64	2,095.21	1,629.23	3,221.10	2,973.32	2,477.77	2,230.00	1,734.44	3,438.69	3,174.56	2,645.05	2,380.93	1,851.41
94	2,662.56	2,457.45	2,047.23	1,843.41	1,433.19	3,298.32	3,044.86	2,536.85	2,283.38	1,775.32	3,510.39	3,241.23	2,700.40	2,431.24	1,890.40	3,748.09	3,460.08	2,882.76	2,594.74	2,017.43

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

4380 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	58.05	54.18	45.15	39.99	32.25	88.18	81.54	68.25	61.64	47.41	96.17	88.04	73.14	66.37	51.47	125.97	116.49	97.52	88.04	67.72
25-29	63.21	58.05	49.02	43.86	34.83	94.83	88.17	73.00	66.38	51.20	102.94	94.81	79.92	71.79	55.53	135.45	125.97	104.30	94.81	73.14
30-34	67.08	61.92	51.60	46.44	36.12	102.39	94.80	78.70	71.12	54.99	111.07	102.94	85.33	77.21	59.60	146.29	135.45	112.42	101.59	78.56
35-39	72.24	67.08	55.47	50.31	38.70	109.99	101.46	84.38	75.84	58.80	119.20	109.71	92.11	82.62	65.02	157.12	144.93	120.55	108.36	83.98
40-44	78.69	72.24	60.63	54.18	42.57	118.53	109.04	91.04	81.54	63.52	128.68	117.84	98.88	89.40	69.08	169.31	155.77	130.03	116.49	90.75
45	79.98	73.53	61.92	55.47	43.86	120.42	111.88	92.92	83.44	65.42	131.39	120.55	100.23	90.75	70.43	172.02	159.83	132.74	119.20	93.46
46	79.98	73.53	61.92	55.47	43.86	121.60	112.18	93.34	83.90	65.04	131.39	120.55	100.23	90.75	70.43	174.73	161.19	134.10	120.55	93.46
47	79.98	74.82	61.92	55.47	43.86	121.84	112.46	93.73	84.35	65.62	131.39	120.55	100.23	90.75	70.43	176.08	162.54	135.45	121.90	94.81
48	81.27	74.82	61.92	55.47	43.86	122.06	112.75	94.12	84.80	66.16	131.39	120.55	101.59	90.75	71.79	177.44	163.89	136.80	123.26	96.17
49	81.27	74.82	61.92	55.47	43.86	122.29	113.02	94.51	85.24	65.78	131.39	121.90	101.59	90.75	71.79	178.79	165.25	138.16	124.61	96.17
50	81.27	74.82	61.92	56.76	43.86	122.50	113.29	94.87	84.73	66.32	131.39	121.90	101.59	90.75	71.79	180.15	166.60	139.51	124.61	97.52
51	82.56	76.11	63.21	56.76	43.86	125.05	115.80	96.35	86.16	67.62	135.45	124.61	104.30	93.46	73.14	182.86	169.31	140.87	125.97	98.88
52	83.85	77.40	64.50	58.05	45.15	127.67	117.42	97.83	88.53	68.96	139.51	128.68	107.01	96.17	74.50	185.57	170.67	142.22	128.68	100.23
53	86.43	79.98	65.79	59.34	46.44	129.34	119.96	99.34	89.98	69.35	143.58	132.74	111.07	98.88	77.21	186.92	173.38	143.58	130.03	100.23
54	87.72	81.27	67.08	60.63	46.44	131.98	121.62	101.81	91.42	71.65	147.64	136.80	113.78	101.59	79.92	189.63	174.73	146.29	131.39	102.94
55	89.01	82.56	68.37	61.92	47.73	134.64	124.20	103.35	92.93	72.06	151.70	139.51	116.49	104.30	81.27	192.34	177.44	147.64	132.74	102.94
56	95.46	89.01	73.53	65.79	51.60	146.00	134.61	112.01	100.81	78.23	162.36	149.43	124.67	111.74	86.97	203.59	187.71	156.19	140.57	109.07
57	103.20	95.46	78.69	70.95	55.47	157.86	145.46	121.04	109.03	84.61	173.00	159.34	132.83	119.17	92.66	214.84	197.96	164.75	148.40	115.18
58	109.65	100.62	83.85	76.11	59.34	170.19	156.73	130.43	117.58	91.32	183.66	169.26	141.01	126.61	98.36	226.09	208.23	173.30	156.23	121.31
59	116.10	107.07	89.01	79.98	61.92	183.01	168.47	140.25	126.51	98.27	194.30	179.17	149.18	134.04	104.05	237.33	218.49	181.85	164.06	127.43
60	123.84	113.52	94.17	85.14	65.79	196.39	180.72	150.40	135.80	105.50	204.96	189.09	157.35	141.49	109.75	248.58	228.76	190.40	171.89	133.55
61	134.16	123.84	103.20	92.88	72.24	211.34	194.58	162.11	146.21	113.74	218.71	201.78	168.19	151.27	117.42	266.84	245.68	204.68	184.59	143.60
62	145.77	134.16	112.23	100.62	78.69	226.34	208.50	173.84	156.63	122.00	232.46	214.48	179.04	161.06	125.09	285.08	262.61	218.96	197.28	153.65
63	156.09	144.48	119.97	108.36	83.85	241.45	222.51	185.66	167.15	130.30	246.21	227.17	189.88	170.83	132.75	303.33	279.53	233.24	209.97	163.70
64	167.70	154.80	129.00	116.10	90.30	256.62	236.57	197.52	177.70	138.65	259.96	239.86	200.72	180.63	140.43	321.57	296.45	247.53	222.67	173.75
65	178.02	165.12	136.74	123.84	95.46	271.87	250.71	209.44	188.28	147.03	273.71	252.56	211.56	190.40	148.09	339.82	313.38	261.81	235.36	183.80
66	201.24	185.76	154.80	139.32	108.36	297.16	274.20	228.79	205.88	160.46	302.74	279.27	233.64	210.18	163.51	368.71	340.25	283.90	255.46	199.11
67	224.46	206.40	172.86	154.80	121.26	322.81	298.08	248.44	223.70	174.09	331.76	305.99	255.73	229.96	178.91	397.59	367.13	306.00	275.54	214.42
68	247.68	228.33	189.63	171.57	132.87	348.80	322.24	268.33	241.80	187.89	360.79	332.70	277.81	249.73	194.33	426.47	394.00	328.10	295.64	229.74
69	269.61	248.97	207.69	187.05	145.77	375.17	346.78	288.53	260.13	201.91	389.81	359.42	299.90	269.51	209.73	455.36	420.89	350.20	315.73	245.05
70	292.83	270.90	225.75	202.53	158.67	401.93	371.62	308.98	278.73	216.10	418.84	386.14	321.98	289.28	225.14	484.24	447.76	372.29	335.83	260.36
71	337.98	312.18	260.58	233.49	181.89	457.36	422.49	351.73	316.86	246.11	476.69	440.21	367.26	330.79	256.58	544.61	503.10	418.84	377.32	293.06
72	383.13	353.46	295.41	265.74	206.40	514.03	474.46	395.41	355.85	276.78	535.80	494.30	412.54	371.04	289.28	604.98	558.44	465.37	418.84	325.76
73	428.28	394.74	328.95	296.70	230.91	571.99	528.73	440.04	396.80	308.14	594.92	548.38	457.82	411.29	320.73	665.36	615.05	511.91	461.60	358.47
74	473.43	437.31	363.78	327.66	254.13	632.31	583.09	485.71	437.57	340.21	654.03	603.72	503.10	452.79	352.17	726.98	670.39	558.44	503.10	391.17
75	518.58	478.59	398.61	358.62	278.64	692.87	639.74	532.40	479.26	373.02	711.89	657.81	548.38	493.04	383.62	787.35	726.98	604.98	544.61	423.87
76	590.82	545.67	455.37	408.93	318.63	775.90	716.12	596.59	536.81	417.28	804.96	743.34	618.81	557.19	432.67	881.69	813.77	677.93	610.02	474.18
77	673.38	621.78	518.58	466.98	362.49	868.84	802.44	668.53	600.99	468.18	909.36	838.93	699.31	630.14	489.27	987.34	911.88	759.68	682.96	532.03
78	754.65	696.60	580.50	522.45	406.35	955.19	882.11	734.94	661.86	514.68	1,009.98	932.00	776.04	699.31	543.35	1,085.44	1,002.43	835.15	752.13	584.86
79	830.76	766.26	638.55	575.34	447.63	1,031.55	952.99	793.61	715.01	555.62	1,100.54	1,016.26	846.47	762.20	592.41	1,172.22	1,082.93	901.81	812.51	631.39
80	896.55	828.18	690.15	620.49	483.75	1,114.56	1,029.34	857.79	771.46	601.02	1,188.58	1,096.76	914.39	822.57	640.20	1,266.56	1,169.71	974.76	876.66	682.96
81	959.76	886.23	737.88	664.35	516.00	1,193.13	1,101.27	917.55	825.68	641.96	1,271.59	1,173.49	978.53	880.42	685.48	1,355.85	1,251.47	1,042.68	938.28	729.49
82	1,032.00	952.02	793.35	714.66	555.99	1,281.69	1,183.18	986.18	887.66	690.65	1,367.18	1,261.53	1,051.48	945.83	735.79	1,456.47	1,344.54	1,120.66	1,008.72	784.84
83	1,114.56	1,028.13	856.56	771.42	599.85	1,384.62	1,278.38	1,064.75	958.50	744.90	1,476.60	1,362.15	1,135.75	1,022.56	794.90	1,573.45	1,452.71	1,209.96	1,089.21	846.47
84	1,208.73	1,115.85	930.09	837.21	651.45	1,501.97	1,386.83	1,155.52	1,040.42	809.09	1,601.12	1,479.11	1,232.59	1,109.34	862.82	1,706.77	1,575.97	1,313.09	1,182.28	919.42
85	1,317.09	1,216.47	1,013.94	912.03	709.50	1,638.08	1,511.92	1,259.57	1,133.39	882.13	1,745.76	1,611.18	1,343.28	1,208.70	940.80	1,861.47	1,718.09	1,431.32	1,287.94	1,002.43
86	1,435.77	1,326.12	1,104.24	994.59	772.71	1,785.30	1,648.05	1,373.57	1,236.34	961.84	1,902.98	1,757.08	1,464.02	1,316.87	1,025.07	2,028.76	1,872.80	1,560.87	1,404.91	1,092.99
87	1,564.77	1,444.80	1,203.57	1,083.60	842.37	1,945.78	1,796.35	1,496.41	1,347.01	1,047.04	2,074.04	1,914.30	1,596.09	1,436.35	1,116.88	2,211.12	2,041.33	1,700.48	1,530.69	1,189.83
88	1,706.67	1,575.09	1,311.93	1,181.64	918.48	2,120.66	1,957.97	1,631.42	1,468.76	1,142.24	2,261.43	2,086.61	1,739.47	1,565.91	1,217.50	2,409.85	2,224.97	1,853.92	1,669.04	1,298.00
89	1,860.18	1,716.99	1,430.61	1,287.42	1,001.04	2,312.14	2,133.94	1,778.68	1,600.44	1,245.19	2,463.94	2,275.28	1,895.44	1,706.77	1,326.93	2,627.45	2,424.94	2,021.21	1,818.71	1,414.98
90	2,026.59	1,870.50	1,559.61	1,403.52	1,091.34	2,520.23	2,325.43	1,938.04	1,744.34	1,356.96	2,686.55	2,479.03	2,066.49	1,860.22	1,446.41	2,863.90	2,642.54	2,202.33	1,982.21	1,542.00
91	2,209.77	2,039.49	1,700.22	1,529.94	1,190.67	2,746.02	2,535.73	2,112.92	1,901.51	1,478.71	2,928.04	2,702.91	2,252.64	2,027.49	1,577.22	3,120.48	2,881.51	2,401.05	2,160.81	1,680.35
92	2,408.43	2,222.67	1,852.44	1,666.68	1,296.45	2,993.96	2,763.73	2,303.31	2,073.07	1,612.65	3,190.92	2,945.65	2,455.13	2,209.87	1,718.09	3,402.22	3,140.61	2,617.38	2,355.77	1,832.55
93	2,625.15	2,422.62	2,018.85	1,817.61	1,413.84	3,262.90	3,011.66	2,510.25	2,259.01	1,757.61	3,478.94	3,211.04	2,676.49	2,408.60	1,874.05	3,707.85	3,422.34	2,852.58	2,567.07	1,997.31
94	2,861.22	2,640.63	2,200.74	1,981.44	1,540.26	3,556.22	3,282.82	2,736.08	2,462.69	1,914.77	3,792.12	3,500.32	2,916.73	2,624.93	2,041.33	4,041.16	3,730.49	3,109.16	2,798.50	2,175.91

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

5840 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	64.50	60.63	50.31	45.15	34.83	98.61	91.02	75.84	68.27	53.10	107.01	98.88	81.27	73.14	56.89	140.87	130.03	108.36	97.52	75.85
25-29	69.66	64.50	54.18	49.02	37.41	106.21	97.65	81.53	73.01	56.89	115.13	105.65	88.04	79.92	62.31	151.70	139.51	116.49	104.30	81.27
30-34	74.82	69.66	58.05	51.60	41.28	113.77	105.24	87.24	78.70	60.68	123.26	113.78	94.81	85.33	66.37	162.54	150.35	124.61	112.42	86.69
35-39	81.27	74.82	61.92	55.47	43.86	122.32	112.85	93.86	84.38	65.44	132.74	121.90	101.59	92.11	71.79	174.73	161.19	134.10	120.55	93.46
40-44	86.43	79.98	67.08	60.63	46.44	131.80	121.38	101.46	91.02	71.10	142.22	131.39	109.71	98.88	77.21	188.28	173.38	144.93	130.03	101.59
45	89.01	81.27	68.37	60.63	47.73	133.70	123.26	103.34	92.92	72.06	144.93	134.10	111.07	100.23	77.21	190.98	176.08	147.64	132.74	102.94
46	89.01	82.56	68.37	61.92	47.73	134.79	124.43	103.70	93.32	72.59	144.93	134.10	112.42	100.23	78.56	193.69	178.79	148.99	134.10	104.30
47	89.01	82.56	68.37	61.92	47.73	134.96	124.65	104.04	93.73	73.12	144.93	134.10	112.42	100.23	78.56	195.05	180.15	150.35	135.45	105.65
48	89.01	82.56	68.37	61.92	47.73	135.10	124.86	104.37	94.13	72.69	146.29	134.10	112.42	100.23	78.56	196.40	181.50	151.70	136.80	105.65
49	90.30	82.56	69.66	61.92	49.02	136.19	125.07	104.70	94.51	73.18	146.29	134.10	112.42	101.59	78.56	199.11	182.86	153.06	138.16	107.01
50	90.30	83.85	69.66	61.92	49.02	136.31	126.19	104.99	94.85	73.68	146.29	135.45	112.42	101.59	78.56	200.47	185.57	154.41	139.51	108.36
51	91.59	85.14	70.95	63.21	50.31	138.96	127.85	106.54	96.34	75.04	150.35	139.51	115.13	104.30	81.27	203.17	186.92	155.77	140.87	109.71
52	94.17	86.43	72.24	64.50	50.31	141.65	130.46	109.02	97.85	76.41	154.41	143.58	119.20	107.01	83.98	205.88	189.63	158.48	142.22	111.07
53	95.46	87.72	73.53	65.79	51.60	143.40	133.08	110.59	99.36	77.79	159.83	147.64	121.90	109.71	85.33	207.24	192.34	159.83	143.58	112.42
54	96.75	90.30	74.82	67.08	52.89	146.12	134.82	112.18	100.85	78.24	163.89	151.70	125.97	113.78	88.04	209.95	193.69	161.19	144.93	112.42
55	99.33	91.59	76.11	68.37	52.89	148.87	137.48	114.73	103.37	80.60	167.96	155.77	130.03	116.49	90.75	212.66	196.40	163.89	147.64	115.13
56	107.07	98.04	81.27	73.53	56.76	161.46	149.09	124.37	112.01	87.29	179.85	166.40	138.93	124.67	96.93	225.13	207.90	173.43	156.19	121.72
57	113.52	105.78	87.72	78.69	61.92	174.59	161.20	134.42	121.04	94.26	191.75	177.03	147.83	132.83	103.11	237.61	219.39	182.96	164.75	128.32
58	121.26	112.23	92.88	83.85	64.50	188.25	173.78	144.88	130.43	101.56	203.64	187.66	156.73	141.01	109.29	250.08	230.88	192.49	173.30	134.91
59	129.00	118.68	99.33	89.01	69.66	202.47	186.90	155.81	140.24	109.12	215.53	198.29	165.64	149.18	115.47	262.55	242.38	202.03	181.85	141.50
60	136.74	126.42	105.78	94.17	73.53	217.27	200.56	167.12	150.43	116.99	227.43	208.92	174.54	157.35	121.65	275.03	253.87	211.56	190.40	148.09
61	148.35	138.03	114.81	103.20	79.98	233.97	215.95	179.92	161.92	125.89	242.77	223.20	186.44	167.93	130.11	295.40	272.65	227.17	204.43	158.94
62	161.25	148.35	123.84	112.23	86.43	250.70	231.39	192.74	173.43	134.80	258.10	237.48	198.34	178.51	138.57	315.75	291.42	242.77	218.44	169.78
63	172.86	159.96	132.87	119.97	92.88	267.56	246.93	205.65	185.04	143.77	273.44	251.76	210.24	189.09	147.03	336.12	310.21	258.37	232.46	180.63
64	185.76	171.57	143.19	129.00	100.62	284.48	262.53	218.63	196.69	152.79	288.78	266.04	222.14	199.67	155.50	356.48	328.98	273.97	246.47	191.46
65	197.37	183.18	152.22	136.74	107.07	301.49	278.21	231.67	208.39	161.84	304.12	280.32	234.04	210.24	163.96	376.85	347.76	289.58	260.49	202.31
66	223.17	206.40	171.57	154.80	119.97	329.54	304.29	253.39	227.94	177.05	336.12	310.04	258.67	232.59	181.23	408.89	377.57	314.42	282.85	219.70
67	248.97	229.62	190.92	172.86	134.16	358.00	330.77	275.44	247.78	192.49	368.11	339.75	283.31	254.94	198.49	440.93	407.38	339.27	305.21	237.10
68	274.77	252.84	211.56	189.63	148.35	386.83	357.56	297.80	267.91	208.14	400.12	369.47	307.94	277.29	215.77	472.98	437.19	364.12	327.57	254.49
69	299.28	276.06	230.91	207.69	161.25	416.09	384.77	320.47	288.30	224.03	432.11	399.18	332.57	299.64	233.03	505.02	467.01	388.96	349.94	271.89
70	325.08	300.57	250.26	224.46	175.44	445.76	412.35	343.44	308.99	240.11	464.12	428.90	357.20	321.98	250.30	537.07	496.82	413.81	372.29	289.28
71	375.39	345.72	288.96	259.29	202.53	508.05	468.95	390.81	351.73	273.56	529.52	489.27	407.51	366.01	285.52	604.98	558.44	465.37	418.84	325.76
72	425.70	392.16	327.66	294.12	229.62	570.67	526.84	439.23	395.38	307.77	594.92	549.64	457.82	411.29	320.73	671.64	620.08	516.94	465.37	362.23
73	474.72	438.60	365.07	328.95	255.42	635.78	587.12	488.69	440.06	341.66	660.33	608.75	508.13	456.57	355.95	739.56	682.96	568.50	511.91	397.45
74	525.03	485.04	403.77	363.78	282.51	701.23	647.63	539.32	485.70	377.40	725.73	669.12	558.44	501.85	391.17	806.22	744.59	620.08	558.44	433.93
75	575.34	531.48	442.47	398.61	309.60	769.24	709.47	591.05	532.38	413.97	791.13	729.49	608.75	547.13	426.38	874.14	806.22	671.64	604.98	470.40
76	656.61	605.01	504.39	454.08	353.46	861.11	794.70	661.89	596.57	463.75	893.00	825.08	686.73	618.81	480.46	978.53	903.06	752.13	677.93	527.00
77	748.20	690.15	575.34	517.29	402.48	964.03	889.88	741.57	667.39	519.10	1,009.98	932.00	776.04	699.31	543.35	1,095.51	1,011.23	842.69	758.43	589.89
78	837.21	772.71	645.00	580.50	451.50	1,060.33	979.52	815.74	734.91	571.13	1,120.66	1,033.87	861.57	776.04	603.72	1,204.92	1,113.12	926.97	835.15	649.00
79	921.06	850.11	708.21	638.55	495.36	1,145.56	1,058.12	881.04	793.61	616.49	1,221.28	1,126.94	939.55	845.21	657.81	1,301.78	1,202.41	1,001.17	901.81	700.57
80	994.59	918.48	764.97	688.86	535.35	1,237.41	1,142.24	951.87	856.68	666.32	1,319.39	1,217.50	1,015.01	913.13	710.64	1,406.16	1,298.00	1,081.66	973.50	757.17
81	1,064.25	982.98	819.15	736.59	574.05	1,323.73	1,221.91	1,018.27	916.43	712.79	1,411.20	1,303.03	1,085.44	977.28	759.68	1,504.27	1,388.56	1,157.13	1,041.42	809.99
82	1,144.23	1,056.51	881.07	792.06	616.62	1,423.36	1,313.79	1,094.66	985.06	765.91	1,516.85	1,401.13	1,167.19	1,050.23	817.54	1,617.47	1,492.96	1,243.92	1,119.40	870.36
83	1,235.82	1,141.65	950.73	855.27	665.64	1,537.37	1,418.94	1,182.08	1,064.75	827.90	1,638.85	1,513.08	1,260.27	1,134.49	881.69	1,747.02	1,612.44	1,343.28	1,209.96	940.80
84	1,341.60	1,238.40	1,032.00	928.80	722.40	1,668.00	1,539.58	1,282.81	1,154.43	897.63	1,778.46	1,641.37	1,367.18	1,231.34	957.15	1,895.44	1,749.54	1,457.74	1,311.84	1,020.04
85	1,461.57	1,349.34	1,124.88	1,012.65	786.90	1,818.49	1,677.94	1,397.92	1,258.47	978.41	1,938.20	1,788.52	1,490.44	1,342.03	1,043.93	2,066.49	1,906.75	1,588.54	1,430.07	1,111.85
86	1,593.15	1,470.60	1,225.50	1,102.95	857.85	1,981.21	1,829.57	1,524.08	1,371.36	1,066.98	2,113.02	1,949.51	1,625.01	1,462.77	1,137.01	2,251.37	2,079.07	1,731.93	1,558.36	1,212.47
87	1,737.63	1,603.47	1,336.44	1,202.28	935.25	2,159.41	1,993.36	1,661.33	1,495.32	1,163.27	2,302.95	2,125.60	1,770.91	1,593.58	1,240.14	2,453.88	2,265.21	1,887.89	1,699.23	1,321.90
88	1,893.72	1,747.95	1,456.41	1,310.64	1,019.10	2,354.20	2,172.70	1,810.73	1,630.34	1,267.31	2,510.47	2,316.78	1,930.65	1,738.21	1,352.09	2,675.24	2,468.97	2,057.68	1,852.67	1,440.13
89	2,064.00	1,905.33	1,587.99	1,429.32	1,111.98	2,566.71	2,368.58	1,973.47	1,776.42	1,381.32	2,735.61	2,525.56	2,104.22	1,894.17	1,472.83	2,916.73	2,691.58	2,242.57	2,018.70	1,569.67
90	2,249.76	2,076.90	1,729.89	1,557.03	1,211.31	2,796.94	2,582.22	2,151.66	1,936.92	1,506.40	2,982.13	2,751.96	2,294.14	2,063.97	1,606.15	3,178.34	2,934.34	2,445.07	2,201.06	1,711.80
91	2,452.29	2,263.95	1,885.98	1,697.64	1,319.67	3,049.29	2,814.65	2,345.35	2,110.70	1,641.42	3,250.03	2,999.74	2,500.41	2,250.12	1,750.79	3,465.11	3,198.46	2,665.18	2,398.54	1,865.25
92	2,672.88	2,467.77	2,056.26	1,849.86	1,439.64	3,323.79	3,068.10	2,556.77	2,301.08	1,789.75	3,543.09	3,270.15	2,725.55	2,452.61	1,908.01	3,777.03	3,486.48	2,905.40	2,614.87	2,033.79
93	2,912.82	2,689.65	2,240.73	2,016.27	1,568.64	3,622.63	3,343.71	2,786.95	2,508.04	1,951.32	3,861.29	3,564.46	2,970.81	2,673.98	2,079.07	4,116.62	3,799.67	3,167.01	2,850.06	2,217.42
94	3,175.98	2,930.88	2,443.26	2,198.16	1,710.54	3,948.03	3,644.75	3,037.14	2,733.85	2,126.18	4,209.70	3,885.20	3,237.45	2,914.21	2,266.47	4,486.40	4,141.78	3,451.27	3,106.64	2,416.14

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Joint

7300 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	69.66	64.50	52.89	47.73	37.41	105.25	96.71	80.59	73.01	56.90	113.78	105.65	88.04	78.56	62.31	150.35	138.16	115.13	104.30	81.27
25-29	74.82	69.66	58.05	51.60	41.28	112.84	104.28	87.22	78.70	60.68	123.26	113.78	94.81	85.33	66.37	161.19	148.99	124.61	112.42	86.69
30-34	79.98	74.82	61.92	55.47	43.86	121.35	112.82	93.89	84.39	65.42	131.39	121.90	101.59	90.75	71.79	173.38	161.19	134.10	120.55	93.46
35-39	86.43	79.98	67.08	59.34	46.44	130.84	120.43	100.50	91.01	70.18	142.22	131.39	109.71	97.52	77.21	186.92	172.02	143.58	130.03	100.23
40-44	92.88	86.43	70.95	64.50	50.31	140.34	129.90	108.10	97.65	75.85	153.06	140.87	117.84	105.65	82.62	200.47	185.57	154.41	139.51	108.36
45	94.17	87.72	72.24	65.79	50.31	143.18	132.74	109.99	99.56	76.79	155.77	143.58	119.20	107.01	83.98	204.53	189.63	157.12	142.22	109.71
46	95.46	87.72	73.53	65.79	51.60	144.22	132.92	110.31	99.92	77.30	155.77	143.58	119.20	108.36	83.98	207.24	190.98	158.48	143.58	111.07
47	95.46	87.72	73.53	65.79	51.60	144.34	133.08	111.53	100.30	77.80	155.77	143.58	119.20	108.36	83.98	208.59	192.34	161.19	144.93	112.42
48	95.46	87.72	73.53	65.79	51.60	145.34	134.17	111.83	100.65	78.28	155.77	143.58	119.20	108.36	83.98	211.30	195.05	162.54	146.29	113.78
49	96.75	89.01	73.53	67.08	51.60	145.45	134.33	112.10	100.99	78.74	155.77	143.58	120.55	108.36	83.98	212.66	196.40	163.89	147.64	115.13
50	96.75	89.01	74.82	67.08	52.89	146.45	134.47	112.36	101.30	78.29	155.77	143.58	120.55	108.36	83.98	215.37	197.76	165.25	148.99	115.13
51	98.04	90.30	76.11	68.37	52.89	148.22	137.11	113.95	102.83	79.67	161.19	148.99	123.26	111.07	86.69	216.72	200.47	166.60	150.35	116.49
52	100.62	92.88	77.40	69.66	54.18	150.97	139.78	116.47	104.37	82.01	165.25	153.06	127.32	115.13	89.40	219.43	203.17	169.31	151.70	119.20
53	101.91	94.17	78.69	70.95	55.47	153.70	142.44	118.09	106.85	82.47	170.67	157.12	131.39	117.84	92.11	222.14	205.88	170.67	154.41	119.20
54	104.49	95.46	79.98	72.24	55.47	156.49	144.25	120.65	108.39	84.84	174.73	161.19	135.45	121.90	94.81	224.85	207.24	173.38	155.77	121.90
55	105.78	98.04	81.27	73.53	56.76	159.29	146.96	122.32	110.00	85.35	180.15	166.60	138.16	124.61	96.17	227.56	209.95	174.73	157.12	121.90
56	113.52	105.78	87.72	78.69	61.92	172.85	159.52	132.86	119.35	92.70	192.78	178.24	147.82	133.28	103.12	241.02	222.43	185.27	166.42	129.26
57	122.55	112.23	94.17	83.85	65.79	186.99	172.61	143.86	129.12	100.35	205.41	189.88	157.47	141.94	110.06	254.48	234.92	195.81	175.72	136.61
58	130.29	119.97	100.62	90.30	70.95	201.69	186.21	155.32	139.26	108.37	218.04	201.51	167.13	150.61	117.02	267.95	247.41	206.35	185.02	143.96
59	138.03	127.71	105.78	95.46	73.53	216.99	200.40	167.26	149.85	116.69	230.66	213.15	176.78	159.26	123.96	281.40	259.90	216.89	194.33	151.32
60	145.77	135.45	112.23	100.62	78.69	232.95	215.18	179.66	160.88	125.35	243.29	224.78	186.44	167.93	130.91	294.87	272.38	227.43	203.63	158.67
61	159.96	147.06	122.55	110.94	86.43	250.72	231.44	193.32	173.23	135.10	259.69	239.86	199.14	179.57	139.63	316.55	292.22	244.09	218.71	170.58
62	172.86	158.67	132.87	119.97	92.88	268.55	247.76	207.02	185.61	144.88	276.09	254.93	211.83	191.20	148.36	338.24	312.05	260.75	233.77	182.47
63	185.76	171.57	143.19	129.00	100.62	286.50	264.19	220.81	198.09	154.72	292.48	270.01	224.52	202.84	157.08	359.92	331.89	277.41	248.85	194.38
64	198.66	183.18	153.51	138.03	107.07	304.53	280.68	234.66	210.62	164.60	308.88	285.08	237.22	214.48	165.82	381.61	351.72	294.07	263.92	206.27
65	211.56	196.08	162.54	147.06	113.52	322.64	297.25	248.60	223.20	174.54	325.27	300.16	249.91	226.11	174.54	403.29	371.56	310.74	279.00	218.18
66	238.65	220.59	184.47	165.12	129.00	352.69	325.09	271.69	244.15	190.53	359.59	331.94	276.40	249.56	193.22	437.59	403.40	337.13	302.94	236.42
67	265.74	246.39	205.11	184.47	143.19	383.13	353.38	295.15	265.38	206.76	393.89	363.73	302.89	273.02	211.88	471.89	435.25	363.53	326.89	254.67
68	294.12	270.90	225.75	203.82	158.67	414.00	382.01	318.90	286.93	223.21	428.20	395.51	329.38	296.47	230.56	506.20	467.08	389.93	350.83	272.91
69	321.21	296.70	246.39	221.88	172.86	445.32	411.08	343.02	308.76	239.91	462.50	427.30	355.87	319.92	249.23	540.50	498.93	416.33	374.77	291.17
70	348.30	321.21	267.03	241.23	187.05	477.08	440.52	367.44	330.92	256.81	496.82	459.09	382.36	343.37	267.91	574.80	530.77	442.73	398.71	309.41
71	401.19	370.23	308.31	277.35	215.43	543.97	501.71	418.27	376.01	292.57	565.99	523.22	435.18	392.42	304.38	647.75	597.44	498.07	447.76	348.40
72	455.37	420.54	349.59	314.76	245.10	611.28	564.23	470.22	423.17	329.14	636.42	587.38	489.27	440.21	342.11	719.43	664.09	553.41	498.07	387.39
73	508.26	469.56	390.87	352.17	273.48	680.11	628.20	523.29	470.33	366.53	706.86	651.51	543.35	489.27	379.84	791.13	730.76	608.75	547.13	426.38
74	562.44	518.58	432.15	389.58	303.15	750.46	692.50	577.61	519.61	404.75	776.04	716.92	597.44	537.07	418.84	862.82	796.16	664.09	597.44	465.37
75	615.33	568.89	473.43	425.70	331.53	822.37	759.27	633.12	570.01	442.74	846.47	781.07	650.26	586.11	455.31	934.51	862.82	719.43	647.75	503.10
76	701.76	647.58	540.51	486.33	377.97	922.00	850.05	708.36	637.52	495.85	955.89	882.94	735.79	661.58	515.68	1,047.71	965.95	804.96	724.46	563.47
77	799.80	739.17	615.33	553.41	430.86	1,031.54	952.97	793.60	714.98	555.60	1,080.41	997.40	831.38	748.37	582.34	1,172.22	1,082.93	901.81	812.51	631.39
78	896.55	826.89	688.86	620.49	482.46	1,135.59	1,048.14	873.29	785.82	610.98	1,198.64	1,106.82	921.94	830.11	645.23	1,290.45	1,191.10	992.37	893.00	694.28
79	985.56	909.45	758.52	682.41	531.48	1,226.34	1,132.28	943.03	848.95	659.65	1,306.81	1,206.19	1,004.95	904.33	703.09	1,393.59	1,286.68	1,071.60	964.70	749.62
80	1,064.25	982.98	819.15	736.59	574.05	1,323.75	1,221.93	1,018.27	916.44	712.80	1,411.20	1,303.03	1,085.44	977.28	759.68	1,504.27	1,388.56	1,157.13	1,041.42	809.99
81	1,139.07	1,051.35	875.91	788.19	612.75	1,416.70	1,308.24	1,090.22	980.63	763.71	1,510.56	1,393.59	1,162.16	1,045.20	813.77	1,609.92	1,486.66	1,238.89	1,114.37	867.85
82	1,224.21	1,130.04	941.70	847.53	659.19	1,522.97	1,405.65	1,172.13	1,054.79	820.16	1,623.76	1,499.24	1,248.95	1,124.43	874.14	1,730.66	1,597.34	1,331.96	1,198.64	932.00
83	1,322.25	1,220.34	1,017.81	915.90	712.08	1,644.72	1,518.55	1,265.09	1,138.92	885.46	1,753.30	1,618.73	1,348.31	1,213.74	943.31	1,869.02	1,725.63	1,437.61	1,294.23	1,006.20
84	1,434.48	1,324.83	1,104.24	993.30	772.71	1,785.32	1,646.93	1,372.46	1,235.23	960.73	1,902.98	1,755.82	1,464.02	1,316.87	1,025.07	2,028.76	1,871.53	1,559.61	1,403.65	1,091.73
85	1,564.77	1,443.51	1,203.57	1,082.31	842.37	1,945.77	1,795.27	1,496.43	1,347.02	1,047.04	2,074.04	1,914.30	1,594.83	1,435.10	1,116.88	2,211.12	2,040.07	1,700.48	1,530.69	1,189.83
86	1,705.38	1,573.80	1,311.93	1,180.35	918.48	2,120.66	1,956.85	1,631.44	1,467.65	1,142.24	2,260.18	2,086.61	1,738.21	1,564.64	1,216.25	2,409.85	2,223.70	1,853.92	1,667.78	1,298.00
87	1,858.89	1,715.70	1,429.32	1,286.13	1,001.04	2,311.03	2,133.92	1,777.54	1,600.45	1,244.06	2,463.94	2,274.01	1,895.44	1,705.51	1,326.93	2,626.18	2,424.94	2,019.95	1,818.71	1,413.71
88	2,025.30	1,870.50	1,558.32	1,402.23	1,091.34	2,519.11	2,325.44	1,938.02	1,744.34	1,356.96	2,685.30	2,479.03	2,065.23	1,858.95	1,445.16	2,862.64	2,642.54	2,202.33	1,982.21	1,542.00
89	2,208.48	2,038.20	1,698.93	1,528.65	1,189.38	2,746.02	2,534.60	2,112.93	1,901.49	1,478.71	2,926.79	2,701.65	2,251.37	2,026.24	1,575.97	3,120.48	2,880.25	2,401.05	2,160.81	1,680.35
90	2,407.14	2,221.38	1,851.15	1,666.68	1,296.45	2,992.84	2,762.63	2,302.17	2,071.96	1,611.53	3,190.92	2,945.65	2,453.88	2,208.61	1,718.09	3,400.96	3,139.34	2,616.12	2,354.51	1,831.28
91	2,623.86	2,421.33	2,017.56	1,816.32	1,412.55	3,262.90	3,011.66	2,510.25	2,259.01	1,757.64	3,477.69	3,209.78	2,675.24	2,407.33	1,872.80	3,707.85	3,422.34	2,852.58	2,567.07	1,997.31
92	2,859.93	2,639.34	2,199.45	1,980.15	1,540.26	3,556.22	3,282.82	2,736.06	2,461.55	1,914.81	3,790.86	3,499.06	2,915.46	2,624.93	2,041.33	4,041.16	3,730.49	3,109.16	2,797.24	2,175.91
93	3,116.64	2,876.70	2,398.11	2,158.17	1,678.29	3,876.09	3,578.36	2,981.76	2,684.03	2,087.44	4,131.72	3,813.50	3,178.34	2,860.12	2,224.97	4,404.64	4,066.31	3,388.38	3,050.05	2,372.12
94	3,397.86	3,135.99	2,613.54	2,351.67	1,829.22	4,224.74	3,900.43	3,249.64	2,925.33	2,274.49	4,504.01	4,156.87	3,463.84	3,117.97	2,424.94	4,800.84	4,432.31	3,692.75	3,324.24	2,584.68

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	229.41	211.77	176.47	158.82	123.53	358.89	328.59	276.65	246.47	194.58	376.77	352.07	290.30	259.42	203.82	512.65	469.42	395.29	352.07	277.94
25-29	228.10	211.81	173.79	157.50	119.48	355.29	327.32	275.40	247.54	191.60	376.36	347.85	290.83	262.31	205.29	507.51	467.60	393.46	353.55	273.71
30-34	227.56	212.39	176.99	156.76	126.42	356.76	327.03	275.09	245.31	193.27	376.99	345.13	286.72	260.17	201.77	509.73	467.25	392.91	350.44	276.10
35-39	229.45	210.72	177.94	159.21	126.43	354.53	326.99	271.88	244.34	189.32	373.67	344.18	290.10	260.59	201.59	506.43	467.10	388.43	349.10	270.42
40-44	228.36	206.81	172.34	155.11	120.64	351.54	323.02	269.20	243.82	190.00	370.97	343.82	285.01	257.87	199.06	502.17	461.45	384.55	348.35	271.44
45	220.13	199.74	167.13	150.83	118.22	338.59	311.60	260.64	233.70	182.74	355.25	329.58	273.93	248.25	192.61	483.66	445.14	372.38	333.85	261.10
46	215.95	199.95	167.96	151.96	115.97	336.03	309.77	257.21	230.86	181.19	352.71	323.33	272.94	243.54	193.15	482.89	445.09	369.51	331.72	260.33
47	216.40	200.66	165.25	149.51	114.10	331.59	305.87	254.44	228.72	177.25	347.02	322.24	268.53	239.62	190.04	479.22	442.04	367.68	330.50	256.14
48	216.72	197.37	166.41	150.93	116.10	327.05	301.90	251.63	226.47	176.12	345.40	316.95	264.13	239.75	186.92	475.43	438.86	365.71	329.14	256.00
49	211.66	196.54	162.53	147.41	113.39	323.02	298.56	247.03	222.63	173.71	337.33	313.52	261.93	234.15	182.56	472.27	436.56	361.15	325.43	254.00
50	211.03	196.22	162.90	148.09	114.77	317.21	293.41	243.16	219.36	169.16	334.32	307.11	256.57	229.36	178.82	466.49	431.50	357.64	322.65	248.79
51	210.99	192.80	163.70	145.51	116.41	321.33	295.20	245.59	222.05	172.43	332.32	305.58	255.92	229.18	179.53	469.82	431.62	359.05	324.68	252.10
52	210.06	192.26	160.22	145.98	113.93	321.51	295.76	246.88	221.21	172.32	328.98	302.81	254.21	228.05	179.44	467.30	429.92	358.89	321.51	250.48
53	204.74	190.86	159.62	142.27	111.04	320.19	297.46	247.07	221.88	173.96	324.28	298.78	251.41	225.90	174.90	462.74	429.94	357.07	320.64	251.41
54	204.34	187.31	156.66	143.04	108.98	323.53	298.67	248.84	223.96	174.20	321.83	296.80	250.31	225.29	175.22	464.86	429.11	357.59	321.83	250.31
55	203.02	186.38	156.43	139.78	109.83	322.90	298.44	249.55	222.65	173.70	321.51	293.55	244.62	220.16	171.23	461.29	426.34	356.45	318.01	248.12
56	215.40	199.09	166.45	150.13	117.49	335.35	309.43	258.58	231.23	180.38	340.53	311.91	260.15	233.62	181.85	467.59	431.49	360.61	322.42	251.54
57	224.40	208.59	173.83	154.86	123.26	343.55	316.55	264.41	236.91	184.77	354.23	325.34	271.54	243.36	189.57	467.56	430.81	359.88	322.44	251.51
58	232.35	214.01	180.38	162.04	125.35	351.23	323.13	269.84	242.20	188.95	366.32	337.24	281.67	252.01	196.43	466.58	429.31	358.50	321.82	251.01
59	238.24	220.59	182.35	164.71	126.47	356.71	327.76	273.65	246.05	191.91	375.18	346.12	289.24	258.39	201.50	462.59	425.07	354.83	319.09	248.85
60	244.07	227.04	187.31	170.28	130.55	363.12	333.23	278.07	250.51	195.34	383.98	354.89	296.71	264.73	206.55	459.61	421.82	352.00	317.09	247.28
61	260.71	241.29	202.47	180.28	141.45	382.77	352.16	293.60	264.37	206.23	404.26	373.56	312.15	279.18	217.78	483.29	444.62	370.71	333.76	260.40
62	277.70	256.13	212.99	191.42	148.29	399.32	368.18	306.74	276.02	215.47	421.16	389.10	324.99	291.28	227.17	502.96	463.73	386.35	347.67	271.39
63	290.68	267.11	222.59	201.64	157.12	414.52	382.88	318.77	286.75	223.91	436.46	403.18	336.61	302.25	235.68	520.73	481.00	400.48	360.23	281.30
64	305.48	282.38	233.61	210.50	164.29	432.56	400.24	333.03	299.45	233.92	454.69	419.95	350.48	315.24	245.77	542.05	501.54	417.33	375.24	293.14
65	316.19	291.29	243.99	219.09	171.79	445.06	412.41	342.99	308.27	240.91	467.02	431.29	359.83	324.11	252.66	556.33	515.50	428.73	385.36	301.12
66	342.55	316.01	262.94	236.41	183.33	468.88	433.85	361.07	324.89	253.32	495.58	458.03	381.94	343.90	267.82	581.75	538.36	448.04	403.12	314.32
67	366.58	338.56	282.52	254.50	198.47	490.75	453.63	377.74	340.15	264.73	521.41	482.18	401.91	361.77	281.49	604.43	558.70	465.25	418.99	326.07
68	392.78	360.99	301.96	272.45	211.15	513.56	474.24	395.11	356.12	276.67	547.55	506.63	422.14	379.88	295.38	627.95	579.85	483.12	435.41	338.29
69	412.28	381.58	317.98	285.09	223.69	531.74	490.57	408.93	368.80	286.12	568.08	525.86	438.01	394.08	306.23	645.37	595.43	496.31	447.63	347.27
70	429.47	397.73	330.03	298.30	230.60	547.85	505.06	421.13	380.07	294.49	585.81	542.51	451.75	406.36	315.61	660.07	608.51	507.42	457.92	354.79
71	477.91	440.99	367.15	330.23	256.39	607.95	560.92	466.88	419.84	327.48	645.95	595.94	495.95	445.97	347.96	723.94	667.94	555.95	499.95	389.98
72	520.49	480.76	401.29	361.56	280.11	663.24	612.20	510.19	459.14	357.14	699.24	645.01	536.54	484.24	375.76	780.59	720.54	600.46	540.42	420.32
73	557.49	513.57	427.66	385.66	299.74	712.12	657.71	547.26	492.86	382.45	742.73	685.02	571.48	513.77	400.22	828.36	765.07	636.63	573.33	444.90
74	592.15	547.88	455.64	409.52	319.13	761.86	702.43	586.63	527.18	411.42	785.98	724.84	604.33	543.17	422.68	875.92	807.58	674.48	606.13	473.03
75	620.32	572.61	477.17	429.45	334.02	802.15	739.97	617.17	554.98	432.18	818.49	754.73	628.95	566.92	441.12	911.54	840.89	701.32	630.66	491.10
76	681.03	628.64	523.87	471.48	366.71	855.48	788.78	658.26	591.57	461.07	881.51	813.94	678.84	611.29	474.53	972.12	896.32	748.03	672.24	523.96
77	733.69	677.25	564.37	507.94	395.06	900.67	831.51	693.17	623.96	485.61	937.03	864.70	720.07	649.32	504.69	1,023.50	944.90	787.67	709.06	551.85
78	786.38	724.46	603.72	543.35	422.60	945.66	873.92	727.86	654.79	510.04	991.62	914.64	762.21	686.74	534.29	1,074.62	993.12	827.10	744.10	579.57
79	823.54	760.30	633.83	570.59	444.12	976.61	900.92	750.77	676.31	526.15	1,028.07	949.19	791.48	711.18	553.46	1,109.79	1,023.76	853.14	768.53	597.91
80	852.64	787.16	656.20	590.72	459.76	998.12	921.63	767.43	690.91	536.74	1,056.81	975.30	812.30	730.80	569.16	1,134.25	1,047.31	872.08	785.13	609.91
81	878.75	811.67	676.17	607.74	473.58	1,027.92	949.65	790.81	711.37	553.68	1,088.31	1,004.59	837.16	753.44	586.01	1,168.11	1,079.16	898.64	808.38	629.18
82	944.49	872.04	727.15	653.36	508.47	1,105.05	1,019.86	850.66	765.47	595.12	1,170.73	1,080.45	899.94	809.69	630.49	1,255.74	1,158.94	966.66	869.87	676.27
83	1,019.62	941.80	784.84	705.68	550.06	1,193.68	1,101.58	918.57	826.48	643.48	1,263.58	1,166.79	971.90	875.10	680.19	1,356.46	1,251.82	1,043.83	939.18	731.21
84	1,106.82	1,020.96	851.92	766.05	597.01	1,294.99	1,195.97	996.85	896.72	697.57	1,370.84	1,266.20	1,054.29	949.65	737.75	1,471.58	1,359.08	1,132.77	1,018.98	792.68
85	1,206.10	1,113.53	928.39	835.82	649.33	1,412.38	1,303.04	1,086.64	977.30	760.88	1,495.12	1,380.02	1,149.79	1,034.68	804.47	1,604.99	1,480.73	1,234.81	1,110.55	864.64
86	1,314.77	1,214.15	1,011.57	910.95	708.36	1,539.02	1,420.44	1,183.32	1,065.91	828.79	1,628.55	1,504.27	1,253.12	1,127.55	877.72	1,748.88	1,614.15	1,344.68	1,211.26	941.80
87	1,432.83	1,322.82	1,102.80	992.78	771.42	1,677.14	1,548.21	1,290.36	1,161.45	903.61	1,775.04	1,639.01	1,365.62	1,229.58	956.20	1,905.85	1,759.35	1,466.34	1,319.84	1,026.84
88	1,561.62	1,442.22	1,202.07	1,081.33	841.18	1,827.93	1,687.50	1,406.62	1,266.20	984.18	1,935.93	1,786.80	1,488.57	1,339.46	1,042.53	2,077.20	1,917.61	1,598.45	1,438.87	1,118.40
89	1,702.49	1,572.36	1,309.40	1,179.27	916.31	1,992.55	1,839.44	1,533.26	1,380.15	1,072.83	2,109.91	1,947.71	1,623.31	1,461.11	1,136.71	2,264.26	2,090.28	1,742.34	1,568.37	1,219.11
90	1,856.77	1,713.22	1,427.46	1,285.25	999.49	2,172.11	2,005.20	1,671.38	1,504.49	1,169.51	2,299.57	2,122.99	1,768.50	1,591.91	1,237.42	2,468.31	2,278.64	1,899.31	1,709.64	1,328.98
91	2,023.13	1,867.51	1,556.26	1,400.63	1,089.38	2,367.81	2,185.93	1,821.02	1,639.15	1,274.26	2,506.24	2,313.96	1,928.09	1,735.80	1,349.92	2,690.68	2,484.01	2,069.35	1,862.68	1,448.02
92	2,205.59	2,035.21	1,695.78	1,526.74	1,187.32	2,580.76	2,382.76	1,985.65	1,786.48	1,390.53	2,732.54	2,521.94	2,102.05	1,891.45	1,471.58	2,932.67	2,707.68	2,256.42	2,030.11	1,580.13
93	2,404.15	2,219.01	1,848.72	1,663.58	1,294.64	2,813.27	2,596.87	2,164.04	1,947.64	1,514.82	2,978.46	2,748.24	2,290.42	2,061.50	1,603.68	3,196.90	2,950.98	2,459.15	2,213.24	1,721.40
94	2,620.14	2,418.90	2,015.08	1,813.84	1,410.02	3,066.51	2,830.53	2,358.61	2,122.62	1,650.65	3,245.30	2,996.77	2,497.09	2,247.24	1,747.56	3,484.68	3,216.52	2,680.22	2,412.07	1,875.76

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	311.77	282.36	235.30	211.77	164.71	454.00	419.42	350.18	315.65	246.47	487.94	450.88	370.59	333.53	259.42	648.53	599.13	500.30	450.88	352.07
25-29	304.13	282.41	233.53	211.81	162.93	451.09	415.08	347.26	311.41	243.53	479.00	444.79	370.66	330.74	262.31	644.38	593.05	496.11	444.79	347.85
30-34	308.46	283.18	237.67	212.39	166.87	449.66	416.23	345.73	312.21	241.57	483.18	446.00	371.67	334.51	260.17	642.47	594.68	493.80	446.00	345.13
35-39	304.38	280.96	234.13	210.72	163.89	447.44	413.06	344.18	309.72	240.97	481.85	442.52	368.76	334.34	260.59	639.19	590.02	491.68	442.52	344.18
40-44	301.60	280.06	232.66	211.12	163.73	443.40	408.54	342.06	307.16	240.68	475.03	438.83	366.45	330.25	257.87	633.36	583.60	488.60	438.83	343.82
45	293.50	269.04	224.20	203.82	158.98	428.47	395.49	329.58	296.64	230.68	457.99	423.74	350.98	316.73	243.98	612.07	564.99	470.82	423.74	329.58
46	287.93	267.93	219.94	199.95	155.96	423.74	391.58	327.36	295.16	227.94	449.29	415.70	348.52	310.72	243.54	608.85	562.66	470.28	424.10	327.52
47	287.22	263.61	220.33	196.72	153.45	423.08	388.77	325.89	291.59	228.72	446.17	408.99	342.89	309.85	239.62	611.42	561.85	470.97	421.39	330.50
48	282.51	263.16	216.72	197.37	150.93	419.28	385.76	321.52	290.75	226.43	438.86	406.35	337.27	304.76	235.68	609.52	560.76	467.30	422.60	329.14
49	279.70	257.02	215.44	192.76	151.19	412.59	380.01	317.61	285.06	222.59	428.62	396.87	329.40	297.65	230.19	603.24	555.62	464.34	416.71	325.43
50	273.97	255.46	211.03	188.82	148.09	407.11	378.01	314.55	282.82	219.40	423.73	388.74	326.54	291.55	229.36	598.66	555.90	462.61	415.95	322.65
51	276.47	254.65	210.99	189.17	149.15	410.13	378.81	316.13	284.77	222.05	423.98	393.42	328.50	294.12	229.18	599.70	553.86	462.18	416.35	324.68
52	274.15	252.79	210.06	188.70	145.98	411.55	378.07	316.31	285.50	221.17	426.18	392.53	328.98	295.33	231.79	598.15	549.55	459.82	414.97	321.51
53	274.14	253.32	208.21	187.39	145.74	408.43	378.14	315.16	282.39	221.84	426.31	393.51	327.93	295.13	229.54	590.27	546.55	455.45	408.08	320.64
54	272.45	252.01	211.15	187.31	146.44	410.65	378.33	316.04	283.66	221.51	425.53	393.35	328.98	296.80	228.86	590.02	543.53	454.13	407.65	318.26
55	269.58	249.61	209.68	186.38	146.44	410.97	379.14	315.59	283.80	220.19	426.34	394.89	328.50	293.55	230.64	587.09	541.67	450.80	405.37	314.51
56	280.68	261.10	215.40	195.82	150.13	430.09	396.87	330.38	297.16	230.68	446.87	413.51	344.03	307.90	241.15	599.73	553.40	460.70	414.36	321.67
57	287.61	265.48	221.23	199.11	154.86	443.82	409.57	341.05	306.79	238.24	460.61	425.84	354.32	317.57	248.04	604.03	557.42	464.18	417.56	324.33
58	296.56	272.10	226.24	204.84	158.98	456.76	421.51	351.10	315.88	245.53	472.54	436.55	363.26	325.97	253.98	606.82	560.04	466.48	419.70	326.15
59	300.00	276.47	229.41	205.88	161.77	466.85	430.89	359.03	323.07	251.18	480.54	443.62	369.19	331.65	257.82	605.42	558.80	465.56	418.94	325.71
60	303.67	278.12	232.72	210.01	161.77	478.01	441.22	367.66	330.94	257.38	488.70	450.91	375.27	337.44	261.81	605.06	558.52	465.43	418.89	325.80
61	324.50	299.54	249.61	224.65	174.73	500.75	462.01	385.01	346.76	269.75	517.97	477.60	398.00	357.64	278.05	632.24	583.35	486.14	437.80	340.59
62	342.40	315.44	264.22	237.26	186.03	519.56	479.21	399.32	359.82	279.97	542.75	500.21	417.30	374.73	291.82	654.39	603.55	502.96	453.22	352.62
63	358.76	332.57	277.58	248.78	193.78	536.70	494.83	412.36	371.78	289.28	565.30	520.73	434.83	390.29	304.40	674.26	621.65	518.05	467.04	363.44
64	377.36	349.13	290.08	261.84	202.80	557.71	514.04	428.34	386.37	300.69	591.52	544.69	455.23	408.38	318.91	698.87	644.14	536.78	484.15	376.80
65	393.37	361.01	301.25	271.38	211.62	571.64	526.75	438.96	396.04	308.27	609.92	561.43	469.56	421.08	329.21	714.54	658.40	548.68	495.08	385.36
66	426.98	393.20	328.07	294.30	229.17	604.49	556.85	464.05	418.44	325.63	647.30	596.06	498.04	447.29	349.25	750.03	690.98	575.82	519.22	404.07
67	457.64	422.62	352.57	317.55	247.50	634.74	584.71	487.25	439.08	341.64	681.04	627.34	523.74	470.98	367.38	781.79	720.16	600.13	540.83	420.82
68	488.14	451.81	376.89	338.29	263.37	666.16	613.55	511.27	460.56	358.30	715.24	659.04	549.82	494.95	385.72	814.51	750.19	625.16	563.11	438.07
69	515.35	475.88	396.93	357.46	278.51	691.41	636.76	530.64	477.73	371.65	742.07	683.91	570.22	513.79	400.12	839.17	772.84	644.05	579.85	451.06
70	537.36	495.05	412.54	372.35	289.84	713.92	657.40	547.81	493.06	383.52	765.28	705.45	587.88	530.13	412.54	860.16	792.09	660.07	594.06	462.05
71	603.02	555.85	463.55	416.37	324.07	791.00	730.54	609.65	547.48	426.56	841.93	775.93	647.94	581.96	453.96	941.93	869.94	725.95	651.94	507.95
72	663.52	611.87	510.56	458.90	357.59	865.67	799.80	666.54	599.02	467.39	912.30	840.63	701.17	631.44	490.06	1,018.83	941.35	784.47	705.05	550.09
73	714.04	658.67	547.94	494.48	383.75	929.77	857.71	715.28	643.28	500.86	969.83	893.51	744.59	670.13	521.21	1,081.52	997.75	832.09	748.32	582.65
74	761.86	704.68	586.61	527.58	411.37	994.94	918.31	764.98	688.29	535.00	1,025.19	947.87	789.58	710.45	552.17	1,143.89	1,055.77	879.52	791.38	615.11
75	800.59	738.73	616.79	554.93	431.22	1,047.80	965.90	805.21	724.80	564.10	1,068.34	987.35	821.94	739.22	575.52	1,190.68	1,097.64	914.98	823.65	641.00
76	875.37	807.77	674.27	606.67	471.48	1,122.26	1,036.72	864.16	777.15	604.62	1,155.01	1,066.04	888.09	799.12	621.17	1,275.28	1,178.08	982.00	883.15	687.08
77	940.09	867.52	722.40	651.45	506.32	1,187.05	1,095.74	913.13	821.79	639.18	1,229.45	1,135.12	944.90	850.56	661.90	1,348.94	1,245.17	1,037.65	933.88	726.35
78	1,003.10	925.70	770.90	695.05	540.25	1,251.15	1,154.18	962.95	865.95	674.72	1,301.02	1,201.40	1,000.68	901.06	700.32	1,421.76	1,311.59	1,094.26	984.06	766.72
79	1,048.54	967.65	805.89	725.01	564.71	1,294.57	1,194.90	995.57	895.88	696.50	1,352.11	1,247.44	1,039.53	936.31	728.39	1,471.12	1,357.85	1,131.30	1,018.03	791.48
80	1,083.91	1,000.32	833.13	749.54	583.75	1,325.66	1,224.06	1,019.65	918.04	713.65	1,390.97	1,283.67	1,069.05	963.09	748.47	1,506.44	1,390.97	1,158.69	1,043.22	810.96
81	1,116.21	1,030.35	858.62	772.76	601.04	1,366.34	1,261.58	1,050.94	946.19	735.55	1,432.34	1,322.46	1,102.70	991.51	771.76	1,552.67	1,433.63	1,194.27	1,075.23	835.86
82	1,200.73	1,108.16	923.02	830.45	646.65	1,468.78	1,355.97	1,130.38	1,016.40	790.81	1,539.59	1,421.86	1,185.10	1,066.08	829.32	1,669.08	1,540.89	1,284.52	1,155.03	898.64
83	1,295.99	1,196.71	996.81	897.53	697.63	1,586.18	1,464.18	1,220.15	1,098.14	854.11	1,663.85	1,535.67	1,279.28	1,151.09	896.03	1,802.50	1,663.85	1,386.54	1,247.89	970.58
84	1,406.00	1,298.67	1,081.33	974.00	756.66	1,720.90	1,588.48	1,323.76	1,191.39	926.65	1,805.12	1,666.47	1,387.86	1,249.21	971.90	1,955.56	1,805.12	1,504.27	1,353.85	1,053.00
85	1,533.45	1,415.39	1,179.27	1,061.21	825.08	1,876.25	1,732.41	1,443.48	1,298.45	1,010.64	1,967.33	1,815.58	1,513.43	1,361.70	1,059.53	2,132.14	1,968.64	1,640.31	1,475.49	1,148.47
86	1,670.29	1,542.84	1,285.25	1,156.46	900.21	2,045.50	1,887.77	1,573.54	1,415.85	1,101.60	2,143.92	1,979.11	1,649.47	1,484.66	1,155.03	2,324.43	2,145.22	1,788.12	1,608.91	1,251.82
87	1,820.55	1,681.02	1,400.63	1,261.10	980.71	2,229.67	2,058.12	1,715.12	1,543.61	1,200.59	2,337.51	2,157.00	1,797.28	1,618.07	1,258.36	2,533.71	2,338.81	1,949.01	1,754.12	1,364.32
88	1,985.57	1,832.63	1,526.74	1,373.80	1,069.26	2,429.95	2,242.34	1,869.34	1,681.75	1,308.80	2,548.10	2,351.89	1,959.47	1,763.26	1,372.16	2,761.32	2,548.10	2,124.29	1,911.08	1,487.27
89	2,164.00	1,997.64	1,664.93	1,498.57	1,165.85	2,648.67	2,444.92	2,037.45	1,833.67	1,426.21	2,777.02	2,563.80	2,136.07	1,922.85	1,495.12	3,009.85	2,778.32	2,315.27	2,083.75	1,620.69
90	2,358.53	2,177.42	1,813.84	1,632.73	1,269.15	2,886.93	2,664.78	2,220.45	1,998.29	1,553.97	3,026.86	2,794.01	2,328.35	2,095.51	1,629.84	3,280.61	3,028.17	2,523.25	2,270.79	1,765.88
91	2,570.51	2,373.29	1,977.52	1,780.30	1,384.53	3,147.08	2,904.22	2,420.74	2,177.86	1,694.41	3,298.93	3,045.16	2,537.64	2,283.87	1,776.34	3,576.24	3,300.25	2,750.86	2,474.85	1,925.47
92	2,802.60	2,586.60	2,155.95	1,939.95	1,509.30	3,430.25	3,165.49	2,638.31	2,374.70	1,846.36	3,595.86	3,319.85	2,766.56	2,489.25	1,937.24	3,898.02	3,597.16	2,998.08	2,698.54	2,098.13
93	3,054.82	2,818.70	2,349.14	2,114.36	1,644.80	3,738.76	3,450.97	2,875.41	2,587.64	2,013.25	3,920.26	3,618.09	3,015.09	2,714.24	2,111.21	4,248.58	3,921.56	3,267.53	2,940.52	2,287.80
94	3,328.51	3,073.61	2,561.11	2,304.87	1,792.38	4,074.86	3,761.77	3,134.44	2,821.33	2,193.95	4,272.12	3,943.81	3,287.17	2,957.53	2,300.88	4,630.53	4,274.74	3,561.86	3,206.06	2,493.16

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	335.30	305.88	258.83	229.41	182.35	510.18	471.30	393.41	354.53	276.77	537.36	500.30	413.83	370.59	290.30	728.82	673.24	562.07	506.48	395.29
25-29	331.28	304.13	255.25	228.10	179.22	506.97	467.01	391.13	351.32	275.45	536.03	496.11	410.58	370.66	285.13	724.21	667.19	558.84	501.81	393.46
30-34	333.75	308.46	257.90	227.56	182.04	505.42	468.26	390.33	349.37	275.04	536.28	493.80	414.15	371.67	292.03	722.12	669.02	557.51	499.10	392.91
35-39	332.47	304.38	252.87	229.45	177.94	505.96	464.71	388.90	351.01	271.97	535.93	491.68	413.02	368.76	290.10	722.77	663.77	555.60	501.51	388.43
40-44	327.45	301.60	249.90	228.36	176.65	500.40	462.40	383.25	345.17	269.16	529.31	488.60	407.16	366.45	285.01	714.80	660.51	547.41	493.12	384.55
45	313.88	293.50	244.58	220.13	171.21	482.40	446.40	371.52	332.59	260.64	509.34	470.82	393.79	350.98	273.93	689.12	637.75	530.74	475.11	372.38
46	311.92	287.93	239.94	215.95	167.96	479.23	444.21	368.27	333.16	257.17	503.87	466.09	390.51	348.52	272.94	688.63	638.24	529.07	478.68	369.51
47	310.83	283.28	236.07	212.46	165.25	477.38	443.06	368.79	331.63	257.32	504.02	462.70	388.34	347.02	272.67	689.92	640.34	532.92	479.22	371.82
48	305.73	282.51	236.07	212.85	166.41	477.98	441.64	366.26	329.92	257.20	499.81	463.24	386.03	345.40	272.25	694.86	642.03	532.32	479.49	373.84
49	302.38	275.92	230.56	207.88	162.53	472.31	437.01	363.75	325.78	255.14	492.12	456.40	380.99	341.31	265.91	690.55	638.96	531.80	476.24	373.06
50	296.18	273.97	229.54	203.63	159.20	467.90	433.54	359.50	325.09	251.12	489.81	450.95	377.08	338.20	264.35	688.07	637.53	528.69	478.15	369.30
51	298.30	276.47	229.18	207.35	160.06	467.60	433.70	360.50	323.94	253.41	488.92	450.73	378.15	339.95	263.56	683.73	634.07	527.12	473.64	370.51
52	302.63	277.71	231.43	210.06	163.78	468.12	432.09	360.03	324.07	252.04	485.99	448.61	373.84	336.46	261.69	680.40	628.05	523.38	471.04	366.36
53	301.90	277.61	232.50	208.21	163.09	463.88	428.56	355.47	320.19	249.56	484.60	444.52	371.65	335.21	258.70	670.43	619.42	513.74	462.74	360.72
54	303.10	279.26	234.99	211.15	163.47	462.89	428.11	355.85	320.98	248.84	482.74	446.98	371.89	332.56	261.04	665.11	615.05	511.36	461.29	357.59
55	306.19	279.57	232.97	209.68	163.08	459.88	425.65	354.72	318.04	249.55	478.76	443.81	370.42	331.99	258.61	656.98	608.07	506.72	454.30	356.45
56	319.84	293.73	244.78	221.93	172.98	481.88	445.72	371.40	333.32	260.99	504.73	467.26	390.30	350.09	272.45	671.96	621.53	517.95	464.79	363.93
57	328.69	303.41	252.84	227.56	176.99	497.84	460.19	383.49	344.43	269.12	522.88	483.53	404.13	362.80	282.11	677.55	626.35	521.96	468.76	366.36
58	336.30	308.79	256.81	232.35	180.38	512.89	473.86	394.88	354.89	276.92	538.82	497.76	416.28	373.93	290.56	681.38	629.56	524.63	471.53	367.88
59	341.18	314.71	261.77	235.30	182.35	524.73	484.56	403.86	363.21	282.95	550.09	507.74	424.82	381.85	296.53	680.47	628.41	523.68	471.00	366.89
60	346.24	320.69	266.77	238.39	187.31	537.78	496.39	413.61	372.29	289.53	561.45	517.79	433.45	389.80	302.53	680.69	628.33	523.61	471.25	366.53
61	366.10	338.37	282.90	252.39	196.92	563.38	520.12	433.19	390.01	303.09	591.89	546.41	456.57	410.50	318.98	711.29	656.71	546.96	492.38	382.67
62	382.85	353.19	293.87	264.22	204.90	584.51	539.76	449.36	404.58	314.21	617.38	570.39	475.89	427.79	332.73	736.20	679.82	565.96	509.59	395.73
63	398.04	369.24	306.39	274.96	214.73	603.82	557.68	464.06	417.92	324.33	640.46	592.14	493.36	443.42	345.19	758.56	700.59	583.00	525.02	407.47
64	418.44	385.06	320.89	290.08	225.90	627.43	579.55	482.10	434.25	336.81	667.83	617.82	514.17	462.05	359.96	786.23	726.23	604.15	544.15	422.06
65	430.72	395.86	331.13	298.76	231.54	643.12	594.12	494.06	445.04	345.02	686.49	635.44	528.27	474.66	370.05	803.88	742.63	617.57	556.33	431.29
66	470.40	434.21	361.84	325.66	253.29	683.40	631.08	524.91	473.03	366.84	730.62	675.53	561.87	505.28	393.62	847.94	783.08	651.35	586.94	455.20
67	506.67	469.31	389.93	350.23	273.18	720.67	665.33	553.46	498.83	387.04	770.57	711.80	592.29	532.99	414.94	887.61	819.46	681.70	614.45	476.72
68	544.90	501.76	417.75	376.89	292.88	759.06	700.60	582.90	525.53	407.83	810.89	748.46	623.02	560.97	436.48	928.09	856.62	712.72	642.57	498.68
69	574.57	530.71	442.99	396.93	309.21	790.33	729.33	606.87	547.22	424.82	842.80	777.35	647.28	583.09	453.49	959.26	885.19	736.56	664.20	515.60
70	600.83	556.40	463.32	416.77	323.69	818.35	755.00	628.29	566.68	440.02	870.47	802.41	668.32	602.31	468.24	985.97	909.67	757.02	682.77	530.13
71	676.86	625.59	520.98	467.65	365.10	908.57	838.02	698.65	628.09	488.69	957.93	883.92	735.93	661.95	515.95	1,081.91	997.92	831.92	747.93	581.96
72	746.96	689.35	574.13	516.52	401.29	994.04	916.64	763.63	687.88	534.87	1,038.19	956.84	798.02	718.61	557.83	1,169.91	1,078.88	898.74	809.64	629.52
73	803.77	742.68	618.58	557.49	433.39	1,067.37	985.74	820.88	739.29	574.48	1,103.87	1,018.24	848.83	763.20	593.81	1,241.61	1,146.67	954.95	860.00	668.27
74	861.47	795.07	662.25	595.84	463.02	1,142.00	1,054.39	877.61	789.97	614.79	1,169.08	1,079.15	899.30	809.36	629.51	1,312.96	1,212.24	1,009.01	908.29	706.86
75	904.86	835.93	696.32	627.39	487.77	1,202.45	1,109.95	924.98	832.46	647.52	1,218.25	1,123.47	937.38	842.62	656.52	1,366.45	1,261.32	1,051.10	946.00	735.78
76	1,007.18	931.13	775.66	697.93	542.46	1,306.41	1,206.36	1,004.82	904.75	703.22	1,336.26	1,234.10	1,028.13	925.97	720.03	1,484.54	1,370.84	1,141.83	1,028.13	799.12
77	1,096.50	1,012.65	843.34	759.49	590.17	1,395.96	1,288.06	1,073.62	965.68	751.24	1,440.13	1,328.51	1,106.82	996.77	775.10	1,586.35	1,463.71	1,220.02	1,097.39	853.71
78	1,182.67	1,091.34	910.22	818.89	637.78	1,483.59	1,369.33	1,140.94	1,026.66	798.25	1,539.49	1,421.76	1,184.81	1,065.57	830.11	1,685.90	1,556.10	1,296.50	1,166.70	907.10
79	1,247.07	1,151.48	958.83	863.24	670.59	1,545.67	1,425.82	1,188.62	1,069.99	831.51	1,613.07	1,488.32	1,240.27	1,116.96	868.91	1,756.45	1,620.24	1,350.67	1,215.89	944.90
80	1,298.46	1,198.15	998.92	898.61	699.39	1,593.42	1,470.30	1,225.27	1,103.34	858.29	1,670.80	1,541.76	1,285.02	1,155.98	899.25	1,810.71	1,670.80	1,392.34	1,253.78	975.30
81	1,337.58	1,235.61	1,029.01	925.70	720.44	1,641.43	1,514.81	1,262.76	1,136.12	884.04	1,721.40	1,587.99	1,323.76	1,191.65	926.10	1,865.29	1,721.40	1,434.94	1,291.06	1,004.59
82	1,438.20	1,328.18	1,106.82	995.47	775.44	1,764.62	1,628.78	1,357.14	1,221.29	949.65	1,849.60	1,707.03	1,423.17	1,280.60	996.74	2,005.27	1,850.92	1,542.21	1,387.86	1,079.16
83	1,553.57	1,434.17	1,195.37	1,075.96	837.16	1,905.05	1,758.85	1,465.34	1,319.14	1,025.63	1,997.41	1,844.36	1,536.98	1,382.62	1,076.54	2,164.85	1,998.71	1,665.17	1,499.03	1,165.49
84	1,685.05	1,556.26	1,295.99	1,167.19	906.92	2,067.38	1,908.48	1,590.82	1,430.83	1,113.12	2,167.46	2,001.33	1,667.79	1,500.35	1,168.11	2,349.27	2,168.76	1,807.74	1,625.93	1,264.90
85	1,836.65	1,695.78	1,412.70	1,271.84	988.76	2,253.81	2,080.05	1,733.55	1,559.75	1,213.23	2,362.35	2,180.54	1,818.20	1,636.39	1,272.75	2,561.18	2,363.67	1,969.93	1,772.43	1,378.70
86	2,003.01	1,848.72	1,540.16	1,385.87	1,078.65	2,456.43	2,267.64	1,888.93	1,700.18	1,322.61	2,575.58	2,378.05	1,981.72	1,782.90	1,387.86	2,791.41	2,576.88	2,146.53	1,932.01	1,502.97
87	2,182.78	2,015.08	1,679.68	1,510.64	1,175.24	2,677.45	2,471.36	2,059.29	1,853.24	1,441.16	2,807.09	2,591.27	2,159.61	1,943.77	1,512.11	3,042.54	2,808.41	2,340.12	2,105.98	1,637.69
88	2,378.66	2,196.20	1,829.94	1,647.48	1,281.23	2,918.01	2,693.56	2,244.60	2,020.17	1,571.26	3,059.56	2,824.11	2,353.21	2,119.06	1,646.85	3,315.94	3,060.86	2,550.72	2,295.66	1,785.51
89	2,593.31	2,393.41	1,994.96	1,795.06	1,396.61	3,180.47	2,936.44	2,447.23	2,202.00	1,712.84	3,335.55	3,079.18	2,565.11	2,308.74	1,795.98	3,614.18	3,336.87	2,780.93	2,502.33	1,946.39
90	2,826.75	2,609.41	2,174.73	1,957.39	1,522.72	3,467.08	3,200.04	2,667.07	2,400.03	1,867.08	3,635.10	3,356.48	2,796.63	2,516.71	1,958.17	3,939.88	3,636.41	3,030.78	2,727.32	2,121.68
91	3,081.66	2,844.19	2,370.61	2,133.14	1,659.56	3,779.04	3,488.96	2,907.63	2,616.43	2,035.14	3,963.42	3,657.33	3,047.78	2,743.00	2,133.45	4,294.37	3,964.74	3,304.15	2,973.23	2,312.65
92	3,358.02	3,100.44	2,583.92	2,324.99	1,808.48	4,119.77	3,802.06	3,168.98	2,852.38	2,218.19	4,319.22	3,986.96	3,322.47	2,990.22	2,325.73	4,681.55	4,320.53	3,601.10	3,241.37	2,520.63
93	3,661.23	3,379.49	2,816.02	2,534.28	1,970.81	4,490.41	4,145.09	3,454.41	3,109.09	2,418.44	4,707.71	4,345.38	3,622.02	3,259.69	2,535.02	5,102.75	4,710.33	3,925.50	3,533.08	2,748.24
94	3,989.92	3,682.69	3,069.58	2,762.35	2,149.24	4,894.44	4,518.04	3,765.25	3,388.82	2,635.97	5,131.53	4,737.80	3,947.72	3,552.69	2,763.94	5,561.87	5,134.15	4,278.67	3,850.93	2,995.46

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	388.24	358.83	294.12	264.71	205.88	583.71	540.47	449.59	406.41	315.65	617.65	574.41	475.60	426.18	333.53	833.83	772.06	642.36	580.59	450.88
25-29	380.16	353.01	293.27	266.11	206.37	582.85	534.83	447.02	403.24	311.35	615.86	570.24	473.30	427.69	330.74	832.55	764.13	638.68	575.95	444.79
30-34	384.32	353.98	293.29	262.95	207.33	583.45	535.16	446.06	401.41	312.21	615.92	568.13	472.55	424.77	329.20	833.61	764.58	637.16	573.44	446.00
35-39	379.30	351.20	295.01	262.23	206.04	578.22	533.54	443.97	402.62	309.81	614.61	565.43	472.01	422.85	329.43	826.03	762.11	634.27	575.28	442.52
40-44	379.16	349.00	288.68	262.82	202.50	573.21	528.89	440.25	395.84	307.16	606.22	560.98	465.97	420.73	325.72	818.85	755.51	628.84	565.51	438.83
45	362.80	338.34	281.27	252.74	195.67	554.31	509.34	425.45	383.50	296.60	586.40	539.31	449.42	406.62	316.73	791.84	727.64	607.80	547.86	423.74
46	359.91	331.92	275.93	247.94	191.95	546.47	502.64	420.85	376.99	295.16	575.26	533.27	440.90	398.91	310.72	785.21	722.22	604.65	541.67	424.10
47	354.10	326.56	271.48	243.94	188.86	540.29	497.36	414.50	374.53	291.63	565.97	524.67	433.78	392.47	305.72	780.80	718.84	599.02	541.19	421.39
48	352.17	325.08	270.90	243.81	189.63	533.87	491.99	410.99	369.04	287.93	556.70	516.06	430.73	386.03	300.70	776.13	715.18	597.33	536.38	418.54
49	343.95	317.49	264.58	238.12	185.21	523.91	483.16	401.74	361.07	282.30	543.71	504.03	420.68	377.03	293.68	765.95	706.43	587.36	527.83	412.75
50	340.61	310.99	259.16	233.24	181.41	512.84	475.82	396.48	356.79	277.56	532.58	493.70	412.06	369.30	287.67	754.16	699.73	583.12	524.80	408.18
51	341.95	312.85	261.92	236.46	181.89	514.65	475.49	397.10	357.88	276.91	538.57	496.56	416.35	374.33	290.30	752.48	695.18	580.59	523.30	404.89
52	341.80	313.32	263.47	234.99	185.14	514.40	475.82	396.02	354.93	277.79	542.07	500.95	418.71	377.58	291.59	747.68	691.61	575.71	515.90	403.74
53	340.07	312.31	260.26	235.97	183.92	511.77	471.42	393.30	352.98	274.80	542.90	502.82	419.02	375.29	295.13	739.65	681.35	568.40	510.10	397.15
54	340.56	313.32	262.23	234.99	183.90	512.68	472.90	393.20	353.33	276.23	550.69	507.77	421.96	379.04	296.80	736.63	679.42	564.99	507.77	396.92
55	339.48	312.85	259.60	232.97	183.05	508.81	469.68	391.42	352.32	274.01	552.15	506.72	422.85	380.91	297.05	726.88	670.97	559.14	503.23	391.40
56	359.01	329.63	274.15	248.04	192.56	538.02	496.96	413.87	372.36	289.79	579.02	532.67	444.12	399.87	311.97	750.23	692.98	577.16	519.22	404.08
57	372.94	344.49	287.61	259.16	202.27	560.41	517.97	431.12	387.76	301.83	597.08	550.47	458.62	412.70	322.15	762.73	704.95	586.81	527.74	410.89
58	385.22	354.65	296.56	265.99	207.90	581.78	537.97	447.59	402.40	313.52	612.78	566.00	471.25	423.89	331.01	772.89	714.74	594.68	534.63	416.46
59	394.12	364.71	302.94	273.53	211.77	599.36	554.51	461.21	414.50	323.03	623.35	576.75	479.92	431.50	337.09	777.24	719.12	598.07	537.53	418.89
60	403.00	371.78	309.34	278.12	215.69	618.21	572.23	475.67	427.45	333.21	634.15	587.61	488.70	439.27	343.26	782.53	724.35	602.17	541.06	421.82
61	424.35	393.84	327.27	293.99	230.20	649.39	600.71	499.40	449.00	349.90	666.36	616.90	513.43	461.68	360.48	819.87	758.47	630.55	566.88	441.79
62	444.86	409.81	342.40	307.36	239.95	675.38	624.48	519.13	466.89	363.81	693.09	641.13	533.91	480.31	374.73	850.63	786.50	653.86	588.07	458.21
63	460.89	424.23	353.52	319.48	248.78	699.09	646.11	537.12	483.34	376.46	717.21	663.01	552.42	497.10	387.59	878.26	811.69	674.81	607.18	472.97
64	480.05	444.11	369.66	331.16	259.28	727.79	672.37	558.96	503.13	391.81	746.23	689.39	574.67	517.32	403.11	912.02	842.55	700.46	630.45	491.01
65	492.96	455.62	378.43	341.09	263.91	747.21	690.07	573.70	516.49	402.18	765.59	706.89	589.52	530.81	413.42	934.01	862.56	717.11	645.66	502.74
66	540.36	496.93	414.92	373.91	289.48	791.65	730.64	607.93	547.37	425.89	818.27	755.39	629.58	567.16	441.36	982.24	906.61	754.35	679.21	528.46
67	581.39	537.03	448.30	401.60	312.88	832.60	768.18	639.59	575.88	447.76	866.07	799.35	665.91	600.10	466.66	1,025.49	946.12	787.79	709.35	551.53
68	622.09	574.41	479.05	431.38	336.02	875.01	806.99	672.34	605.40	470.42	914.13	843.60	702.48	633.26	492.16	1,069.87	986.70	822.07	740.21	575.21
69	657.90	607.46	506.58	456.14	355.27	909.28	838.32	698.84	629.24	488.76	952.51	878.89	731.62	659.69	512.44	1,103.63	1,017.49	848.19	763.76	593.18
70	687.57	634.68	528.90	476.01	370.23	939.92	866.27	722.44	650.57	505.07	985.97	909.67	757.02	682.77	530.13	1,132.44	1,043.73	870.47	783.83	608.51
71	771.21	711.73	592.77	533.29	414.32	1,037.88	957.24	797.74	718.79	559.23	1,087.91	1,003.92	835.92	753.94	585.96	1,235.88	1,139.90	949.93	855.93	665.95
72	846.29	780.73	651.60	586.05	456.92	1,130.63	1,043.36	870.63	783.31	608.92	1,181.54	1,090.50	908.43	817.38	635.31	1,330.69	1,228.02	1,024.65	921.98	716.67
73	908.78	840.05	698.77	630.04	488.76	1,211.40	1,116.96	931.29	838.50	651.28	1,260.23	1,161.55	967.96	871.16	677.57	1,409.14	1,299.30	1,083.38	975.41	757.63
74	972.16	896.52	747.10	673.32	523.89	1,292.18	1,193.64	993.38	894.77	696.11	1,336.35	1,233.83	1,026.99	924.47	719.43	1,485.63	1,372.33	1,142.11	1,028.79	800.38
75	1,019.73	941.97	784.68	706.92	549.63	1,357.13	1,254.01	1,044.80	940.14	730.90	1,394.01	1,287.17	1,071.78	964.95	749.57	1,542.19	1,425.02	1,187.24	1,068.34	830.54
76	1,111.95	1,025.77	855.09	770.59	598.22	1,454.31	1,342.64	1,117.90	1,006.25	782.95	1,505.96	1,390.62	1,158.30	1,042.98	810.65	1,652.61	1,525.72	1,270.35	1,143.47	889.74
77	1,209.37	1,115.85	930.41	836.89	651.45	1,553.68	1,434.73	1,195.38	1,076.35	837.02	1,624.08	1,499.87	1,249.89	1,124.12	875.72	1,765.57	1,630.37	1,358.37	1,223.17	951.18
78	1,300.32	1,201.25	1,000.01	900.94	699.70	1,641.63	1,515.43	1,261.79	1,135.56	883.28	1,731.18	1,598.36	1,331.20	1,198.38	931.25	1,865.49	1,722.12	1,433.83	1,290.46	1,003.70
79	1,358.83	1,254.42	1,045.60	941.18	732.36	1,683.19	1,554.51	1,294.59	1,165.89	905.93	1,792.30	1,654.64	1,379.35	1,240.27	964.98	1,912.73	1,766.49	1,471.12	1,324.87	1,029.50
80	1,390.41	1,283.14	1,069.98	962.70	749.54	1,722.51	1,589.83	1,325.67	1,192.97	927.63	1,833.80	1,692.53	1,409.98	1,270.08	987.55	1,957.42	1,806.63	1,506.44	1,355.65	1,054.10
81	1,432.83	1,322.82	1,102.80	991.44	771.42	1,774.96	1,637.99	1,365.18	1,229.34	955.41	1,890.16	1,743.65	1,453.26	1,308.06	1,017.67	2,017.03	1,861.38	1,551.35	1,397.01	1,085.69
82	1,540.16	1,422.10	1,184.63	1,066.57	829.11	1,908.50	1,761.15	1,467.66	1,321.45	1,027.92	2,031.43	1,874.46	1,563.14	1,406.18	1,094.85	2,168.76	2,001.33	1,667.79	1,501.65	1,168.11
83	1,663.58	1,536.13	1,279.89	1,151.09	896.19	2,060.44	1,902.75	1,585.05	1,426.20	1,109.65	2,193.62	2,024.87	1,687.40	1,518.67	1,181.19	2,341.43	2,162.23	1,801.20	1,620.69	1,260.97
84	1,804.45	1,666.27	1,388.56	1,249.03	972.66	2,235.44	2,063.90	1,719.74	1,548.23	1,204.05	2,380.67	2,197.54	1,831.28	1,648.16	1,281.90	2,540.26	2,345.36	1,954.25	1,759.35	1,368.23
85	1,966.79	1,816.53	1,513.32	1,361.72	1,059.86	2,436.84	2,249.24	1,875.14	1,687.51	1,312.23	2,593.89	2,395.07	1,996.09	1,795.98	1,397.01	2,769.17	2,555.95	2,130.83	1,917.61	1,491.19
86	2,143.88	1,978.86	1,648.83	1,485.15	1,153.78	2,656.72	2,451.81	2,043.19	1,839.45	1,430.82	2,828.03	2,610.88	2,175.31	1,958.17	1,522.59	3,019.00	2,786.17	2,321.82	2,090.28	1,625.93
87	2,337.07	2,157.29	1,797.74	1,617.97	1,258.42	2,896.15	2,672.80	2,227.35	2,005.20	1,559.73	3,083.10	2,845.04	2,371.52	2,133.45	1,659.93	3,291.07	3,037.32	2,531.11	2,278.64	1,772.43
88	2,547.70	2,351.82	1,960.08	1,764.20	1,372.46	3,156.27	2,913.43	2,427.63	2,184.77	1,699.02	3,360.41	3,101.42	2,584.72	2,325.73	1,809.06	3,586.70	3,310.71	2,758.70	2,482.70	1,930.69
89	2,777.11	2,563.80	2,135.83	1,922.51	1,494.54	3,440.61	3,175.86	2,646.37	2,381.59	1,852.12	3,662.57	3,380.03	2,817.57	2,535.02	1,972.55	3,909.80	3,608.94	3,007.24	2,706.38	2,104.67
90	3,026.65	2,794.55	2,329.02	2,095.58	1,630.04	3,750.25	3,461.34	2,884.63	2,595.71	2,019.03	3,992.20	3,684.81	3,070.02	2,763.94	2,149.15	4,261.66	3,933.34	3,277.99	2,949.69	2,294.34
91	3,298.99	3,045.43	2,538.31	2,284.74	1,776.28	4,087.53	3,773.28	3,143.63	2,829.37	2,200.89	4,350.60	4,017.06	3,347.33	3,012.47	2,342.74	4,644.93	4,287.82	3,572.32	3,215.21	2,501.01
92	3,596.83	3,319.12	2,766.38	2,490.01	1,935.93	4,455.89	4,112.86	3,426.82	3,084.92	2,398.90	4,743.02	4,378.08	3,648.18	3,283.23	2,553.34	5,063.51	4,673.71	3,894.10	3,505.60	2,726.00
93	3,920.16	3,618.30	3,015.92	2,714.06	2,111.68	4,856.48	4,482.35	3,735.29	3,362.33	2,615.26	5,169.46	4,771.80	3,976.50	3,578.85	2,783.55	5,518.71	5,093.59	4,244.67	3,820.85	2,971.91
94	4,273.00	3,944.30	3,286.92	2,958.23	2,300.84	5,293.88	4,886.39	4,071.45	3,665.07	2,850.07	5,635.12	5,200.84	4,334.92	3,900.64	3,034.70	6,015.77	5,552.73	4,626.61	4,164.87	3,238.75

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	411.77	382.36	317.65	282.36	223.53	622.59	575.07	479.83	432.36	337.30	673.24	623.83	518.83	469.42	364.41	889.42	821.47	685.60	617.65	481.76
25-29	407.32	374.73	314.99	282.41	222.67	618.80	570.79	474.93	427.20	331.34	672.89	615.86	513.23	461.90	359.25	883.88	815.45	678.59	610.16	473.30
30-34	409.60	379.26	313.52	283.18	217.44	620.62	572.33	475.79	427.45	334.51	669.02	621.23	515.03	461.94	361.06	886.71	817.68	679.64	610.61	477.87
35-39	407.39	374.62	313.74	280.96	220.09	616.10	567.96	474.91	426.73	333.93	668.68	614.61	516.27	462.18	363.84	880.12	811.28	678.53	609.69	476.94
40-44	405.01	370.54	310.22	280.06	215.43	611.21	563.74	468.73	421.17	329.31	660.51	610.75	506.69	456.93	352.88	873.14	805.28	669.56	601.69	470.50
45	387.26	358.72	297.58	269.04	207.90	590.27	542.28	452.40	407.47	317.60	637.75	590.67	492.23	440.86	346.70	843.21	774.72	646.32	582.11	453.71
46	383.90	351.91	295.93	263.93	207.95	578.58	534.78	447.17	400.34	312.68	625.65	579.46	482.89	432.50	340.12	831.39	768.41	642.45	575.26	449.29
47	377.71	350.17	291.15	263.61	204.59	571.73	528.80	440.23	397.38	308.77	615.55	570.12	475.09	425.52	334.63	826.24	764.27	636.22	574.24	446.17
48	375.39	344.43	286.38	259.29	201.24	564.63	522.72	436.15	391.41	304.72	609.52	560.76	467.30	422.60	329.14	820.83	759.87	633.91	568.89	442.92
49	366.63	336.39	283.48	253.24	200.32	553.76	510.30	426.20	382.77	298.56	595.31	547.68	456.40	412.75	321.47	809.62	746.11	623.08	559.59	436.56
50	359.12	333.21	277.67	248.05	196.22	544.57	502.25	417.62	377.97	293.41	583.12	536.46	447.05	404.29	314.88	800.81	738.62	614.21	555.90	431.50
51	360.14	331.04	276.47	251.01	192.80	543.37	501.62	417.99	376.19	292.58	592.06	546.21	454.54	408.71	317.03	794.50	733.38	611.15	550.03	427.80
52	359.60	331.12	277.71	249.23	195.82	542.72	501.51	416.61	375.52	290.64	594.41	549.55	456.09	411.23	317.77	788.81	728.99	605.63	545.81	422.44
53	357.42	329.66	274.14	246.38	190.86	537.00	496.64	413.46	373.15	289.93	597.55	550.18	459.10	411.73	320.64	776.09	717.79	597.55	539.26	419.02
54	357.59	330.34	275.85	248.61	194.12	537.54	495.31	413.10	370.77	288.66	600.75	554.26	461.29	414.80	321.83	772.39	711.60	593.59	532.81	414.80
55	356.12	326.16	272.91	246.29	189.71	533.27	494.13	410.99	369.43	288.69	604.57	555.64	464.79	419.35	325.00	761.82	705.91	587.09	527.69	412.36
56	375.33	345.95	287.21	257.83	202.35	567.75	525.26	437.27	393.35	306.85	634.20	583.09	487.72	439.39	341.28	791.67	732.44	609.80	548.47	427.87
57	388.74	357.14	300.25	268.64	211.75	595.06	549.73	458.05	412.28	321.08	654.16	601.67	503.24	452.74	352.34	809.85	748.19	623.47	561.11	437.10
58	400.51	369.93	308.79	278.21	217.07	621.15	573.10	477.98	430.41	334.87	671.54	617.82	516.75	464.35	361.99	825.20	761.42	635.03	571.83	444.84
59	408.83	379.41	314.71	282.36	220.59	643.18	592.74	494.79	445.73	346.35	683.27	628.80	525.92	472.06	368.57	834.06	768.71	641.59	578.04	449.13
60	417.19	385.97	320.69	289.48	224.20	666.48	613.60	512.43	461.94	358.49	695.26	639.97	535.25	480.00	375.27	843.60	776.71	648.72	584.72	453.80
61	446.53	410.48	343.91	307.86	241.29	700.73	645.75	539.03	485.48	377.39	725.50	668.08	558.34	501.47	391.18	884.69	815.33	680.59	612.92	476.46
62	469.12	431.38	361.28	323.53	253.43	729.33	672.73	561.25	505.09	393.20	750.03	690.87	577.02	519.01	404.04	918.58	847.30	706.92	636.18	495.22
63	489.70	453.04	377.09	337.81	264.49	755.50	697.39	581.56	523.06	407.65	771.96	711.32	593.74	534.69	415.51	949.12	876.12	730.64	657.09	512.14
64	513.42	474.91	395.33	356.83	277.25	787.02	726.98	605.99	544.72	424.98	799.40	736.76	614.67	554.16	429.97	986.20	910.96	759.40	682.56	532.58
65	530.31	490.47	408.31	368.48	286.32	808.46	747.23	622.70	559.36	436.90	816.62	752.83	627.78	566.53	438.94	1,010.57	934.01	778.36	699.23	546.12
66	581.36	535.53	446.28	402.85	313.60	856.53	791.57	659.45	592.63	462.46	874.31	806.51	672.43	606.13	470.54	1,062.74	982.24	818.30	735.34	573.84
67	625.75	579.06	480.99	434.29	336.23	900.85	832.63	693.44	623.25	486.06	926.65	855.24	712.94	642.05	499.23	1,109.54	1,025.49	854.13	767.72	598.69
68	672.04	619.82	515.38	465.43	360.99	946.73	875.01	728.62	655.07	510.52	979.25	904.16	753.63	678.17	528.02	1,157.57	1,069.87	890.90	800.95	624.22
69	708.34	653.51	546.06	491.23	381.58	983.82	909.31	757.05	680.71	530.29	1,021.37	943.43	786.25	707.05	551.14	1,194.09	1,103.63	918.84	826.22	643.58
70	740.46	685.45	571.21	514.09	399.85	1,016.95	939.89	782.37	703.64	547.88	1,058.19	977.73	814.78	732.27	571.38	1,225.25	1,132.44	942.67	847.79	660.07
71	828.64	765.06	637.89	574.31	447.14	1,123.53	1,036.18	863.23	777.57	604.56	1,169.90	1,079.91	899.92	809.94	629.96	1,337.90	1,233.90	1,027.91	925.92	719.94
72	909.86	840.33	701.27	629.75	490.69	1,222.79	1,128.93	939.74	845.85	658.30	1,272.57	1,175.73	980.09	881.32	685.67	1,439.15	1,328.74	1,105.99	995.58	774.77
73	977.51	903.05	752.22	677.77	526.94	1,307.41	1,206.56	1,006.50	905.71	704.07	1,358.87	1,252.78	1,044.29	940.05	731.57	1,520.83	1,403.55	1,170.87	1,053.59	819.05
74	1,044.10	964.78	804.29	723.12	562.63	1,393.86	1,287.51	1,073.15	965.18	750.87	1,442.47	1,330.96	1,109.74	998.23	776.99	1,602.54	1,480.24	1,233.83	1,109.74	863.32
75	1,095.73	1,012.66	843.00	758.17	590.28	1,464.77	1,351.04	1,126.67	1,014.43	788.54	1,506.01	1,390.57	1,157.93	1,042.50	809.86	1,664.53	1,535.31	1,280.29	1,152.77	896.02
76	1,194.76	1,103.50	919.31	828.05	643.85	1,568.85	1,447.04	1,206.36	1,086.00	843.85	1,626.24	1,502.66	1,252.22	1,127.00	876.55	1,782.75	1,644.36	1,370.84	1,234.10	958.93
77	1,299.67	1,199.70	999.75	899.77	699.82	1,675.43	1,546.77	1,289.46	1,160.74	902.03	1,754.57	1,619.35	1,348.94	1,213.74	944.90	1,903.92	1,757.70	1,465.29	1,319.08	1,025.07
78	1,397.84	1,291.03	1,075.86	967.50	753.88	1,769.13	1,633.63	1,361.40	1,224.55	953.66	1,870.04	1,725.14	1,438.38	1,293.48	1,006.72	2,010.39	1,856.44	1,547.05	1,391.57	1,083.68
79	1,460.31	1,348.54	1,123.54	1,011.77	786.77	1,815.67	1,675.65	1,396.82	1,256.74	977.86	1,935.68	1,786.56	1,488.32	1,340.65	1,042.41	2,063.29	1,904.13	1,587.27	1,428.09	1,111.23
80	1,494.90	1,379.27	1,149.39	1,035.15	805.27	1,857.59	1,715.35	1,428.48	1,286.21	1,000.55	1,980.50	1,828.37	1,524.10	1,370.60	1,066.33	2,110.90	1,949.27	1,623.26	1,461.61	1,136.97
81	1,540.16	1,422.10	1,184.63	1,066.57	829.11	1,914.24	1,766.91	1,472.25	1,324.89	1,030.23	2,040.57	1,883.61	1,569.67	1,412.70	1,098.77	2,175.31	2,007.88	1,673.01	1,505.58	1,170.73
82	1,655.53	1,528.08	1,273.18	1,145.73	890.82	2,058.14	1,899.28	1,582.77	1,425.04	1,108.50	2,193.62	2,024.87	1,687.40	1,518.67	1,181.19	2,338.81	2,158.30	1,798.60	1,619.38	1,259.67
83	1,788.35	1,650.17	1,375.14	1,238.30	963.27	2,222.75	2,051.23	1,709.35	1,539.02	1,197.13	2,368.90	2,187.08	1,822.14	1,640.31	1,275.37	2,525.87	2,330.97	1,942.48	1,748.88	1,360.38
84	1,939.95	1,791.04	1,491.86	1,342.94	1,043.76	2,411.55	2,226.18	1,854.43	1,669.09	1,298.44	2,570.35	2,372.83	1,977.79	1,780.28	1,383.92	2,740.40	2,529.79	2,107.29	1,896.69	1,475.49
85	2,114.36	1,952.03	1,626.02	1,463.69	1,137.68	2,627.92	2,426.52	2,021.34	1,819.91	1,414.68	2,801.87	2,586.04	2,155.68	1,939.86	1,509.51	2,986.31	2,757.39	2,296.95	2,068.05	1,607.61
86	2,304.87	2,127.78	1,772.25	1,595.16	1,240.98	2,865.06	2,644.05	2,203.18	1,983.35	1,542.48	3,054.33	2,818.88	2,349.27	2,113.82	1,644.23	3,255.77	3,004.62	2,503.63	2,253.80	1,752.80
87	2,511.48	2,318.28	1,931.90	1,738.71	1,352.33	3,122.92	2,882.30	2,402.32	2,161.74	1,681.75	3,329.03	3,072.64	2,561.18	2,304.80	1,793.36	3,548.78	3,275.39	2,729.92	2,456.53	1,911.08
88	2,738.21	2,527.57	2,106.31	1,895.68	1,474.42	3,403.76	3,141.34	2,618.71	2,356.28	1,833.70	3,628.56	3,349.95	2,791.41	2,512.79	1,954.25	3,867.94	3,569.70	2,975.85	2,677.60	2,083.75
89	2,985.06	2,755.65	2,295.48	2,066.06	1,607.24	3,709.96	3,424.50	2,853.57	2,568.05	1,997.17	3,955.58	3,650.80	3,042.54	2,737.78	2,129.52	4,215.89	3,891.49	3,242.69	2,918.29	2,269.50
90	3,253.38	3,002.50	2,502.08	2,252.55	1,752.13	4,043.79	3,732.99	3,110.24	2,799.45	2,176.73	4,311.36	3,979.12	3,315.94	2,985.00	2,321.82	4,595.23	4,242.05	3,534.38	3,181.20	2,473.55
91	3,545.85	3,273.50	2,727.47	2,455.13	1,909.10	4,407.53	4,069.11	3,391.10	3,051.53	2,373.56	4,699.87	4,337.52	3,615.48	3,253.15	2,531.11	5,008.57	4,624.00	3,853.54	3,467.67	2,697.22
92	3,865.15	3,567.31	2,972.99	2,676.49	2,080.82	4,804.67	4,435.15	3,696.17	3,326.64	2,587.68	5,122.36	4,728.65	3,939.88	3,546.16	2,757.39	5,459.85	5,039.97	4,200.19	3,780.29	2,940.52
93	4,212.62	3,889.30	3,241.31	2,916.64	2,268.65	5,237.48	4,834.58	4,028.80	3,625.92	2,820.15	5,582.80	5,153.76	4,294.37	3,865.33	3,005.92	5,951.67	5,493.85	4,578.21	4,120.39	3,204.75
94	4,592.30	4,239.46	3,532.43	3,179.59	2,472.57	5,708.26	5,269.70	4,391.44	3,951.71	3,074.55	6,085.10	5,618.13	4,681.55	4,213.27	3,276.70	6,486.67	5,988.30	4,990.26	4,490.58	3,493.84

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	458.83	423.53	352.94	317.65	247.06	691.78	639.89	531.71	479.94	371.88	747.36	691.78	574.41	518.83	401.47	988.24	914.12	759.71	685.60	531.18
25-29	456.20	418.18	347.58	314.99	244.39	686.63	634.65	526.85	475.09	367.24	741.32	684.29	570.24	513.23	399.18	980.83	906.69	752.73	678.59	524.63
30-34	455.11	419.71	348.92	313.52	242.73	687.52	635.54	527.88	475.79	367.93	743.35	690.25	573.44	515.03	403.54	982.28	907.95	753.97	679.64	525.65
35-39	454.22	416.76	346.52	313.74	243.50	684.94	633.38	526.57	474.91	368.35	742.45	683.44	570.35	511.36	398.26	978.45	904.70	752.28	678.53	526.10
40-44	448.09	413.63	344.69	310.22	241.28	677.74	627.07	522.59	468.64	367.31	732.89	678.60	565.51	506.69	398.12	968.14	895.76	746.47	669.56	524.78
45	432.10	399.49	330.19	297.58	232.35	653.17	602.21	503.32	452.44	353.55	706.24	654.87	543.59	487.94	380.94	933.08	860.33	719.07	646.32	505.06
46	423.89	391.90	327.92	295.93	227.94	642.88	593.21	493.95	444.17	344.83	697.03	642.45	533.27	482.89	373.71	923.77	852.39	709.63	638.24	495.48
47	420.99	385.58	322.63	291.15	224.27	634.59	585.97	488.82	440.28	343.09	685.79	632.07	528.80	475.09	371.82	917.14	846.90	706.44	636.22	495.75
48	414.09	383.13	317.34	286.38	220.59	626.13	578.64	483.67	433.36	338.28	674.54	621.72	520.13	467.30	365.71	910.22	841.14	702.99	629.84	491.68
49	404.43	374.19	313.72	279.70	219.22	613.49	567.29	472.35	426.24	331.14	658.80	607.20	507.99	456.40	357.19	896.92	829.46	690.55	623.08	484.18
50	399.85	370.23	307.29	277.67	214.73	605.36	557.76	465.20	417.59	325.13	645.31	598.66	497.59	447.05	349.87	890.22	820.25	684.19	614.21	478.15
51	400.16	371.06	309.21	276.47	218.27	603.44	559.10	465.02	417.99	326.52	653.17	603.51	504.20	454.54	351.41	882.35	817.41	679.91	611.15	477.47
52	398.76	366.72	306.19	277.71	213.62	601.85	555.53	462.89	416.67	324.07	657.96	609.36	508.43	456.09	355.15	874.79	807.50	672.92	605.63	471.04
53	395.59	364.36	305.37	274.14	215.15	597.52	552.09	458.85	413.50	320.19	663.14	612.13	510.10	459.10	357.07	863.54	797.96	663.14	597.55	462.74
54	395.05	364.40	303.10	272.45	211.15	597.27	550.07	457.89	413.07	321.02	668.68	615.05	514.93	461.29	361.16	858.21	790.27	657.96	593.59	461.29
55	392.73	362.77	302.87	272.91	213.00	591.98	547.95	455.03	411.03	318.04	670.97	618.54	513.70	464.79	359.95	845.70	782.80	649.99	587.09	454.30
56	414.49	385.12	319.84	287.21	225.20	630.28	582.90	484.18	437.30	338.61	703.68	649.18	539.49	487.08	378.07	878.88	812.83	675.20	609.80	472.17
57	429.83	398.22	331.85	297.09	233.88	660.63	610.48	507.27	458.08	354.83	725.68	669.90	557.03	501.95	390.38	899.10	830.86	690.41	623.47	483.01
58	443.31	409.68	342.42	308.79	238.47	689.63	636.81	529.34	477.94	370.54	744.82	687.96	572.32	514.88	401.15	916.18	846.07	703.27	635.03	492.23
59	452.94	420.59	350.00	314.71	244.12	714.12	659.01	548.00	494.74	383.68	757.71	700.21	582.80	523.51	408.50	926.07	854.65	710.60	641.59	497.53
60	465.43	428.54	357.59	320.69	249.74	740.01	682.54	567.60	512.49	397.55	770.89	712.71	593.43	532.36	416.00	936.68	863.98	718.53	648.72	503.27
61	493.68	454.85	379.97	341.14	266.26	778.17	717.78	597.10	539.09	418.36	804.53	743.68	619.19	556.05	433.83	982.49	906.30	753.91	680.59	528.22
62	520.35	479.91	399.02	361.28	280.39	810.07	747.34	621.81	561.25	435.77	831.83	768.81	640.03	575.38	448.25	1,020.29	941.26	783.18	706.92	548.84
63	544.69	502.79	418.99	377.09	293.29	839.26	774.32	644.35	581.61	451.67	856.26	791.30	658.71	592.66	461.15	1,054.34	972.74	809.54	730.64	567.45
64	569.90	526.26	438.97	395.33	308.05	874.37	806.77	671.50	606.04	470.79	886.76	819.40	682.02	614.16	477.33	1,095.66	1,010.95	841.49	759.40	589.94
65	590.06	545.24	453.13	408.31	316.19	898.28	828.89	690.05	622.64	483.85	905.95	837.04	696.69	627.78	487.44	1,122.85	1,036.09	862.56	778.36	604.82
66	644.08	595.84	496.93	446.28	347.37	951.70	878.08	731.02	659.47	512.40	970.35	896.24	746.05	671.95	522.24	1,180.83	1,089.59	907.10	818.30	635.82
67	695.80	642.10	534.69	480.99	373.58	1,000.95	923.61	768.88	693.41	538.76	1,028.83	949.98	790.87	712.03	553.84	1,232.83	1,137.56	947.04	854.13	663.60
68	744.69	687.93	572.14	515.38	399.59	1,051.92	970.65	808.06	728.64	566.05	1,087.52	1,003.94	835.87	752.30	585.56	1,286.18	1,186.80	988.04	890.90	692.14
69	787.29	725.88	605.27	543.86	423.25	1,093.12	1,008.68	839.74	757.02	588.14	1,134.62	1,047.20	871.96	784.55	611.01	1,326.76	1,224.25	1,019.20	918.84	713.80
70	822.97	759.50	632.56	569.10	442.16	1,129.94	1,042.60	867.96	782.38	607.81	1,175.74	1,084.98	903.46	812.71	633.26	1,361.39	1,256.20	1,045.80	942.67	732.27
71	920.94	849.16	707.63	637.89	496.37	1,246.13	1,150.38	958.97	863.20	671.74	1,299.88	1,199.89	999.92	899.92	699.94	1,483.87	1,369.89	1,141.91	1,027.91	799.93
72	1,011.18	933.70	776.76	699.28	544.33	1,357.74	1,252.37	1,043.42	939.66	730.71	1,413.97	1,305.49	1,086.63	978.17	761.23	1,597.99	1,474.02	1,228.02	1,105.99	860.00
73	1,086.33	1,002.33	834.32	752.22	584.22	1,451.43	1,339.39	1,116.89	1,004.92	782.49	1,507.79	1,392.37	1,159.71	1,044.29	811.60	1,688.36	1,558.06	1,299.30	1,169.00	910.26
74	1,160.32	1,069.93	892.83	802.44	625.35	1,548.72	1,428.30	1,190.48	1,071.55	833.79	1,600.74	1,478.43	1,232.04	1,107.93	863.32	1,780.60	1,642.12	1,368.73	1,232.04	958.65
75	1,215.90	1,124.00	936.67	843.00	655.67	1,625.50	1,501.16	1,251.02	1,125.11	876.49	1,671.43	1,542.19	1,285.45	1,157.93	899.47	1,847.18	1,705.88	1,421.58	1,278.56	995.96
76	1,326.57	1,223.49	1,020.70	917.62	714.83	1,741.40	1,606.54	1,339.73	1,204.90	938.10	1,805.83	1,667.43	1,388.98	1,250.58	972.12	1,978.83	1,825.60	1,522.43	1,369.21	1,066.04
77	1,443.19	1,331.92	1,109.40	998.14	777.22	1,860.81	1,716.96	1,430.58	1,288.04	1,001.66	1,947.95	1,797.02	1,498.31	1,348.94	1,048.65	2,114.61	1,951.10	1,625.65	1,463.71	1,138.27
78	1,551.10	1,431.90	1,193.51	1,074.31	835.92	1,964.39	1,812.94	1,511.49	1,360.02	1,058.60	2,075.30	1,915.31	1,596.84	1,436.85	1,118.40	2,232.27	2,060.21	1,717.58	1,545.52	1,202.92
79	1,620.60	1,497.07	1,247.07	1,122.07	873.54	2,015.04	1,861.13	1,550.75	1,395.53	1,085.11	2,149.32	1,983.00	1,653.23	1,488.32	1,157.12	2,289.84	2,114.92	1,762.19	1,585.82	1,233.10
80	1,659.30	1,531.13	1,276.17	1,148.00	893.04	2,061.99	1,904.22	1,586.26	1,427.27	1,110.52	2,199.20	2,029.40	1,691.18	1,522.74	1,184.50	2,343.19	2,163.88	1,802.57	1,621.89	1,261.93
81	1,709.20	1,577.72	1,314.77	1,183.29	920.34	2,124.88	1,961.43	1,634.53	1,471.08	1,144.18	2,265.56	2,091.59	1,742.34	1,568.37	1,219.11	2,414.67	2,228.94	1,857.45	1,671.70	1,300.22
82	1,836.65	1,695.78	1,412.70	1,271.84	988.76	2,284.93	2,108.76	1,757.73	1,581.59	1,230.52	2,435.61	2,248.56	1,873.14	1,686.09	1,310.68	2,596.51	2,396.37	1,997.41	1,797.28	1,398.32
83	1,984.23	1,831.28	1,526.74	1,373.80	1,069.26	2,466.78	2,276.84	1,898.14	1,708.22	1,328.36	2,630.52	2,427.75	2,023.57	1,820.82	1,416.64	2,803.18	2,587.34	2,157.00	1,941.17	1,509.51
84	2,153.27	1,986.91	1,655.53	1,490.52	1,159.14	2,676.31	2,471.37	2,059.32	1,853.28	1,441.18	2,854.19	2,634.44	2,194.92	1,975.17	1,536.98	3,041.25	2,808.41	2,340.12	2,105.98	1,637.69
85	2,346.46	2,166.68	1,804.45	1,624.68	1,263.79	2,917.99	2,693.57	2,244.64	2,020.19	1,571.23	3,110.56	2,871.20	2,392.45	2,153.06	1,674.32	3,315.94	3,060.86	2,550.72	2,295.66	1,785.51
86	2,557.09	2,361.22	1,968.13	1,770.91	1,377.82	3,180.47	2,935.28	2,446.06	2,202.06	1,712.84	3,390.49	3,130.20	2,608.28	2,346.66	1,826.05	3,614.18	3,335.55	2,779.64	2,502.33	1,946.39
87	2,787.84	2,573.19	2,145.22	1,930.56	1,501.25	3,467.08	3,200.00	2,667.06	2,400.03	1,867.07	3,695.28	3,411.42	2,842.42	2,558.56	1,989.57	3,939.88	3,636.41	3,030.78	2,727.32	2,121.68
88	3,038.72	2,805.29	2,337.07	2,103.63	1,635.41	3,779.02	3,487.81	2,906.47	2,616.43	2,035.13	4,028.82	3,718.82	3,098.80	2,788.79	2,168.76	4,294.37	3,963.42	3,302.86	2,973.23	2,312.65
89	3,312.41	3,057.51	2,547.70	2,292.79	1,782.99	4,118.61	3,802.06	3,167.83	2,851.22	2,217.02	4,391.16	4,052.37	3,377.41	3,039.94	2,363.67	4,680.24	4,320.53	3,599.78	3,240.07	2,519.32
90	3,610.25	3,332.53	2,777.11	2,499.40	1,943.98	4,489.26	4,143.93	3,453.27	3,107.93	2,417.31	4,786.20	4,417.32	3,680.89	3,313.33	2,576.88	5,101.43	4,709.02	3,924.18	3,531.76	2,746.93
91	3,934.91	3,633.05	3,026.65	2,724.79	2,118.39	4,893.29	4,516.88	3,764.05	3,387.64	2,634.86	5,216.54	4,814.98	4,013.13	3,611.56	2,809.71	5,560.57	5,132.83	4,277.36	3,849.63	2,994.15
92	4,289.10	3,959.06	3,300.34	2,970.30	2,310.24	5,334.18	4,923.22	4,102.51	3,692.69	2,872.00	5,686.14	5,249.26	4,374.16	3,935.96	3,062.18	6,061.56	5,594.58	4,661.93	4,196.25	3,263.62
93	4,675.48	4,315.93	3,596.83	3,237.28	2,518.18	5,814.17	5,366.39	4,471.97	4,025.35	3,130.95	6,197.59	5,721.46	4,767.89	4,290.44	3,338.17	6,607.02	6,098.18	5,081.83	4,574.29	3,557.92
94	5,096.74	4,704.99	3,920.16	3,528.41	2,743.57	6,336.76	5,849.84	4,874.92	4,386.81	3,412.97	6,756.14	6,235.52	5,196.93	4,677.62	3,637.72	7,200.88	6,647.56	5,539.65	4,985.02	3,878.41

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	488.24	452.94	376.47	341.18	264.71	739.36	683.12	570.66	514.53	397.82	802.95	741.18	617.65	555.89	432.36	1,056.19	975.88	815.31	735.00	568.24
25-29	488.78	450.76	374.73	336.72	260.68	734.53	678.54	566.77	510.99	395.20	798.34	735.61	610.16	553.14	427.69	1,049.25	969.42	809.75	729.91	564.54
30-34	485.45	450.06	374.20	338.81	262.95	735.82	680.09	565.05	509.21	393.98	796.45	738.03	615.92	552.20	430.09	1,051.31	971.67	807.06	727.42	562.83
35-39	482.32	449.54	374.62	337.15	262.23	733.12	678.10	564.40	505.87	395.88	796.52	732.60	609.69	550.69	427.76	1,047.29	968.62	806.37	722.77	565.43
40-44	478.25	443.79	370.54	331.76	258.52	725.23	668.22	557.41	503.50	389.50	787.18	723.84	606.22	542.88	425.26	1,036.00	954.57	796.23	719.32	556.45
45	460.63	423.95	354.65	317.96	248.66	698.12	647.17	539.27	485.38	377.52	757.60	697.67	582.11	526.46	406.62	997.29	924.53	770.44	693.40	539.31
46	455.89	419.89	347.91	315.92	243.94	689.63	637.08	529.03	476.32	371.15	743.22	688.63	571.06	516.48	398.91	990.95	915.37	760.02	684.44	533.27
47	448.53	413.12	346.24	310.83	243.94	680.36	628.85	523.13	471.70	365.95	731.22	677.52	561.85	508.14	392.47	983.24	908.87	756.02	681.65	528.80
48	445.05	410.22	340.56	305.73	239.94	670.86	620.55	517.23	464.13	363.43	723.30	666.41	556.70	499.81	390.10	975.24	902.10	751.75	674.54	528.25
49	434.67	400.65	332.61	302.38	234.34	656.91	608.00	504.89	456.09	352.87	706.43	650.87	543.71	488.15	380.99	960.42	888.99	738.18	666.74	515.94
50	425.76	396.15	329.50	296.18	229.54	647.64	597.40	496.92	446.69	348.91	691.96	637.53	532.58	478.15	373.20	952.42	878.55	730.84	656.97	513.14
51	429.26	396.52	331.04	294.66	232.82	647.85	598.28	496.38	446.73	347.45	699.00	645.53	538.57	485.10	378.15	947.29	874.71	725.74	653.17	508.01
52	427.25	395.20	327.56	295.51	227.87	643.01	594.12	496.31	444.97	347.22	706.56	650.48	542.07	489.74	381.32	934.60	863.58	721.51	646.74	504.69
53	423.35	392.12	326.19	294.96	229.03	637.84	589.88	491.61	441.22	345.38	706.86	652.21	542.90	488.24	378.94	921.83	852.60	710.51	637.63	499.18
54	422.29	391.64	326.94	292.88	228.18	637.08	589.88	490.24	440.41	343.42	715.18	657.96	550.69	493.48	386.20	915.42	847.48	704.44	632.93	493.48
55	422.68	389.40	322.84	292.88	226.32	633.58	584.63	486.85	437.93	340.04	716.40	660.48	552.15	496.24	387.90	905.10	835.21	695.43	625.53	485.75
56	443.86	411.23	342.69	306.79	241.51	674.28	622.45	518.37	466.12	362.53	751.37	693.44	579.02	520.42	406.69	940.20	867.98	722.88	649.97	505.51
57	461.43	426.67	353.98	319.21	246.52	706.47	652.42	543.39	488.46	380.37	774.89	715.82	597.08	536.72	419.28	961.45	887.95	739.62	664.81	517.78
58	476.94	440.25	366.88	330.19	256.81	737.21	681.02	567.37	509.81	397.63	795.36	735.31	612.78	550.87	430.23	979.38	904.81	753.81	677.34	528.20
59	485.30	450.00	373.53	335.30	261.77	763.13	705.22	587.69	527.88	412.15	809.15	748.63	623.35	560.41	437.57	989.62	914.57	762.04	684.56	534.45
60	496.65	459.76	383.13	343.40	269.61	790.55	730.78	608.94	546.97	427.43	823.25	762.14	634.15	570.15	445.09	1,000.68	925.05	770.89	692.33	541.06
61	529.74	488.14	407.70	366.10	285.67	831.78	768.23	640.34	575.56	449.00	859.67	795.44	661.81	595.31	463.95	1,050.16	969.98	808.51	726.63	566.88
62	555.40	514.96	428.68	385.54	299.27	866.26	799.55	666.56	599.40	466.92	889.31	822.41	684.24	615.70	479.21	1,091.03	1,007.03	839.57	754.99	588.07
63	581.35	536.83	447.80	403.28	314.24	897.83	828.17	690.52	621.34	483.29	915.84	846.60	704.33	634.01	492.82	1,127.90	1,040.38	867.52	780.55	607.18
64	610.97	564.76	469.78	423.57	328.59	935.69	862.60	719.38	647.61	503.10	948.85	876.74	729.39	656.76	509.95	1,172.49	1,080.93	901.49	811.49	630.45
65	632.38	582.59	485.49	438.19	341.09	961.59	886.06	739.04	665.52	516.52	969.74	895.75	745.17	671.17	520.59	1,201.98	1,107.54	923.81	831.93	645.66
66	689.92	636.85	530.71	477.64	371.49	1,018.55	939.02	782.94	705.09	547.37	1,038.15	959.15	798.23	718.75	557.82	1,263.77	1,165.19	971.51	874.89	679.21
67	744.83	686.46	572.05	516.01	401.60	1,071.09	988.06	823.47	741.54	575.88	1,100.23	1,016.71	846.38	761.95	591.62	1,319.24	1,216.92	1,014.28	913.41	709.35
68	796.91	735.61	613.01	551.71	429.11	1,125.49	1,038.66	865.44	779.38	605.40	1,162.60	1,074.52	894.74	805.31	625.55	1,376.13	1,269.97	1,058.19	952.95	740.21
69	842.11	776.32	646.93	583.34	453.95	1,169.46	1,079.64	899.35	809.90	629.30	1,212.55	1,120.84	933.52	840.10	652.77	1,419.40	1,310.38	1,091.57	983.02	763.76
70	880.09	812.39	676.99	609.29	473.89	1,208.70	1,116.21	929.60	837.18	650.61	1,256.20	1,161.32	967.42	870.47	676.57	1,456.27	1,344.89	1,120.07	1,008.68	783.83
71	984.53	908.64	756.86	683.02	529.18	1,333.43	1,230.98	1,026.14	923.67	718.76	1,389.88	1,283.89	1,069.91	961.93	749.94	1,587.86	1,465.88	1,221.90	1,099.91	855.93
72	1,080.71	999.26	832.39	748.95	582.07	1,451.55	1,341.24	1,117.49	1,005.50	781.73	1,512.76	1,396.54	1,164.11	1,047.89	815.46	1,708.37	1,578.61	1,315.19	1,183.47	920.05
73	1,160.79	1,072.97	893.51	803.77	626.22	1,553.86	1,433.80	1,195.31	1,075.32	836.90	1,613.91	1,489.18	1,241.61	1,116.88	869.32	1,807.50	1,667.88	1,390.53	1,250.91	973.56
74	1,241.48	1,145.56	953.71	859.63	667.78	1,656.67	1,528.43	1,274.95	1,146.64	893.22	1,712.26	1,580.96	1,316.56	1,185.28	920.88	1,904.71	1,757.23	1,465.85	1,318.37	1,026.99
75	1,302.50	1,201.76	1,002.06	901.32	701.62	1,739.26	1,605.80	1,337.43	1,203.97	935.62	1,788.60	1,650.75	1,375.05	1,238.93	963.23	1,976.42	1,824.80	1,519.79	1,368.16	1,063.17
76	1,419.52	1,309.67	1,091.68	981.83	763.83	1,863.20	1,719.65	1,432.54	1,288.99	1,003.35	1,932.70	1,784.42	1,486.18	1,337.90	1,039.68	2,117.24	1,954.12	1,627.88	1,464.77	1,140.18
77	1,543.16	1,425.45	1,186.80	1,069.09	830.44	1,990.86	1,837.32	1,531.59	1,377.95	1,072.22	2,083.16	1,922.80	1,602.06	1,443.26	1,120.98	2,262.39	2,087.86	1,740.42	1,565.91	1,218.46
78	1,659.46	1,532.52	1,277.10	1,148.62	894.74	2,102.51	1,940.43	1,617.75	1,455.65	1,132.97	2,220.19	2,049.63	1,708.53	1,536.47	1,195.37	2,389.23	2,205.10	1,838.33	1,654.19	1,287.45
79	1,733.84	1,601.48	1,333.83	1,200.01	933.83	2,156.35	1,991.09	1,659.26	1,492.70	1,162.08	2,299.88	2,122.08	1,767.93	1,591.56	1,237.41	2,450.43	2,262.60	1,885.50	1,696.23	1,320.57
80	1,774.94	1,638.40	1,365.34	1,228.80	955.74	2,206.62	2,036.90	1,697.42	1,527.67	1,188.22	2,352.70	2,172.04	1,809.35	1,628.69	1,266.01	2,507.55	2,314.66	1,928.89	1,735.99	1,350.22
81	1,828.60	1,687.73	1,406.00	1,266.47	984.73	2,273.38	2,099.57	1,749.65	1,574.68	1,224.76	2,423.85	2,236.78	1,864.00	1,678.25	1,305.44	2,583.43	2,385.91	1,988.25	1,789.42	1,391.78
82	1,965.44	1,813.84	1,511.98	1,360.38	1,058.52	2,444.92	2,256.12	1,880.88	1,692.09	1,316.83	2,605.66	2,405.53	2,003.95	1,803.82	1,402.24	2,778.32	2,563.80	2,137.38	1,922.85	1,496.43
83	2,122.41	1,960.08	1,632.73	1,469.05	1,143.04	2,640.58	2,436.86	2,030.51	1,827.93	1,421.61	2,813.64	2,597.80	2,164.85	1,947.71	1,516.05	3,000.69	2,769.17	2,307.42	2,077.20	1,615.47
84	2,303.53	2,126.44	1,772.25	1,595.16	1,240.98	2,863.94	2,644.02	2,203.20	1,983.35	1,542.47	3,053.02	2,818.88	2,349.27	2,113.82	1,644.23	3,254.45	3,004.62	2,503.63	2,253.80	1,752.80
85	2,510.13	2,316.94	1,930.56	1,737.37	1,350.99	3,121.72	2,882.35	2,401.19	2,161.77	1,680.57	3,327.71	3,072.64	2,559.88	2,303.50	1,792.04	3,547.46	3,275.39	2,728.61	2,456.53	1,909.77
86	2,736.86	2,526.23	2,104.97	1,894.34	1,473.08	3,403.77	3,141.33	2,617.56	2,356.30	1,832.55	3,627.26	3,348.63	2,790.10	2,511.48	1,952.94	3,867.94	3,569.70	2,974.53	2,677.60	2,082.43
87	2,982.38	2,752.96	2,294.14	2,064.72	1,605.90	3,709.96	3,424.46	2,853.54	2,568.08	1,997.15	3,954.28	3,649.49	3,041.25	2,737.78	2,129.52	4,215.89	3,891.49	3,242.69	2,918.29	2,269.50
88	3,250.70	3,001.16	2,500.74	2,251.20	1,750.79	4,043.78	3,731.85	3,110.20	2,799.45	2,176.72	4,310.07	3,977.82	3,315.94	2,983.69	2,321.82	4,595.23	4,240.73	3,534.38	3,181.20	2,473.55
89	3,543.17	3,270.82	2,726.13	2,453.79	1,907.76	4,407.53	4,067.95	3,389.98	3,051.51	2,373.56	4,697.25	4,336.23	3,614.18	3,251.83	2,529.79	5,008.57	4,622.69	3,852.25	3,467.67	2,697.22
90	3,862.47	3,565.97	2,971.64	2,673.81	2,080.82	4,803.51	4,434.00	3,695.00	3,325.50	2,586.53	5,121.07	4,727.33	3,938.58	3,544.84	2,757.39	5,458.54	5,038.65	4,198.87	3,778.99	2,939.21
91	4,209.94	3,886.62	3,238.62	2,915.30	2,267.30	5,236.32	4,833.44	4,027.66	3,624.77	2,819.04	5,581.49	5,152.45	4,293.06	3,864.01	3,004.62	5,950.37	5,492.55	4,576.91	4,119.09	3,203.44
92	4,589.61	4,236.77	3,529.75	3,176.91	2,471.23	5,707.13	5,268.54	4,390.28	3,951.68	3,073.45	6,083.79	5,615.51	4,680.24	4,211.95	3,276.70	6,485.36	5,986.99	4,988.95	4,490.58	3,492.52
93	5,002.83	4,617.79	3,847.71	3,462.67	2,693.93	6,221.67	5,742.80	4,785.07	4,307.35	3,349.65	6,631.86	6,121.72	5,101.43	4,591.29	3,571.00	7,070.08	6,525.92	5,437.61	4,894.76	3,806.45
94	5,452.26	5,033.68	4,193.84	3,775.26	2,935.42	6,781.09	6,259.63	5,216.79	4,694.17	3,651.23	7,228.33	6,672.42	5,560.57	5,004.63	3,892.78	7,705.79	7,113.23	5,928.13	5,334.27	4,149.17

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay 10 Individual

Unlimited

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	547.06	505.89	423.53	376.47	294.12	849.89	783.53	655.01	588.77	460.41	916.94	847.36	708.24	638.70	493.24	1,214.12	1,119.31	935.89	841.07	657.65
25-29	543.09	499.64	418.18	374.73	293.27	841.96	780.53	649.70	584.52	453.64	910.77	840.71	700.59	630.53	490.41	1,202.67	1,115.13	928.31	834.89	648.07
30-34	546.13	500.62	419.71	379.26	293.29	844.64	780.01	650.80	586.03	456.63	913.26	842.62	701.28	630.58	489.25	1,206.81	1,114.42	929.59	837.16	652.33
35-39	543.19	501.05	416.76	374.62	290.33	842.19	775.32	648.32	581.35	454.69	911.17	840.68	699.73	629.26	488.32	1,203.13	1,107.46	926.23	830.62	649.40
40-44	538.57	495.49	413.63	370.54	288.68	833.33	768.48	638.80	577.09	447.41	898.56	833.71	694.77	625.30	486.36	1,190.39	1,097.75	912.48	824.45	639.18
45	517.70	476.94	395.41	358.72	277.20	803.71	739.26	616.56	555.24	432.51	867.67	801.95	670.49	600.37	468.90	1,148.11	1,056.11	880.82	793.18	617.90
46	507.87	467.88	391.90	351.91	275.93	789.84	730.02	607.45	547.50	424.85	851.19	786.72	657.76	588.98	460.00	1,134.92	1,048.94	872.70	786.72	610.45
47	503.62	464.27	385.58	346.24	271.48	781.43	719.94	600.02	541.50	421.51	841.71	774.04	647.14	579.47	452.58	1,129.32	1,040.48	867.09	782.49	609.06
48	495.36	456.66	383.13	344.43	267.03	769.82	709.76	592.50	532.43	415.02	827.91	761.35	636.54	574.11	445.17	1,119.13	1,031.74	861.19	773.81	603.26
49	487.58	449.78	374.19	336.39	260.80	755.90	697.50	580.86	522.54	405.72	808.58	747.62	621.69	560.72	434.78	1,105.18	1,019.87	849.22	763.87	593.22
50	477.60	440.57	366.53	329.50	255.46	741.57	684.74	571.01	514.14	400.52	792.03	732.32	608.96	549.23	425.88	1,090.51	1,006.95	839.79	756.20	589.04
51	480.19	443.81	367.42	331.04	258.28	740.83	684.74	569.72	513.51	398.52	801.70	739.13	617.88	555.31	434.10	1,083.26	1,001.12	832.98	750.84	582.71
52	477.09	441.49	366.72	331.12	256.35	739.96	682.00	568.70	510.88	397.63	807.60	746.37	623.88	558.80	436.33	1,075.52	991.33	826.72	742.52	577.96
53	475.40	437.23	364.36	329.66	256.79	733.06	676.22	562.67	508.51	394.89	809.50	749.83	622.99	563.30	436.47	1,059.43	977.36	813.22	734.90	570.76
54	473.38	435.92	364.40	326.94	255.42	731.29	675.30	563.08	506.96	394.91	820.07	754.17	629.70	567.47	439.32	1,050.73	970.18	809.10	728.57	567.47
55	472.60	435.99	362.77	326.16	252.94	726.31	671.20	558.57	503.49	390.73	822.90	758.49	633.29	568.89	443.64	1,037.57	958.86	797.86	719.16	558.14
56	499.35	460.18	381.85	345.95	267.62	777.97	718.61	598.30	538.96	418.70	868.02	800.65	668.01	600.65	468.05	1,084.83	1,002.02	834.33	751.53	583.82
57	515.16	477.24	398.22	357.14	278.12	819.83	756.91	630.55	567.65	441.27	899.67	830.36	692.43	623.12	485.17	1,115.75	1,030.13	858.24	772.62	600.69
58	531.97	492.23	409.68	369.93	287.39	859.95	793.58	661.51	595.19	463.15	927.50	856.51	713.85	642.86	500.24	1,142.42	1,054.34	878.85	790.77	615.25
59	544.12	502.95	417.65	376.47	291.18	894.31	825.01	688.12	618.83	481.80	947.27	875.19	729.12	657.04	510.94	1,159.75	1,069.95	892.27	802.48	624.77
60	556.25	513.68	428.54	385.97	300.83	930.35	858.04	715.77	643.54	501.31	967.14	893.92	744.41	671.19	521.71	1,177.63	1,086.10	906.12	814.60	634.58
61	593.53	546.38	454.85	410.48	318.95	972.34	896.70	747.88	672.83	523.97	1,004.23	927.77	772.45	696.56	541.25	1,227.63	1,132.19	944.29	849.44	661.54
62	622.80	574.27	479.91	431.38	337.01	1,006.75	928.48	774.18	696.78	542.54	1,033.66	954.55	794.59	716.62	556.69	1,268.01	1,169.41	975.10	877.64	683.30
63	652.06	602.30	500.17	450.42	350.91	1,038.05	957.35	798.02	718.67	559.38	1,059.76	978.30	814.24	734.41	570.35	1,304.09	1,202.67	1,002.60	902.82	702.75
64	682.85	631.51	526.26	472.35	369.66	1,076.90	993.13	827.74	745.75	580.29	1,093.58	1,009.18	839.80	757.55	588.20	1,349.44	1,244.48	1,037.26	934.45	727.21
65	707.07	652.30	542.75	490.47	380.92	1,102.14	1,016.42	847.00	763.32	593.94	1,113.64	1,027.37	854.84	771.19	598.65	1,377.68	1,270.50	1,058.74	954.17	742.43
66	771.94	714.04	593.43	535.53	414.92	1,152.86	1,063.27	885.95	798.11	621.12	1,176.26	1,085.10	903.23	814.56	632.69	1,430.42	1,319.39	1,099.34	990.32	770.74
67	833.56	768.18	639.76	576.72	448.30	1,199.21	1,106.32	921.65	829.90	646.02	1,232.65	1,137.07	946.82	853.62	663.37	1,477.04	1,362.60	1,135.20	1,022.25	795.74
68	892.27	824.16	687.93	617.55	481.32	1,248.22	1,151.69	959.36	863.62	672.37	1,290.10	1,190.05	991.24	893.43	694.60	1,526.19	1,408.15	1,173.02	1,055.94	822.12
69	942.99	870.62	725.88	653.51	508.78	1,286.16	1,186.85	988.58	889.61	692.77	1,334.53	1,231.00	1,025.60	924.19	718.80	1,561.04	1,440.49	1,199.85	1,079.77	840.80
70	985.87	909.71	759.50	683.34	531.02	1,319.50	1,217.72	1,014.17	912.46	710.65	1,372.70	1,266.19	1,055.16	950.64	739.61	1,589.77	1,467.17	1,221.97	1,099.38	856.19
71	1,103.49	1,019.40	849.16	763.01	594.82	1,454.71	1,343.41	1,119.27	1,007.97	783.79	1,515.97	1,401.00	1,167.18	1,050.27	816.44	1,732.25	1,599.75	1,332.80	1,200.31	933.35
72	1,211.83	1,118.46	931.72	838.35	651.60	1,584.29	1,462.37	1,218.71	1,096.76	853.09	1,649.47	1,523.03	1,270.13	1,141.80	888.90	1,864.62	1,721.20	1,434.33	1,290.89	1,004.03
73	1,300.17	1,200.89	1,000.42	901.14	700.68	1,694.88	1,563.87	1,303.43	1,174.04	912.11	1,759.33	1,625.12	1,354.86	1,218.83	948.59	1,971.53	1,819.18	1,516.29	1,365.75	1,061.04
74	1,389.06	1,282.07	1,068.08	961.09	747.10	1,807.77	1,669.08	1,390.12	1,251.35	972.43	1,868.13	1,724.42	1,437.02	1,293.32	1,005.92	2,078.42	1,918.95	1,598.25	1,438.78	1,118.07
75	1,458.02	1,346.68	1,122.24	1,009.13	786.45	1,898.52	1,752.25	1,459.78	1,313.45	1,022.45	1,950.92	1,801.50	1,500.97	1,351.55	1,051.01	2,157.43	1,991.22	1,658.79	1,492.57	1,161.83
76	1,588.51	1,466.83	1,221.80	1,100.12	855.09	2,032.99	1,876.16	1,563.92	1,407.09	1,094.87	2,109.50	1,947.36	1,621.47	1,459.31	1,135.02	2,310.18	2,131.98	1,777.18	1,598.98	1,244.19
77	1,728.60	1,596.37	1,330.31	1,196.47	932.02	2,171.66	2,005.90	1,671.59	1,504.39	1,170.08	2,273.30	2,098.68	1,749.41	1,574.77	1,223.96	2,467.85	2,279.43	1,899.52	1,709.57	1,329.67
78	1,859.15	1,715.18	1,430.35	1,286.39	1,001.56	2,294.47	2,117.14	1,765.21	1,587.85	1,235.92	2,423.55	2,236.78	1,863.25	1,677.95	1,304.42	2,607.37	2,405.90	2,005.90	1,804.43	1,404.42
79	1,942.66	1,792.66	1,494.13	1,344.13	1,045.60	2,353.09	2,172.40	1,810.97	1,629.00	1,267.52	2,509.14	2,316.34	1,929.35	1,736.56	1,350.97	2,673.99	2,468.62	2,057.89	1,851.12	1,440.38
80	1,988.10	1,834.84	1,528.34	1,376.48	1,069.98	2,408.61	2,223.43	1,851.90	1,666.69	1,296.36	2,567.67	2,369.14	1,974.72	1,777.52	1,381.77	2,737.08	2,526.63	2,104.43	1,893.99	1,473.10
81	2,047.28	1,890.31	1,575.04	1,418.07	1,102.80	2,480.90	2,290.23	1,908.90	1,718.23	1,335.79	2,644.63	2,441.98	2,034.14	1,831.49	1,423.64	2,819.24	2,602.57	2,169.24	1,952.57	1,517.96
82	2,201.57	2,032.52	1,693.10	1,524.06	1,184.63	2,667.10	2,461.82	2,051.37	1,846.09	1,435.60	2,843.46	2,624.23	2,187.08	1,969.13	1,530.70	3,030.80	2,797.57	2,331.09	2,097.86	1,631.39
83	2,377.32	2,194.86	1,828.60	1,646.14	1,279.89	2,881.31	2,659.24	2,216.22	1,994.16	1,551.15	3,070.32	2,834.53	2,361.68	2,125.89	1,653.06	3,274.24	3,021.89	2,518.45	2,266.09	1,762.66
84	2,579.90	2,381.34	1,984.23	1,785.67	1,388.56	3,125.86	2,884.66	2,404.68	2,163.55	1,683.49	3,331.59	3,075.41	2,563.06	2,306.88	1,794.52	3,552.09	3,278.07	2,732.57	2,458.55	1,913.06
85	2,811.99	2,596.00	2,162.66	1,946.66	1,513.32	3,407.32	3,144.92	2,621.14	2,358.71	1,834.88	3,632.38	3,351.99	2,793.75	2,514.62	1,955.11	3,871.99	3,573.75	2,978.56	2,680.31	2,085.12
86	3,064.21	2,829.43	2,357.19	2,122.41	1,650.17	3,713.54	3,427.53	2,856.64	2,570.66	1,999.78	3,958.66	3,654.05	3,044.83	2,740.22	2,131.00	4,219.94	3,894.94	3,246.21	2,921.20	2,272.46
87	3,340.58	3,084.34	2,569.16	2,312.92	1,799.09	4,047.76	3,735.93	3,113.48	2,802.81	2,179.21	4,315.53	3,982.87	3,318.85	2,987.47	2,323.44	4,599.74	4,245.43	3,538.07	3,185.02	2,476.39
88	3,641.10	3,360.71	2,801.26	2,520.87	1,961.42	4,412.25	4,072.45	3,393.85	3,054.05	2,375.51	4,702.98	4,341.02	3,618.36	3,256.40	2,532.48	5,013.96	4,627.78	3,856.70	3,470.51	2,699.43
89	3,968.45	3,663.91	3,053.48	2,747.60	2,137.17	4,809.31	4,439.20	3,698.98	3,329.92	2,589.73	5,126.12	4,732.29	3,943.36	3,549.54	2,760.61	5,465.14	5,044.54	4,203.36	3,784.05	2,942.86
90	4,326.66	3,993.94	3,328.51	2,994.45	2,330.36	5,242.25	4,838.48	4,032.06	3,629.40	2,823.02	5,587.49	5,157.99	4,298.95	3,868.17	3,009.14	5,957.10	5,498.28	4,581.90	4,124.35	3,207.97
91	4,715.72	4,353.49	3,627.69	3,264.11	2,539.65	5,713.31	5,274.78	4,395.43	3,955.78	3,076.50	6,090.93	5,621.91	4,685.14	4,217.38	3,279.33	6,492.40	5,994.06	4,994.84	4,495.24	3,496.00
92	5,139.67	4,745.24	3,953.70	3,557.92	2,767.72	6,228.12	5,749.19	4,790.27	4,311.32	3,353.55	6,638.97	6,127.89	5,107.01	4,595.92	3,575.03	7,077.40	6,533.19	5,443.48	4,899.25	3,810.81
93	5,602.52	5,171.87	4,309.22	3,878.57	3,015.92	6,788.91	6,266.25	5,222.04	4,699.38	3,655.19	7,236.72	6,679.76	5,567.10	5,010.14	3,897.48	7,714.66	7,120.75	5,934.17	5,340.24	4,153.66
94	6,106.96	5,637.40	4,698.28	4,227.38	3,288.26	7,399.04	6,830.40	5,692.05	5,122.24	3,984.93	7,888.00	7,281.33	6,067.99	5,461.32	4,247.97	8,408.01	7,761.83	6,468.19	5,820.74	4,528.36

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	62.89	58.05	48.37	43.54	33.86	98.38	90.08	75.84	67.57	53.34	103.28	96.50	79.58	71.12	55.87	140.53	128.68	108.36	96.50	76.19
25-29	74.77	69.43	56.97	51.63	39.16	116.46	107.29	90.27	81.14	62.81	123.36	114.02	95.33	85.98	67.29	166.36	153.28	128.97	115.89	89.72
30-34	101.59	94.81	79.01	69.98	56.44	159.26	145.99	122.81	109.51	86.29	168.29	154.08	128.01	116.15	90.08	227.56	208.59	175.41	156.45	123.26
35-39	130.84	120.16	101.47	90.79	72.10	202.17	186.47	155.03	139.33	107.96	213.10	196.27	165.43	148.61	114.95	288.79	266.36	221.51	199.07	154.21
40-44	157.25	142.42	118.68	106.81	83.08	242.08	222.43	185.37	167.91	130.84	255.46	236.77	196.27	177.58	137.08	345.81	317.77	264.81	239.89	186.92
45	167.18	151.70	126.94	114.55	89.78	257.15	236.66	197.96	177.49	138.79	269.82	250.31	208.05	188.55	146.29	367.34	338.08	282.82	253.56	198.30
46	168.58	156.09	131.12	118.63	90.53	262.32	241.81	200.79	180.23	141.45	275.34	252.40	213.07	190.12	150.79	376.96	347.46	288.46	258.95	203.23
47	172.41	159.87	131.66	119.12	90.91	264.19	243.69	202.72	182.23	141.22	276.49	256.74	213.95	190.91	151.41	381.80	352.18	292.93	263.31	204.07
48	176.99	161.19	135.90	123.26	94.81	267.09	246.54	205.50	184.95	143.83	282.07	258.85	215.70	195.80	152.66	388.26	358.40	298.67	268.80	209.07
49	179.16	166.36	137.57	124.77	95.98	273.40	252.71	209.10	188.43	147.03	285.53	265.38	221.70	198.20	154.52	399.75	369.51	305.68	275.45	214.99
50	183.82	170.92	141.90	129.00	99.97	276.32	255.59	211.82	191.09	147.36	291.22	267.52	223.49	199.80	155.77	406.35	375.88	311.53	281.07	216.72
51	187.80	171.61	145.71	129.52	103.61	286.01	262.76	218.59	197.64	153.47	295.78	271.98	227.79	203.99	159.79	418.18	384.17	319.58	288.99	224.38
52	192.56	176.24	146.87	133.81	104.44	294.71	271.12	226.30	202.78	157.96	301.56	277.58	233.03	209.04	164.49	428.36	394.09	328.98	294.71	229.61
53	194.08	180.92	151.32	134.87	105.26	303.52	281.98	234.21	210.33	164.90	307.41	283.23	238.33	214.15	165.79	438.65	407.58	338.50	303.95	238.33
54	198.14	181.63	151.91	138.70	105.68	313.73	289.62	241.31	217.17	168.91	312.08	287.80	242.73	218.45	169.91	450.78	416.10	346.75	312.08	242.73
55	203.02	186.38	156.43	139.78	109.83	322.90	298.44	249.55	222.65	173.70	321.51	293.55	244.62	220.16	171.23	461.29	426.34	356.45	318.01	248.12

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	85.46	77.40	64.50	58.05	45.15	124.46	114.98	95.99	86.53	67.57	133.76	123.59	101.59	91.44	71.12	177.77	164.23	137.14	123.59	96.50
25-29	99.69	92.57	76.55	69.43	53.41	147.86	136.06	113.83	102.08	79.83	157.02	145.80	121.51	108.41	85.98	211.22	194.40	162.62	145.80	114.02
30-34	137.71	126.42	106.10	94.81	74.50	200.74	185.81	154.35	139.38	107.84	215.70	199.11	165.93	149.33	116.15	286.82	265.48	220.45	199.11	154.08
35-39	173.57	160.22	133.51	120.16	93.46	255.15	235.54	196.27	176.61	137.41	274.77	252.35	210.28	190.66	148.61	364.50	336.46	280.38	252.35	196.27
40-44	207.69	192.85	160.22	145.38	112.75	305.33	281.34	235.55	211.52	165.74	327.12	302.20	252.35	227.43	177.58	436.15	401.89	336.46	302.20	236.77
45	222.91	204.34	170.28	154.80	120.74	325.42	300.38	250.31	225.30	175.21	347.84	321.83	266.57	240.56	185.30	464.86	429.11	357.59	321.83	250.31
46	224.77	209.16	171.70	156.09	121.75	330.78	305.69	255.55	230.42	177.94	350.74	324.51	272.06	242.56	190.12	475.30	439.23	367.12	331.07	255.68
47	228.83	210.02	175.54	156.73	122.25	337.08	309.74	259.65	232.32	182.23	355.47	325.85	273.18	246.85	190.91	487.13	447.63	375.22	335.72	263.31
48	230.72	214.91	176.99	161.19	123.26	342.40	315.04	262.58	237.45	184.92	358.40	331.85	275.44	248.89	192.48	497.79	457.96	381.63	345.13	268.80
49	236.74	217.55	182.35	163.16	127.97	349.23	321.65	268.82	241.28	188.40	362.79	335.92	278.81	251.94	194.83	510.59	470.28	393.02	352.71	275.45
50	238.65	222.52	183.82	164.47	129.00	354.62	329.27	274.00	246.36	191.11	369.11	338.62	284.44	253.98	199.80	521.48	484.24	402.97	362.34	281.07
51	246.08	226.65	187.80	168.37	132.75	365.04	337.17	281.37	253.46	197.64	377.38	350.18	292.38	261.78	203.99	533.76	492.97	411.38	370.58	288.99
52	251.30	231.72	192.56	172.98	133.81	377.25	346.57	289.95	261.72	202.74	390.66	359.82	301.56	270.72	212.46	548.30	503.76	421.51	380.38	294.71
53	259.87	240.13	197.37	177.63	138.16	387.18	358.45	298.75	267.70	210.30	404.12	373.03	310.86	279.78	217.60	559.55	518.10	431.75	386.85	303.95
54	264.19	244.38	204.75	181.63	142.00	398.20	366.86	306.47	275.05	214.78	412.63	381.43	319.02	287.80	221.92	572.14	527.07	440.38	395.29	308.61
55	269.58	249.61	209.68	186.38	146.44	410.97	379.14	315.59	283.80	220.19	426.34	394.89	328.50	293.55	230.64	587.09	541.67	450.80	405.37	314.51

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	91.91	83.85	70.95	62.89	49.99	139.85	129.19	107.84	97.19	75.86	147.31	137.14	113.44	101.59	79.58	199.80	184.55	154.08	138.84	108.36
25-29	108.59	99.69	83.67	74.77	58.75	166.18	153.08	128.21	115.16	90.29	175.71	162.62	134.59	121.51	93.46	237.39	218.69	183.18	164.49	128.97
30-34	148.99	137.71	115.13	101.59	81.27	225.63	209.04	174.25	155.97	122.78	239.41	220.45	184.90	165.93	130.37	322.37	298.67	248.89	222.82	175.41
35-39	189.59	173.57	144.20	130.84	101.47	288.52	265.00	221.76	200.17	155.10	305.61	280.38	235.52	210.28	165.43	412.15	378.51	316.84	285.99	221.51
40-44	225.49	207.69	172.09	157.25	121.65	344.58	318.42	263.92	237.68	185.35	364.50	336.46	280.38	252.35	196.27	492.23	454.84	376.96	339.58	264.81
45	238.39	222.91	185.76	167.18	130.03	366.39	339.04	282.17	252.61	197.96	386.85	357.59	299.07	266.57	208.05	523.38	484.37	403.10	360.84	282.82
46	243.50	224.77	187.31	168.58	131.12	374.11	346.76	287.49	260.08	200.76	393.35	363.84	304.84	272.06	213.07	537.57	498.24	413.02	373.67	288.46
47	247.64	225.70	188.08	169.27	131.66	380.33	353.00	293.81	264.22	205.01	401.55	368.64	309.39	276.49	217.24	549.67	510.17	424.59	381.80	296.24
48	249.68	230.72	192.79	173.83	135.90	390.35	360.67	299.11	269.43	210.05	408.18	378.32	315.26	282.07	222.34	567.47	524.33	434.73	391.59	305.30
49	255.94	233.54	195.15	175.96	137.57	399.77	369.89	307.90	275.74	215.95	416.54	386.30	322.47	288.88	225.07	584.50	540.82	450.13	403.10	315.77
50	258.00	238.65	199.95	177.37	138.67	407.58	377.65	313.15	283.19	218.76	426.67	392.80	328.47	294.61	230.26	599.37	555.34	460.53	416.52	321.70
51	265.51	246.08	203.99	184.56	142.47	416.21	386.02	320.87	288.34	225.56	435.17	401.18	336.57	302.58	234.59	608.56	564.36	469.17	421.57	329.78
52	277.41	254.57	212.14	192.56	150.13	429.11	396.08	330.02	297.06	231.04	445.50	411.23	342.69	308.43	239.89	623.69	575.71	479.76	431.79	335.84
53	286.19	263.16	220.40	197.37	154.61	439.74	406.26	336.97	303.52	236.59	459.38	421.39	352.31	317.77	245.23	635.53	587.18	487.01	438.65	341.94
54	293.91	270.80	227.87	204.75	158.52	448.87	415.15	345.06	311.25	241.31	468.12	433.44	360.62	322.47	253.12	644.96	596.42	495.85	447.31	346.75
55	306.19	279.57	232.97	209.68	163.08	459.88	425.65	354.72	318.04	249.55	478.76	443.81	370.42	331.99	258.61	656.98	608.07	506.72	454.30	356.45

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	106.42	98.36	80.62	72.56	56.44	160.01	148.16	123.25	111.40	86.53	169.31	157.46	130.37	116.82	91.44	228.58	211.64	176.08	159.16	123.59
25-29	124.61	115.71	96.13	87.23	67.65	191.05	175.31	146.53	132.19	102.06	201.87	186.92	155.15	140.20	108.41	272.90	250.48	209.35	188.79	145.80
30-34	171.57	158.02	130.93	117.39	92.56	260.48	238.91	199.14	179.21	139.38	274.96	253.63	210.97	189.63	146.97	372.15	341.33	284.44	256.00	199.11
35-39	216.29	200.27	168.23	149.54	117.49	329.72	304.26	253.18	229.59	176.67	350.48	322.44	269.17	241.13	187.85	471.04	434.59	361.69	328.05	252.35
40-44	261.10	240.33	198.79	180.99	139.45	394.73	364.21	303.16	272.58	211.52	417.46	386.30	320.89	289.73	224.31	563.88	520.27	433.04	389.43	302.20
45	275.54	256.97	213.62	191.95	148.61	420.99	386.85	323.13	291.27	225.26	445.36	409.60	341.33	308.83	240.56	601.40	552.64	461.61	416.10	321.83
46	280.96	259.11	215.40	193.55	149.85	426.59	392.38	328.54	294.29	230.42	449.07	416.30	344.18	311.41	242.56	612.97	563.79	472.01	422.85	331.07
47	282.12	260.18	216.29	194.35	150.47	430.46	396.26	330.24	298.39	232.34	450.93	418.01	345.60	312.68	243.56	622.08	572.71	477.26	431.18	335.72
48	287.61	265.48	221.23	199.11	154.86	435.99	401.80	335.65	301.38	235.14	454.63	421.46	351.77	315.26	245.58	633.84	584.06	487.83	438.05	341.81
49	291.13	268.73	223.94	201.55	156.76	443.44	408.96	340.04	305.61	238.95	460.21	426.62	356.07	319.12	248.58	648.32	597.93	497.15	446.77	349.36
50	296.70	270.90	225.75	203.17	158.02	446.73	414.48	345.37	310.80	241.78	463.92	430.06	358.94	321.70	250.58	656.93	609.52	507.94	457.15	355.56
51	304.36	278.46	233.13	210.46	161.89	458.07	423.22	353.45	318.54	246.47	479.38	441.98	370.58	333.18	258.39	669.76	618.76	516.77	465.77	360.37
52	313.32	287.21	241.51	215.40	169.71	471.53	436.16	363.02	325.36	254.63	496.90	459.20	383.81	346.12	267.30	685.38	633.97	527.74	472.91	370.10
53	322.37	296.05	246.71	223.69	174.34	485.13	446.88	372.84	334.61	260.49	514.65	476.65	397.20	355.76	279.78	701.15	645.89	538.82	483.56	376.49
54	330.24	303.82	254.28	227.87	178.33	497.14	458.57	381.30	342.62	267.86	534.00	492.39	409.16	367.56	287.80	714.31	658.83	547.86	492.39	384.90
55	339.48	312.85	259.60	232.97	183.05	508.81	469.68	391.42	352.32	274.01	552.15	506.72	422.85	380.91	297.05	726.88	670.97	559.14	503.23	391.40

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	112.87	104.81	87.07	77.40	61.27	170.67	157.64	131.53	118.53	92.47	184.55	171.00	142.22	128.68	99.90	243.81	225.18	187.94	169.31	132.07
25-29	133.51	122.83	103.25	92.57	72.99	202.84	187.10	155.68	140.03	108.61	220.56	201.87	168.23	151.41	117.76	289.73	267.30	222.43	200.00	155.15
30-34	182.86	169.31	139.96	126.42	97.07	277.07	255.51	212.41	190.83	149.33	298.67	277.34	229.93	206.22	161.19	395.85	365.04	303.41	272.59	213.34
35-39	232.32	213.62	178.91	160.22	125.50	351.33	323.88	270.82	243.35	190.42	381.32	350.48	294.40	263.56	207.48	501.89	462.63	386.92	347.67	271.97
40-44	278.90	255.16	213.62	192.85	148.35	420.90	388.20	322.78	290.03	226.77	454.84	420.58	348.92	314.66	243.00	601.27	554.53	461.07	414.35	324.00
45	294.12	272.45	226.01	204.34	157.90	448.30	411.86	343.59	309.47	241.20	484.37	448.61	373.84	334.83	263.31	640.41	588.39	490.87	442.11	344.58
46	299.69	274.72	231.01	206.04	162.33	451.67	417.48	349.07	312.53	244.09	488.41	452.35	376.96	337.62	265.51	649.02	599.85	501.51	449.07	350.74
47	300.93	278.99	231.97	210.02	163.00	455.50	421.30	350.74	316.60	246.02	490.42	454.22	378.51	339.01	266.60	658.29	608.92	506.88	457.51	355.47
48	306.57	281.28	233.88	211.75	164.35	461.12	426.89	356.19	319.65	248.85	497.79	457.96	381.63	345.13	268.80	670.35	620.57	517.69	464.59	361.72
49	310.32	284.73	239.94	214.35	169.56	468.71	431.92	360.74	323.98	252.71	503.87	463.56	386.30	349.36	272.09	685.27	631.52	527.39	473.64	369.51
50	312.82	290.25	241.87	216.07	170.92	474.37	437.50	363.78	329.25	255.59	507.94	467.30	389.43	352.17	274.29	697.57	643.39	535.03	484.24	375.88
51	320.55	294.65	246.08	223.42	171.61	483.65	446.47	372.04	334.83	260.43	526.96	486.18	404.57	363.78	282.19	707.15	652.77	543.97	489.57	380.78
52	329.63	303.52	254.57	228.46	179.50	497.49	459.73	381.89	344.22	266.41	544.87	503.76	418.08	376.96	291.28	723.07	668.25	555.15	500.33	387.23
53	338.82	312.50	259.87	233.55	180.92	509.05	470.80	391.94	353.72	274.83	566.45	521.55	435.21	390.30	303.95	735.70	680.44	566.45	511.19	397.20
54	346.75	320.33	267.49	241.08	188.24	521.25	480.31	400.58	359.54	279.92	582.54	537.47	447.31	402.23	312.08	748.99	690.03	575.61	516.66	402.23
55	356.12	326.16	272.91	246.29	189.71	533.27	494.13	410.99	369.43	288.69	604.57	555.64	464.79	419.35	325.00	761.82	705.91	587.09	527.69	412.36

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	125.77	116.10	96.75	87.07	67.72	189.63	175.41	145.76	131.57	101.95	204.86	189.63	157.46	142.22	110.05	270.90	250.58	208.26	187.94	145.62
25-29	149.54	137.08	113.93	103.25	80.11	225.07	208.04	172.69	155.73	120.38	243.00	224.31	186.92	168.23	130.84	321.51	297.20	246.74	222.43	171.97
30-34	203.17	187.37	155.77	139.96	108.36	306.93	283.72	235.66	212.41	164.26	331.85	308.16	256.00	229.93	180.15	438.52	405.33	336.60	303.41	234.66
35-39	259.02	237.66	197.60	178.91	138.86	390.59	361.19	300.27	270.82	210.05	423.38	389.73	325.25	291.59	227.10	557.96	515.90	428.99	386.92	300.00
40-44	308.57	284.83	237.36	213.62	166.15	466.71	431.81	359.87	322.72	252.94	504.69	467.30	389.43	348.92	274.15	666.68	616.84	514.04	461.07	361.38
45	328.18	303.41	250.78	226.01	176.47	496.07	457.37	382.27	343.63	268.51	536.38	497.37	412.85	370.59	289.32	708.67	653.41	546.13	490.87	383.59
46	330.91	305.94	255.99	231.01	177.94	501.86	463.08	385.61	346.74	269.20	544.13	501.51	416.30	376.96	291.73	721.14	665.41	553.96	498.24	386.79
47	335.41	307.20	257.05	231.97	178.68	505.59	466.85	389.45	350.78	273.35	546.38	503.59	421.30	378.51	296.24	730.69	674.75	562.84	506.88	394.97
48	338.17	312.89	259.16	233.88	180.15	511.34	472.55	395.00	353.91	276.25	550.88	507.73	424.77	381.63	298.67	743.35	686.94	574.10	514.37	401.54
49	342.31	316.72	265.53	236.74	185.55	519.26	480.16	399.81	360.77	280.28	557.62	513.95	429.97	386.30	302.32	759.16	702.07	584.50	527.39	409.82
50	348.30	322.50	267.67	241.87	187.05	527.33	485.85	405.23	363.75	283.22	562.12	521.48	433.44	389.43	304.76	775.46	714.51	595.98	535.03	416.52
51	356.17	330.27	275.22	246.08	194.27	537.10	497.63	413.90	372.04	290.64	581.36	537.17	448.78	404.57	312.79	785.35	727.56	605.16	543.97	424.98
52	365.53	336.16	280.68	254.57	195.82	551.69	509.24	424.32	381.96	297.06	603.13	558.58	466.05	418.08	325.56	801.89	740.20	616.84	555.15	431.79
53	375.00	345.40	289.48	259.87	203.95	566.41	523.37	434.98	391.98	303.52	628.63	580.27	483.56	435.21	338.50	818.60	756.42	628.63	566.45	438.65
54	383.08	353.36	293.91	264.19	204.75	579.17	533.40	444.01	400.54	311.29	648.43	596.42	499.32	447.31	350.22	832.20	766.32	638.02	575.61	447.31
55	392.73	362.77	302.87	272.91	213.00	591.98	547.95	455.03	411.03	318.04	670.97	618.54	513.70	464.79	359.95	845.70	782.80	649.99	587.09	454.30

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	133.84	124.16	103.20	93.52	72.56	202.67	187.26	156.43	141.05	109.06	220.11	203.17	169.31	152.39	118.53	289.53	267.52	223.49	201.49	155.77
25-29	160.22	147.76	122.83	110.37	85.45	240.78	222.42	185.79	167.49	129.54	261.69	241.13	200.00	181.31	140.20	343.94	317.77	265.43	239.26	185.05
30-34	216.72	200.92	167.05	151.25	117.39	328.49	303.61	252.26	227.34	175.88	355.56	329.48	274.96	246.52	192.00	469.34	433.78	360.30	324.74	251.27
35-39	275.04	256.35	213.62	192.26	149.54	418.06	386.69	321.85	288.47	225.75	454.22	417.77	347.67	314.02	243.93	597.22	552.35	459.82	412.15	322.44
40-44	329.34	305.60	255.16	228.46	178.02	499.41	460.16	383.84	346.73	268.22	542.07	498.46	417.46	373.84	292.84	713.42	657.35	548.30	495.35	383.19
45	349.85	321.98	269.35	241.49	188.86	530.22	491.52	409.57	368.64	286.72	575.39	529.88	442.11	399.85	308.83	757.44	702.17	585.14	526.63	409.60
46	355.89	327.79	271.60	246.62	190.43	538.36	497.33	412.98	371.84	289.73	580.19	537.57	445.80	403.18	311.41	773.59	714.58	593.30	534.29	416.30
47	357.36	329.14	275.85	247.64	194.35	542.06	501.02	416.79	375.82	291.55	582.59	539.80	447.63	404.84	312.68	783.37	724.12	602.33	543.09	421.30
48	363.46	335.01	278.12	249.68	195.95	547.88	506.79	422.40	379.04	296.80	590.70	544.24	454.63	408.18	318.58	796.45	736.72	613.92	550.88	431.41
49	367.91	339.12	281.53	255.94	198.35	556.02	514.62	427.35	386.05	298.67	597.93	550.91	460.21	413.17	322.47	812.92	752.46	624.80	564.34	436.69
50	370.87	345.07	287.02	258.00	199.95	564.16	520.39	432.86	389.10	303.92	602.75	555.34	463.92	416.52	325.08	829.64	765.29	636.61	572.28	446.98
51	382.07	352.93	294.65	262.27	207.23	576.64	532.50	441.81	397.62	309.25	622.17	574.57	479.38	431.78	336.57	843.14	778.55	645.97	581.36	452.17
52	391.64	362.27	300.26	270.89	208.88	589.43	544.61	454.96	407.90	318.28	647.68	596.28	496.90	448.92	349.54	856.73	791.61	661.38	592.85	462.63
53	401.32	371.71	309.21	279.61	217.11	604.65	559.18	466.03	418.26	327.40	670.08	618.26	514.65	462.84	359.21	873.86	808.24	673.52	604.44	473.20
54	409.50	379.78	317.03	284.01	221.26	617.78	572.01	475.38	427.07	333.01	693.50	638.02	534.00	478.51	374.49	887.69	821.81	683.11	613.76	478.51
55	422.68	389.40	322.84	292.88	226.32	633.58	584.63	486.85	437.93	340.04	716.40	660.48	552.15	496.24	387.90	905.10	835.21	695.43	625.53	485.75

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

Unlimited

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	149.96	138.67	116.10	103.20	80.62	232.97	214.78	179.56	161.39	126.21	251.36	232.28	194.14	175.09	135.20	332.82	306.83	256.56	230.56	180.28
25-29	178.02	163.78	137.08	122.83	96.13	275.98	255.85	212.97	191.60	148.70	298.54	275.57	229.65	206.68	160.75	394.22	365.53	304.29	273.67	212.44
30-34	243.81	223.49	187.37	169.31	130.93	377.07	348.22	290.55	261.62	203.86	407.70	376.16	313.07	281.52	218.41	538.76	497.51	414.99	373.73	291.22
35-39	309.75	285.72	237.66	213.62	165.56	480.25	442.12	369.70	331.52	259.29	519.59	479.40	399.02	358.84	278.46	686.09	631.53	528.19	473.66	370.32
40-44	370.87	341.20	284.83	255.16	198.79	573.84	529.20	439.89	397.40	308.09	618.77	574.11	478.44	430.60	334.91	819.72	755.93	628.35	567.74	440.16
45	393.19	362.23	300.31	272.45	210.53	610.40	561.46	468.27	421.70	328.49	658.98	609.07	509.23	455.98	356.13	871.99	802.11	668.98	602.42	469.29
46	396.47	365.25	305.94	274.72	215.40	616.58	569.88	474.20	427.40	331.66	664.48	614.16	513.47	459.78	359.10	885.97	818.85	681.27	614.16	476.54
47	401.24	369.89	307.20	275.85	216.29	622.58	573.59	478.05	431.43	335.83	670.61	616.68	515.60	461.68	360.58	899.75	828.97	690.82	623.43	485.25
48	404.54	372.94	312.89	281.28	218.07	628.68	579.64	483.88	434.82	338.93	676.13	621.77	519.84	468.86	363.55	913.95	842.59	703.31	631.95	492.66
49	412.70	380.70	316.72	284.73	220.74	639.81	590.38	491.66	442.29	343.40	684.41	632.80	526.20	474.60	368.00	935.44	863.24	718.80	646.56	502.12
50	416.02	383.77	319.27	287.02	222.52	645.97	596.47	497.40	447.86	348.88	689.93	637.90	530.45	478.44	370.98	949.93	877.14	731.53	658.71	513.10
51	427.40	395.02	327.03	294.65	229.89	659.40	609.47	507.09	457.06	354.71	713.56	657.87	549.95	494.26	386.38	964.18	891.07	741.41	668.30	518.64
52	437.34	404.70	336.16	303.52	234.99	678.29	625.16	521.31	468.31	364.49	740.31	684.16	571.90	512.23	399.96	985.90	908.71	757.84	680.64	529.79
53	450.66	414.48	345.40	312.50	243.42	694.91	641.03	533.39	482.05	374.35	767.37	710.79	590.56	533.98	413.75	1,004.29	926.49	770.89	696.65	541.05
54	459.03	422.71	353.36	317.03	247.68	709.13	654.83	546.02	491.59	382.95	795.22	731.31	610.61	550.28	426.01	1,018.89	940.78	784.58	706.48	550.28
55	472.60	435.99	362.77	326.16	252.94	726.31	671.20	558.57	503.49	390.73	822.90	758.49	633.29	568.89	443.64	1,037.57	958.86	797.86	719.16	558.14

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

730 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	42.57	39.99	33.54	29.67	23.22	67.33	61.64	51.20	45.51	36.03	70.43	65.02	54.18	48.76	37.93	96.17	88.04	73.14	65.02	51.47
25-29	46.44	42.57	34.83	32.25	24.51	72.06	66.37	55.93	50.26	38.88	75.85	70.43	58.24	52.83	40.63	102.94	94.81	79.92	71.79	55.53
30-34	49.02	46.44	38.70	33.54	27.09	77.74	71.10	59.74	53.10	41.72	81.27	74.50	62.31	56.89	43.34	111.07	101.59	85.33	75.85	59.60
35-39	54.18	49.02	41.28	37.41	28.38	83.44	76.81	63.53	56.89	44.57	88.04	81.27	67.72	60.95	47.41	119.20	109.71	90.75	81.27	63.66
40-44	58.05	52.89	43.86	39.99	30.96	89.14	82.48	68.27	61.62	47.41	94.81	88.04	73.14	65.02	51.47	127.32	117.84	97.52	88.04	67.72
45	59.34	54.18	45.15	39.99	32.25	91.02	83.44	70.16	62.58	49.30	96.17	88.04	73.14	66.37	51.47	130.03	119.20	100.23	89.40	70.43
46	59.34	55.47	46.44	41.28	32.25	92.39	84.84	70.70	63.16	49.96	96.17	88.04	74.50	66.37	52.83	132.74	121.90	101.59	90.75	71.79
47	60.63	55.47	46.44	41.28	32.25	92.79	85.28	71.23	63.73	49.68	96.17	89.40	74.50	66.37	52.83	134.10	123.26	102.94	92.11	71.79
48	61.92	55.47	47.73	42.57	33.54	92.25	85.72	71.75	64.29	50.32	97.52	89.40	74.50	67.72	52.83	134.10	124.61	104.30	93.46	73.14
49	61.92	56.76	47.73	42.57	33.54	93.56	87.07	71.34	64.85	50.03	97.52	90.75	75.85	67.72	52.83	136.80	127.32	104.30	94.81	73.14
50	61.92	58.05	47.73	43.86	33.54	93.95	86.58	71.84	65.39	50.66	98.88	90.75	75.85	67.72	52.83	138.16	127.32	105.65	96.17	74.50
51	63.21	58.05	49.02	43.86	34.83	97.27	88.93	74.11	66.69	51.87	100.23	92.11	77.21	69.08	54.18	142.22	130.03	108.36	97.52	75.85
52	64.50	59.34	49.02	45.15	34.83	98.78	91.32	76.41	68.02	53.12	101.59	93.46	78.56	70.43	55.53	143.58	132.74	111.07	98.88	77.21
53	64.50	60.63	50.31	45.15	34.83	101.21	93.72	77.79	70.29	54.36	102.94	94.81	79.92	71.79	55.53	146.29	135.45	112.42	101.59	78.56
54	65.79	60.63	50.31	46.44	34.83	104.64	96.16	80.12	72.58	56.55	104.30	96.17	81.27	73.14	56.89	150.35	138.16	115.13	104.30	81.27
55	67.08	61.92	51.60	46.44	36.12	106.19	98.61	82.50	73.01	57.84	105.65	96.17	81.27	73.14	56.89	151.70	140.87	117.84	104.30	82.62
56	72.24	67.08	55.47	50.31	38.70	112.45	104.14	87.14	77.48	61.06	114.14	104.44	88.03	78.88	61.65	156.80	145.23	121.52	108.04	85.14
57	77.40	72.24	60.63	54.18	42.57	118.95	109.90	91.96	82.12	64.40	122.63	112.71	94.78	84.61	66.40	161.89	149.58	125.18	111.77	87.66
58	83.85	77.40	64.50	58.05	45.15	125.70	115.87	97.00	86.95	67.88	131.12	120.98	101.54	90.35	71.16	166.99	153.94	128.86	115.51	90.17
59	89.01	82.56	68.37	61.92	47.73	132.70	122.05	102.19	91.95	71.47	139.60	129.25	108.28	96.08	75.90	172.09	158.28	132.52	119.23	92.69
60	94.17	87.72	72.24	65.79	50.31	139.98	128.48	107.59	97.15	75.21	148.09	137.51	115.04	101.82	80.66	177.18	162.64	136.20	122.98	95.20
61	103.20	95.46	79.98	70.95	55.47	151.02	139.07	116.24	104.72	81.27	159.73	148.09	123.76	110.01	86.74	190.67	175.59	146.78	132.22	102.61
62	113.52	104.49	86.43	77.40	60.63	162.10	149.72	124.94	112.33	87.35	171.36	158.67	132.50	118.22	92.83	204.16	188.56	157.35	141.49	110.01
63	121.26	112.23	92.88	83.85	64.50	173.25	160.40	133.67	120.00	93.46	183.00	169.25	141.22	126.41	98.90	217.65	201.51	167.93	150.74	117.42
64	130.29	121.26	99.33	90.30	69.66	184.44	171.16	142.45	127.68	99.60	194.64	179.83	149.95	134.61	104.99	231.13	214.48	178.51	160.00	124.82
65	139.32	127.71	107.07	96.75	74.82	195.69	181.94	151.27	135.40	105.78	206.27	190.40	158.67	142.80	111.07	244.62	227.43	189.09	169.25	132.22
66	156.09	143.19	119.97	107.07	83.85	212.86	197.51	164.28	147.45	114.84	225.65	208.67	173.72	156.26	121.56	264.11	245.09	203.85	182.95	142.51
67	171.57	158.67	132.87	119.97	92.88	230.26	213.31	177.48	159.64	124.05	245.01	226.94	188.78	169.70	132.04	283.62	262.73	218.60	196.63	152.79
68	189.63	174.15	145.77	131.58	101.91	247.90	229.32	190.86	172.02	133.36	264.39	245.20	203.83	183.15	142.53	303.11	280.39	233.36	210.33	163.07
69	206.40	190.92	158.67	143.19	110.94	265.80	245.55	204.44	184.57	142.83	283.75	263.47	218.89	196.60	153.02	322.62	298.04	248.12	224.02	173.35
70	223.17	206.40	171.57	154.80	119.97	283.95	262.02	218.18	197.31	152.41	303.12	281.74	233.94	210.05	163.51	342.11	315.70	262.88	237.72	183.63
71	255.42	236.07	196.08	176.73	136.74	325.33	299.95	249.28	224.98	174.28	345.89	318.22	265.39	238.97	186.15	387.39	357.20	296.83	267.91	207.54
72	287.67	265.74	221.88	199.95	154.80	366.55	337.68	282.12	253.27	197.71	386.14	355.95	295.58	267.91	207.54	431.41	397.45	332.05	298.09	232.69
73	319.92	295.41	245.10	221.88	171.57	408.71	377.35	314.63	283.28	220.56	426.38	393.68	328.28	295.58	230.17	475.43	438.96	366.01	329.53	256.58
74	352.17	325.08	270.90	243.81	189.63	452.91	417.90	348.97	312.86	243.95	466.63	431.41	359.72	323.25	251.55	520.71	480.46	401.23	359.72	280.48
75	384.42	354.75	296.70	267.03	207.69	498.07	459.33	382.96	344.22	267.86	508.13	467.88	389.90	352.17	272.94	565.99	521.97	435.18	391.17	304.38
76	442.47	407.64	340.56	305.73	238.65	555.63	511.36	427.24	384.07	298.84	572.28	528.25	440.21	396.20	308.16	631.39	581.08	485.49	436.45	339.59
77	499.23	460.53	384.42	345.72	269.61	612.07	565.59	471.51	423.91	329.83	637.69	588.63	489.27	441.48	342.11	695.54	642.72	535.80	481.72	374.81
78	557.28	513.42	428.28	384.42	299.28	669.63	618.71	515.78	463.75	360.83	701.82	647.75	539.58	486.76	377.32	760.95	703.09	586.11	527.00	410.03
79	614.04	566.31	472.14	425.70	330.24	728.28	671.84	560.05	504.71	391.81	765.98	708.12	589.89	530.77	412.54	827.60	763.46	636.42	573.53	445.24
80	670.80	619.20	516.00	464.40	361.20	785.84	724.97	604.33	543.45	422.81	831.38	767.23	638.94	574.80	447.76	893.00	823.83	686.73	617.56	480.46
81	718.53	663.06	552.12	496.65	387.00	840.07	775.88	646.38	581.08	452.69	889.24	821.32	684.22	616.30	479.21	954.64	881.69	734.53	660.33	514.43
82	771.42	713.37	594.69	534.06	416.67	903.17	833.43	695.08	625.35	487.00	957.15	882.94	735.79	661.58	515.68	1,026.32	947.09	789.87	710.64	553.41
83	833.34	770.13	641.13	576.63	448.92	975.11	899.84	750.42	675.16	525.74	1,032.62	953.37	794.90	715.67	555.93	1,108.08	1,022.56	852.75	767.23	597.44
84	904.29	834.63	696.60	625.65	487.62	1,058.12	977.32	814.62	732.72	570.01	1,120.66	1,035.13	861.57	776.04	603.72	1,202.41	1,110.60	925.70	832.63	647.75
85	985.56	910.74	758.52	683.70	531.48	1,154.41	1,064.77	887.67	799.13	620.93	1,222.53	1,128.21	939.55	845.21	657.81	1,311.84	1,209.96	1,008.72	908.10	705.60
86	1,074.57	992.01	826.89	744.33	579.21	1,257.35	1,161.05	967.36	871.07	677.38	1,330.70	1,230.08	1,023.81	921.94	716.92	1,428.80	1,319.39	1,099.27	989.86	769.74
87	1,171.32	1,081.02	901.71	811.41	630.81	1,370.24	1,265.09	1,054.79	949.65	738.25	1,450.19	1,339.51	1,115.63	1,004.95	781.07	1,557.09	1,437.61	1,198.64	1,079.15	838.93
88	1,275.81	1,179.06	982.98	883.65	687.57	1,494.21	1,379.10	1,149.98	1,034.88	804.66	1,582.25	1,460.25	1,216.25	1,094.24	851.50	1,697.96	1,567.16	1,306.81	1,176.00	914.39
89	1,391.91	1,284.84	1,070.70	963.63	749.49	1,628.13	1,503.06	1,252.93	1,127.85	876.61	1,724.38	1,592.31	1,326.93	1,193.61	929.48	1,850.16	1,708.02	1,423.77	1,281.65	996.14
90	1,517.04	1,399.65	1,166.16	1,050.06	816.57	1,775.34	1,639.20	1,365.81	1,229.68	956.29	1,879.08	1,735.69	1,445.16	1,300.51	1,011.23	2,017.43	1,862.73	1,552.06	1,397.37	1,086.70
91	1,653.78	1,526.07	1,271.94	1,144.23	890.10	1,934.72	1,786.40	1,488.67	1,339.25	1,042.63	2,048.88	1,891.66	1,575.97	1,418.74	1,103.05	2,198.55	2,030.01	1,691.68	1,521.88	1,184.80
92	1,802.13	1,662.81	1,385.46	1,247.43	970.08	2,109.60	1,948.00	1,622.60	1,459.89	1,135.60	2,233.76	2,061.46	1,718.09	1,545.78	1,202.41	2,397.27	2,213.64	1,843.86	1,658.98	1,290.45
93	1,964.67	1,813.74	1,510.59	1,359.66	1,057.80	2,298.87	2,122.88	1,768.69	1,591.60	1,238.53	2,433.75	2,246.34	1,871.53	1,685.38	1,310.58	2,612.35	2,412.36	2,009.88	1,808.64	1,407.43
94	2,141.40	1,977.57	1,647.33	1,482.21	1,153.26	2,505.84	2,313.25	1,928.09	1,734.39	1,349.21	2,652.60	2,448.85	2,041.33	1,836.31	1,428.80	2,847.55	2,628.70	2,191.00	1,970.90	1,533.20

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1095 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	58.05	52.89	43.86	39.99	30.96	84.39	77.76	65.43	58.79	45.51	90.75	83.98	69.08	62.31	48.76	120.55	111.07	93.46	83.98	65.02
25-29	61.92	56.76	47.73	42.57	33.54	91.02	83.44	70.16	62.58	49.32	96.17	89.40	74.50	66.37	52.83	130.03	119.20	100.23	89.40	70.43
30-34	67.08	61.92	51.60	46.44	36.12	97.65	90.07	74.91	67.31	52.15	104.30	96.17	81.27	73.14	56.89	139.51	128.68	107.01	96.17	74.50
35-39	70.95	65.79	55.47	49.02	38.70	105.25	96.72	80.60	73.00	56.89	112.42	104.30	86.69	78.56	60.95	150.35	138.16	115.13	104.30	81.27
40-44	77.40	70.95	59.34	54.18	41.28	112.84	104.30	87.23	77.75	60.67	120.55	111.07	93.46	83.98	65.02	161.19	148.99	124.61	111.07	86.69
45	78.69	72.24	60.63	55.47	42.57	115.67	106.19	89.13	79.64	62.58	123.26	113.78	94.81	85.33	66.37	165.25	151.70	127.32	113.78	89.40
46	78.69	73.53	60.63	55.47	42.57	115.95	107.46	89.56	81.08	63.16	123.26	113.78	96.17	85.33	67.72	166.60	154.41	128.68	116.49	90.75
47	79.98	73.53	61.92	55.47	43.86	118.10	108.71	90.92	81.54	63.74	124.61	113.78	96.17	86.69	67.72	170.67	157.12	131.39	117.84	92.11
48	79.98	74.82	61.92	55.47	43.86	119.27	109.02	91.32	82.01	64.29	124.61	115.13	96.17	86.69	67.72	173.38	158.48	132.74	119.20	93.46
49	81.27	74.82	61.92	55.47	43.86	119.51	110.23	91.72	82.46	63.92	124.61	115.13	96.17	86.69	67.72	174.73	161.19	134.10	120.55	93.46
50	81.27	76.11	61.92	55.47	43.86	120.67	112.37	93.02	83.81	65.39	125.97	115.13	96.17	86.69	67.72	177.44	165.25	136.80	123.26	96.17
51	83.85	77.40	63.21	56.76	43.86	123.21	113.96	95.41	86.15	66.69	127.32	119.20	98.88	88.04	69.08	180.15	166.60	139.51	125.97	97.52
52	83.85	77.40	64.50	58.05	45.15	126.73	116.47	97.85	87.59	68.96	131.39	120.55	101.59	90.75	71.79	184.21	169.31	142.22	127.32	100.23
53	86.43	79.98	65.79	59.34	46.44	129.34	119.96	99.34	89.04	69.35	134.10	124.61	104.30	93.46	73.14	186.92	173.38	143.58	128.68	100.23
54	87.72	81.27	68.37	60.63	47.73	131.98	121.61	101.81	91.44	71.63	136.80	127.32	105.65	96.17	74.50	189.63	174.73	146.29	131.39	102.94
55	89.01	82.56	69.66	61.92	49.02	135.59	125.16	104.31	93.87	73.01	140.87	130.03	108.36	96.17	75.85	193.69	178.79	148.99	134.10	104.30
56	94.17	87.72	72.24	65.79	50.31	144.70	133.49	111.26	100.07	77.85	150.52	138.93	115.78	103.12	81.05	201.77	186.15	155.16	139.54	108.57
57	99.33	91.59	77.40	69.66	54.18	154.18	142.16	118.53	106.52	82.88	160.15	147.83	123.19	110.06	86.24	209.83	193.49	161.33	144.98	112.82
58	105.78	98.04	81.27	73.53	56.76	164.02	151.16	126.07	113.22	88.15	169.80	156.73	130.61	117.02	91.44	217.91	200.84	167.49	150.43	117.09
59	112.23	103.20	85.14	77.40	59.34	174.25	160.53	133.91	120.20	93.58	179.44	165.64	138.03	123.96	96.62	225.97	208.18	173.66	155.87	121.35
60	117.39	107.07	90.30	81.27	63.21	184.90	170.27	142.05	127.44	99.24	189.09	174.54	145.45	130.91	101.82	234.04	215.53	179.83	161.31	125.62
61	127.71	118.68	99.33	89.01	69.66	198.14	182.43	152.27	136.78	106.40	204.96	189.09	157.61	141.75	110.28	250.17	230.34	192.26	172.69	134.34
62	139.32	127.71	107.07	96.75	74.82	211.44	194.65	162.51	146.13	113.60	220.82	203.63	169.78	152.59	118.74	266.31	245.15	204.68	184.06	143.07
63	149.64	139.32	116.10	104.49	81.27	224.82	206.93	172.82	155.57	120.82	236.69	218.18	181.94	163.43	127.21	282.43	259.96	217.12	195.43	151.79
64	161.25	149.64	123.84	112.23	86.43	238.26	219.27	183.17	165.03	128.10	252.56	232.72	194.11	174.28	135.67	298.57	274.77	229.54	206.80	160.53
65	172.86	158.67	132.87	119.97	92.88	251.74	231.66	193.58	174.54	135.40	268.42	247.27	206.27	185.11	144.13	314.70	289.58	241.98	218.18	169.25
66	193.50	179.31	149.64	134.16	104.49	274.67	252.78	211.15	190.34	147.63	293.98	271.02	225.89	202.93	157.82	340.81	313.66	262.00	236.17	183.19
67	215.43	198.66	165.12	149.64	116.10	297.90	274.23	228.97	206.35	160.05	319.53	294.76	245.51	220.74	171.51	366.91	337.76	282.03	254.17	197.14
68	236.07	218.01	181.89	163.83	127.71	321.44	295.95	247.03	222.59	172.63	345.09	318.51	265.13	238.56	185.19	393.02	361.84	302.05	272.16	211.08
69	258.00	237.36	198.66	179.31	139.32	345.32	317.97	265.38	239.06	185.41	370.64	342.26	284.75	256.37	198.88	419.13	385.94	322.09	290.16	225.03
70	278.64	256.71	214.14	193.50	149.64	369.56	340.31	283.94	255.77	198.35	396.20	366.01	304.38	274.19	212.57	445.24	410.03	342.11	308.16	238.97
71	322.50	296.70	247.68	223.17	172.86	422.50	390.79	326.38	292.57	228.14	450.27	415.06	345.89	310.67	242.75	503.10	465.37	388.65	348.40	271.67
72	366.36	337.98	281.22	252.84	197.37	477.69	441.35	367.62	330.20	257.55	503.10	464.12	387.39	348.40	271.67	562.22	519.46	432.67	388.65	303.12
73	410.22	377.97	314.76	283.80	220.59	534.14	493.04	410.85	369.78	287.59	557.19	513.16	427.63	384.87	299.34	621.33	573.53	477.94	430.15	334.56
74	452.79	419.25	348.30	313.47	243.81	591.84	545.89	455.09	409.14	318.33	610.02	563.47	469.15	422.60	328.28	680.45	627.62	523.22	470.40	366.01
75	496.65	457.95	383.13	344.43	268.32	649.71	598.79	499.19	449.36	349.76	662.84	612.53	509.40	459.09	357.20	738.31	680.45	567.25	510.65	397.45
76	567.60	523.74	437.31	393.45	305.73	728.30	672.95	561.16	504.71	392.92	749.62	691.76	576.05	518.19	403.74	827.60	764.71	637.69	573.53	446.51
77	639.84	589.53	491.49	442.47	344.43	806.87	744.90	620.94	558.93	434.98	836.41	772.26	642.72	578.56	450.27	916.91	846.47	705.60	635.17	494.30
78	710.79	655.32	545.67	492.78	381.84	886.57	817.94	681.80	613.16	477.05	921.94	851.50	709.37	637.69	496.82	1,007.46	929.48	774.77	696.79	542.10
79	781.74	721.11	601.14	540.51	420.54	965.14	890.99	742.69	668.52	520.21	1,008.72	930.73	774.77	698.06	542.10	1,096.76	1,012.50	843.96	759.68	591.14
80	852.69	786.90	655.32	589.53	459.24	1,043.74	962.92	802.46	722.76	562.27	1,094.24	1,009.98	841.44	758.43	588.63	1,186.06	1,094.24	911.88	821.32	638.94
81	912.03	842.37	701.76	632.10	491.49	1,116.78	1,031.55	858.89	773.66	601.00	1,170.97	1,080.41	901.81	809.99	631.39	1,269.08	1,172.22	976.01	879.17	682.96
82	981.69	905.58	754.65	678.54	528.90	1,200.91	1,107.92	924.19	831.22	647.49	1,257.75	1,162.16	968.47	871.63	677.93	1,364.67	1,259.01	1,050.23	944.58	735.79
83	1,059.09	977.82	815.28	734.01	570.18	1,296.09	1,196.46	997.25	897.63	698.41	1,359.63	1,255.23	1,045.20	940.80	732.01	1,472.83	1,359.63	1,133.24	1,020.04	793.65
84	1,149.39	1,061.67	883.65	795.93	619.20	1,406.78	1,298.29	1,082.48	974.01	758.17	1,475.35	1,362.15	1,134.49	1,021.29	793.65	1,598.61	1,475.35	1,230.08	1,106.82	861.57
85	1,253.88	1,157.13	963.63	866.88	674.67	1,534.04	1,415.63	1,179.87	1,061.45	825.68	1,607.40	1,484.14	1,236.37	1,113.12	865.33	1,743.24	1,608.67	1,340.76	1,206.19	938.28
86	1,364.82	1,261.62	1,050.06	945.57	735.30	1,671.30	1,542.89	1,286.12	1,157.74	899.85	1,752.05	1,617.47	1,348.31	1,213.74	943.31	1,899.20	1,753.30	1,461.51	1,315.61	1,022.56
87	1,487.37	1,373.85	1,144.23	1,030.71	801.09	1,821.82	1,682.35	1,402.33	1,261.76	981.75	1,910.53	1,763.37	1,469.05	1,321.90	1,028.84	2,070.26	1,911.78	1,593.58	1,433.83	1,115.63
88	1,622.82	1,497.69	1,247.43	1,122.30	873.33	1,985.63	1,832.90	1,527.40	1,374.66	1,069.19	2,082.83	1,921.84	1,601.12	1,441.38	1,120.66	2,256.40	2,082.83	1,735.69	1,562.13	1,214.99
89	1,768.59	1,633.14	1,360.95	1,224.21	953.31	2,164.93	1,997.81	1,665.78	1,498.62	1,166.60	2,270.25	2,095.41	1,745.76	1,572.19	1,222.53	2,460.16	2,270.25	1,892.92	1,702.99	1,325.67
90	1,927.26	1,780.20	1,482.21	1,333.86	1,037.16	2,359.73	2,178.22	1,815.18	1,633.66	1,270.62	2,474.00	2,284.07	1,902.98	1,713.06	1,331.96	2,681.52	2,475.25	2,062.71	1,856.44	1,443.90
91	2,101.41	1,940.16	1,616.37	1,455.12	1,131.33	2,572.25	2,374.13	1,978.99	1,779.76	1,385.74	2,696.62	2,489.09	2,074.04	1,866.50	1,451.44	2,923.01	2,697.88	2,248.86	2,022.46	1,574.70
92	2,291.04	2,114.31	1,762.14	1,585.41	1,233.24	2,803.58	2,587.74	2,156.09	1,941.35	1,509.70	2,939.37	2,712.97	2,261.43	2,035.04	1,583.51	3,185.89	2,940.62	2,450.10	2,206.09	1,715.57
93	2,496.15	2,303.94	1,919.52	1,728.60	1,344.18	3,055.93	2,820.17	2,349.77	2,115.14	1,644.72	3,203.50	2,956.98	2,463.94	2,218.67	1,724.38	3,472.65	3,204.75	2,670.21	2,403.57	1,869.02
94	2,720.61	2,511.63	2,093.67	1,883.40	1,465.44	3,330.42	3,074.74	2,562.30	2,305.51	1,794.14	3,491.51	3,223.62	2,686.55	2,417.40	1,880.34	3,784.58	3,494.03	2,911.70	2,619.90	2,038.82

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1460 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	61.92	56.76	47.73	42.57	33.54	94.83	88.18	73.01	66.37	51.20	100.23	93.46	77.21	69.08	54.18	135.45	125.97	104.30	94.81	73.14
25-29	67.08	61.92	51.60	46.44	36.12	102.40	93.86	78.69	71.12	55.01	108.36	100.23	82.62	74.50	58.24	146.29	134.10	112.42	101.59	78.56
30-34	72.24	67.08	55.47	49.02	38.70	109.97	101.45	84.39	75.85	58.79	116.49	107.01	89.40	81.27	62.31	157.12	144.93	120.55	108.36	83.98
35-39	77.40	70.95	59.34	54.18	41.28	118.53	109.06	91.02	82.48	63.53	125.97	115.13	96.17	86.69	67.72	169.31	155.77	130.03	117.84	90.75
40-44	83.85	77.40	63.21	58.05	43.86	127.06	117.57	97.67	88.17	68.25	134.10	124.61	104.30	93.46	73.14	181.50	167.96	139.51	125.97	97.52
45	83.85	78.69	65.79	59.34	46.44	129.90	120.42	99.56	89.13	70.16	136.80	127.32	105.65	94.81	74.50	185.57	172.02	142.22	127.32	100.23
46	85.14	78.69	65.79	59.34	46.44	131.04	121.60	100.88	91.44	70.70	138.16	127.32	107.01	96.17	74.50	188.28	174.73	144.93	131.39	101.59
47	86.43	78.69	65.79	59.34	46.44	133.09	123.71	103.11	92.79	72.18	140.87	128.68	108.36	96.17	75.85	192.34	178.79	148.99	134.10	104.30
48	86.43	79.98	67.08	60.63	46.44	135.11	124.86	103.45	93.19	72.69	142.22	131.39	109.71	97.52	77.21	196.40	181.50	150.35	135.45	105.65
49	87.72	79.98	67.08	60.63	46.44	137.11	126.91	105.61	94.49	74.11	142.22	132.74	111.07	98.88	77.21	200.47	185.57	154.41	138.16	108.36
50	87.72	81.27	68.37	60.63	47.73	138.16	128.03	106.84	96.70	74.60	144.93	134.10	111.07	100.23	77.21	203.17	188.28	157.12	142.22	109.71
51	90.30	83.85	69.66	61.92	49.02	140.80	130.63	108.39	97.27	75.96	147.64	135.45	113.78	102.94	79.92	205.88	190.98	158.48	142.22	111.07
52	92.88	85.14	70.95	64.50	50.31	144.44	133.24	110.89	99.70	77.35	150.35	138.16	115.13	104.30	81.27	209.95	193.69	161.19	144.93	112.42
53	95.46	87.72	73.53	65.79	51.60	146.21	135.89	112.46	101.23	78.73	153.06	140.87	117.84	105.65	82.62	211.30	196.40	162.54	146.29	113.78
54	98.04	90.30	76.11	68.37	52.89	148.94	137.64	115.00	103.69	80.12	155.77	143.58	119.20	107.01	83.98	214.01	197.76	165.25	148.99	115.13
55	100.62	91.59	77.40	69.66	54.18	151.70	140.33	116.63	105.25	81.55	157.12	146.29	121.90	109.71	85.33	216.72	200.47	166.60	150.35	116.49
56	107.07	99.33	82.56	74.82	58.05	162.09	149.90	124.60	112.42	87.13	169.07	156.97	131.12	117.92	91.81	226.01	209.03	173.75	156.77	121.49
57	113.52	105.78	87.72	78.69	61.92	172.87	159.88	132.90	119.91	92.92	181.01	167.64	140.31	126.12	98.27	235.28	217.60	180.88	163.20	126.48
58	121.26	110.94	91.59	83.85	64.50	184.10	170.23	141.53	127.67	98.98	192.96	178.32	149.52	134.33	104.75	244.57	226.16	188.03	169.62	131.49
59	127.71	117.39	98.04	87.72	68.37	195.76	181.00	150.50	135.76	105.24	204.90	188.98	158.72	142.53	111.21	253.85	234.73	195.16	176.05	136.48
60	134.16	123.84	103.20	91.59	72.24	207.88	192.20	159.81	144.14	111.77	216.85	199.67	167.93	150.74	117.69	263.13	243.29	202.31	182.47	141.49
61	144.48	134.16	112.23	99.33	78.69	222.85	205.90	171.32	154.37	119.80	234.04	215.79	180.88	162.37	126.68	281.37	259.96	216.32	194.91	151.27
62	156.09	143.19	119.97	107.07	83.85	237.90	219.64	182.88	164.60	127.88	251.23	231.93	193.85	174.01	135.67	299.63	276.61	230.34	207.33	161.06
63	166.41	154.80	127.71	114.81	89.01	253.02	233.45	194.49	174.94	135.98	268.42	248.05	206.80	185.64	144.66	317.87	293.28	244.35	219.76	170.83
64	179.31	165.12	136.74	123.84	95.46	268.23	247.33	206.18	185.30	144.13	285.61	264.19	219.76	197.28	153.65	336.12	309.94	258.37	232.19	180.63
65	189.63	174.15	145.77	131.58	101.91	283.48	261.28	217.89	195.69	152.32	302.80	280.32	232.72	208.92	162.64	354.36	326.60	272.38	244.62	190.40
66	214.14	197.37	165.12	148.35	116.10	310.79	286.59	238.86	214.69	166.94	332.55	307.52	255.36	229.52	178.66	385.62	355.61	296.39	266.38	207.16
67	237.36	220.59	183.18	165.12	127.71	338.46	312.28	260.12	233.93	181.80	362.30	334.72	277.98	250.12	194.69	416.88	384.63	320.40	288.15	223.92
68	263.16	242.52	201.24	181.89	140.61	366.50	338.30	281.68	253.46	196.83	392.04	361.92	300.62	270.72	210.71	448.13	413.64	344.40	309.91	240.68
69	287.67	265.74	221.88	198.66	154.80	394.97	364.70	303.55	273.26	212.10	421.79	389.12	323.25	291.32	226.73	479.39	442.65	368.41	331.67	257.43
70	310.89	288.96	239.94	215.43	167.70	423.84	391.46	325.69	293.35	227.58	451.54	416.32	345.89	311.92	242.75	510.65	471.66	392.42	353.43	274.19
71	362.49	334.11	278.64	250.26	194.79	485.87	447.82	373.91	335.88	261.93	511.91	472.91	393.68	353.43	275.45	578.56	533.29	445.24	399.96	311.92
72	412.80	380.55	317.34	285.09	221.88	548.21	505.46	421.06	379.36	294.95	573.53	528.25	440.21	396.20	308.16	645.23	594.92	495.55	446.51	347.14
73	461.82	426.99	354.75	319.92	248.97	613.07	566.57	471.39	424.93	329.78	633.91	584.86	488.01	438.96	342.11	713.15	659.06	548.38	494.30	383.62
74	512.13	472.14	393.45	354.75	276.06	679.37	626.85	521.82	469.30	365.37	695.54	641.45	534.55	481.72	374.81	781.07	720.70	599.95	539.58	420.09
75	561.15	518.58	432.15	389.58	303.15	745.99	688.43	574.45	516.89	401.78	755.91	696.79	581.08	523.22	406.26	847.72	782.32	652.78	587.38	456.57
76	654.03	603.72	503.10	452.79	352.17	847.83	782.54	651.93	586.61	456.01	866.60	801.19	666.61	601.20	466.63	963.44	889.24	740.82	666.61	518.19
77	745.62	688.86	574.05	516.00	402.48	949.63	875.50	730.50	656.34	511.34	979.79	903.06	752.13	677.93	527.00	1,079.15	994.89	830.11	745.85	581.08
78	837.21	772.71	645.00	580.50	451.50	1,050.37	969.56	807.98	727.17	565.60	1,090.48	1,007.46	838.93	754.65	587.38	1,193.61	1,101.79	918.16	826.35	642.72
79	930.09	859.14	714.66	643.71	500.52	1,152.20	1,063.66	886.58	798.03	620.93	1,202.41	1,109.34	924.45	832.63	647.75	1,309.32	1,208.70	1,007.46	906.84	705.60
80	1,021.68	942.99	785.61	706.92	549.54	1,254.03	1,157.72	964.06	868.85	675.17	1,315.61	1,213.74	1,011.23	909.36	708.12	1,425.04	1,315.61	1,095.51	987.34	767.23
81	1,092.63	1,010.07	841.08	757.23	588.24	1,341.46	1,238.53	1,031.55	928.62	721.64	1,407.43	1,298.00	1,081.66	973.50	757.17	1,524.39	1,407.43	1,172.22	1,055.26	820.05
82	1,175.19	1,086.18	904.29	813.99	633.39	1,442.19	1,331.49	1,109.03	998.34	775.88	1,511.82	1,394.85	1,163.43	1,046.45	815.02	1,638.85	1,513.08	1,260.27	1,134.49	881.69
83	1,269.36	1,172.61	976.53	879.78	683.70	1,557.30	1,437.74	1,197.57	1,078.04	837.85	1,632.56	1,508.05	1,256.50	1,129.46	879.17	1,769.66	1,633.82	1,360.89	1,225.05	952.12
84	1,377.72	1,271.94	1,059.09	954.60	741.75	1,690.12	1,559.49	1,300.53	1,169.93	910.91	1,770.91	1,636.34	1,363.40	1,226.31	954.64	1,920.59	1,772.18	1,477.86	1,329.45	1,035.13
85	1,501.56	1,385.46	1,154.55	1,039.74	808.83	1,841.73	1,700.08	1,416.74	1,275.06	991.70	1,930.65	1,782.24	1,486.66	1,336.99	1,040.17	2,092.90	1,931.90	1,609.92	1,448.93	1,126.94
86	1,637.01	1,510.59	1,259.04	1,132.62	881.07	2,007.78	1,853.91	1,544.01	1,389.06	1,081.38	2,105.47	1,943.23	1,619.98	1,457.74	1,134.49	2,281.56	2,106.74	1,754.57	1,578.48	1,228.83
87	1,784.07	1,647.33	1,372.56	1,234.53	961.05	2,188.18	2,019.93	1,683.46	1,515.23	1,178.76	2,294.14	2,118.05	1,764.63	1,588.54	1,235.11	2,486.58	2,295.40	1,913.04	1,721.87	1,339.51
88	1,944.03	1,794.39	1,495.11	1,346.76	1,046.19	2,385.20	2,201.48	1,835.09	1,651.37	1,285.02	2,500.41	2,307.98	1,923.11	1,731.93	1,345.79	2,710.46	2,501.67	2,085.35	1,876.56	1,460.25
89	2,119.47	1,955.64	1,630.56	1,466.73	1,141.65	2,599.92	2,399.58	2,000.04	1,799.68	1,400.14	2,726.80	2,516.76	2,096.68	1,886.62	1,467.80	2,954.46	2,726.80	2,272.76	2,045.10	1,591.06
90	2,310.39	2,132.37	1,777.62	1,599.60	1,244.85	2,833.46	2,615.41	2,179.33	1,961.28	1,525.19	2,970.81	2,743.16	2,285.34	2,056.43	1,599.86	3,219.84	2,972.07	2,476.52	2,228.73	1,733.18
91	2,518.08	2,324.58	1,937.58	1,744.08	1,355.79	3,089.14	2,851.16	2,376.33	2,138.38	1,663.56	3,239.96	2,989.68	2,491.61	2,241.31	1,744.51	3,510.39	3,239.96	2,700.40	2,429.97	1,890.40
92	2,745.12	2,533.56	2,111.73	1,900.17	1,478.34	3,366.95	3,107.95	2,589.96	2,330.95	1,812.98	3,530.51	3,258.84	2,715.49	2,443.81	1,900.47	3,826.08	3,531.76	2,943.13	2,648.82	2,060.19
93	2,992.80	2,761.89	2,301.36	2,071.74	1,611.21	3,670.22	3,387.98	2,823.50	2,541.25	1,976.77	3,847.46	3,551.89	2,960.74	2,663.91	2,072.77	4,170.70	3,849.98	3,208.53	2,887.79	2,246.34
94	3,261.12	3,009.57	2,509.05	2,257.50	1,756.98	4,000.04	3,692.35	3,076.97	2,769.27	2,153.86	4,194.60	3,872.62	3,226.14	2,904.15	2,258.92	4,545.51	4,195.85	3,496.54	3,146.89	2,447.58

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

1825 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	72.24	67.08	55.47	49.02	38.70	109.04	100.52	83.44	75.85	58.79	115.13	107.01	88.04	79.92	62.31	155.77	143.58	119.20	108.36	83.98
25-29	77.40	70.95	59.34	54.18	41.28	117.57	108.09	90.07	81.54	63.53	124.61	115.13	96.17	86.69	67.72	167.96	154.41	128.68	116.49	90.75
30-34	83.85	77.40	63.21	56.76	43.86	126.10	115.67	96.72	87.23	67.33	134.10	123.26	102.94	92.11	71.79	180.15	165.25	138.16	124.61	96.17
35-39	89.01	82.56	69.66	61.92	49.02	135.59	125.17	104.30	93.86	73.01	143.58	132.74	111.07	98.88	77.21	193.69	178.79	148.99	134.10	104.30
40-44	96.75	89.01	73.53	67.08	51.60	146.03	134.64	111.88	100.50	78.69	154.41	142.22	119.20	107.01	83.98	208.59	192.34	159.83	143.58	112.42
45	98.04	91.59	76.11	68.37	52.89	148.87	137.49	114.73	103.35	80.60	157.12	144.93	120.55	109.71	83.98	212.66	196.40	163.89	147.64	115.13
46	99.33	91.59	76.11	68.37	52.89	149.89	137.63	115.02	103.69	80.12	157.12	146.29	120.55	109.71	83.98	215.37	197.76	165.25	148.99	115.13
47	99.33	91.59	76.11	68.37	52.89	150.90	138.70	115.29	104.04	80.61	157.12	146.29	120.55	109.71	83.98	218.07	200.47	166.60	150.35	116.49
48	99.33	91.59	77.40	69.66	54.18	150.96	139.77	116.49	104.37	82.01	157.12	146.29	121.90	109.71	85.33	219.43	203.17	169.31	151.70	119.20
49	99.33	91.59	77.40	69.66	54.18	151.94	139.87	116.73	104.68	81.53	157.12	146.29	121.90	109.71	85.33	222.14	204.53	170.67	153.06	119.20
50	100.62	91.59	77.40	69.66	54.18	151.97	140.93	117.89	105.91	82.90	157.12	146.29	121.90	109.71	85.33	223.49	207.24	173.38	155.77	121.90
51	103.20	94.17	78.69	70.95	55.47	154.71	143.60	119.51	107.46	83.36	162.54	150.35	125.97	112.42	88.04	226.20	209.95	174.73	157.12	121.90
52	105.78	96.75	81.27	72.24	56.76	158.42	146.30	122.07	109.03	85.73	166.60	154.41	128.68	116.49	90.75	230.26	212.66	177.44	158.48	124.61
53	107.07	99.33	82.56	74.82	58.05	162.14	149.01	124.65	111.53	87.17	172.02	158.48	132.74	119.20	93.46	234.33	215.37	180.15	161.19	125.97
54	109.65	100.62	83.85	76.11	59.34	164.98	152.72	126.30	114.06	88.60	177.44	163.89	135.45	121.90	94.81	237.04	219.43	181.50	163.89	127.32
55	112.23	103.20	85.14	77.40	59.34	167.83	154.55	128.96	115.69	90.08	181.50	166.60	139.51	125.97	97.52	239.75	220.78	184.21	165.25	128.68
56	121.26	110.94	91.59	83.85	64.50	180.99	166.86	139.06	124.76	97.15	194.13	178.77	149.43	134.62	104.46	252.36	232.69	193.91	173.98	135.48
57	129.00	119.97	99.33	90.30	69.66	194.69	179.71	149.59	134.25	104.50	206.75	190.93	159.34	143.28	111.40	264.97	244.60	203.61	182.72	142.26
58	138.03	127.71	105.78	95.46	73.53	208.94	193.06	160.57	144.11	112.20	219.38	203.10	169.26	151.94	118.34	277.58	256.50	213.31	191.45	149.06
59	147.06	135.45	113.52	101.91	79.98	223.78	206.97	171.98	154.37	120.18	231.99	215.26	179.17	160.59	125.28	290.19	268.41	223.02	200.18	155.84
60	156.09	143.19	119.97	107.07	83.85	239.22	221.44	183.82	165.04	128.48	244.62	227.43	189.09	169.25	132.22	302.80	280.32	232.72	208.92	162.64
61	167.70	156.09	129.00	116.10	90.30	256.99	237.73	197.51	177.41	138.03	263.13	244.09	203.10	182.21	142.02	324.49	300.16	249.38	224.00	174.28
62	180.60	166.41	139.32	125.13	98.04	274.86	254.07	211.22	189.80	147.61	281.65	260.75	217.12	195.16	151.79	346.17	319.98	266.04	239.06	185.91
63	193.50	178.02	148.35	134.16	104.49	292.82	270.50	225.01	202.31	157.24	300.16	277.41	231.13	208.13	161.59	367.86	339.82	282.70	254.14	197.55
64	205.11	189.63	157.38	141.90	109.65	310.85	287.01	238.88	214.84	166.93	318.67	294.07	245.15	221.08	171.36	389.54	359.65	299.36	269.21	209.19
65	216.72	201.24	166.41	149.64	116.10	328.98	303.59	252.81	227.43	176.65	337.18	310.74	259.16	234.04	181.15	411.23	379.49	316.02	284.29	220.82
66	245.10	225.75	188.34	170.28	131.58	359.82	331.83	276.52	248.78	193.24	371.87	342.92	285.81	257.92	199.76	446.46	411.76	343.13	308.68	239.80
67	273.48	252.84	210.27	188.34	147.06	391.08	360.50	300.58	270.41	210.09	406.57	375.11	312.46	281.80	218.37	481.69	444.03	370.23	333.08	258.77
68	300.57	277.35	230.91	208.98	161.25	422.76	389.55	324.96	292.37	227.16	441.26	407.29	339.12	305.68	236.97	516.92	476.29	397.33	357.47	277.75
69	328.95	303.15	252.84	228.33	176.73	454.92	419.00	349.71	314.62	244.48	475.96	439.48	365.77	329.56	255.59	552.15	508.57	424.44	381.87	296.73
70	356.04	328.95	274.77	246.39	192.21	487.53	448.88	374.76	337.19	262.04	510.65	471.66	392.42	353.43	274.19	587.38	540.83	451.54	406.26	315.70
71	412.80	380.55	317.34	285.09	221.88	554.53	512.26	426.72	384.46	298.91	581.08	537.07	446.51	402.48	313.19	660.33	610.02	508.13	457.82	355.95
72	466.98	430.86	359.91	323.79	251.55	624.09	575.98	480.90	432.79	336.63	652.78	602.47	501.85	451.54	350.92	734.53	677.93	565.99	509.40	396.20
73	522.45	482.46	401.19	362.49	281.22	695.25	641.18	535.20	481.14	375.18	723.21	666.61	555.93	500.58	388.65	808.74	745.85	622.59	559.71	436.45
74	577.92	532.77	443.76	399.90	310.89	767.96	709.99	590.73	531.65	413.50	794.90	733.27	610.02	549.64	427.63	882.94	816.29	679.18	611.27	475.43
75	632.10	584.37	486.33	438.60	340.56	842.29	778.09	648.60	583.30	453.81	865.33	798.68	665.36	598.69	465.37	957.15	884.20	737.04	662.84	515.68
76	721.11	665.64	554.70	500.52	388.29	944.14	871.09	724.98	653.02	508.04	977.28	901.81	752.13	676.67	527.00	1,072.87	989.86	823.83	742.07	577.31
77	823.02	758.52	632.10	568.89	442.47	1,057.00	975.11	812.42	731.60	568.90	1,104.30	1,020.04	850.24	764.71	594.92	1,201.16	1,108.08	923.19	831.38	646.48
78	921.06	851.40	708.21	638.55	495.36	1,163.26	1,073.60	894.32	804.65	626.46	1,226.31	1,131.97	943.31	848.99	660.33	1,321.90	1,220.02	1,016.26	914.39	711.89
79	1,012.65	935.25	779.16	701.76	545.67	1,255.13	1,158.85	965.15	868.87	675.16	1,336.99	1,233.86	1,028.84	924.45	720.70	1,426.29	1,316.87	1,096.76	987.34	767.23
80	1,093.92	1,010.07	842.37	757.23	589.53	1,355.85	1,251.80	1,043.74	938.58	730.51	1,443.90	1,331.96	1,109.34	999.92	776.04	1,540.75	1,422.52	1,186.06	1,066.57	830.11
81	1,171.32	1,081.02	901.71	810.12	630.81	1,451.03	1,339.25	1,115.67	1,004.99	781.40	1,544.52	1,425.04	1,187.32	1,069.09	831.38	1,648.92	1,521.88	1,267.81	1,142.04	887.97
82	1,259.04	1,162.29	968.79	872.04	678.54	1,559.52	1,439.96	1,199.79	1,080.25	840.09	1,660.23	1,531.94	1,277.87	1,149.58	894.27	1,772.18	1,636.34	1,363.40	1,227.56	954.64
83	1,359.66	1,255.17	1,046.19	940.41	732.72	1,684.57	1,555.07	1,294.97	1,165.49	906.48	1,792.30	1,655.20	1,379.76	1,241.41	965.95	1,914.30	1,767.15	1,471.57	1,324.42	1,030.10
84	1,474.47	1,362.24	1,135.20	1,020.39	794.64	1,827.38	1,686.78	1,405.66	1,265.12	983.96	1,945.75	1,796.07	1,496.72	1,347.06	1,047.71	2,076.55	1,916.81	1,597.34	1,437.61	1,118.15
85	1,607.34	1,484.79	1,237.11	1,113.27	865.59	1,991.15	1,838.44	1,532.96	1,379.10	1,073.62	2,120.57	1,957.06	1,631.31	1,467.80	1,142.04	2,262.70	2,089.13	1,741.99	1,567.16	1,220.02
86	1,751.82	1,617.66	1,348.05	1,213.89	944.28	2,171.59	2,004.44	1,670.19	1,503.06	1,168.80	2,311.74	2,134.41	1,778.46	1,599.86	1,245.17	2,467.71	2,277.79	1,897.95	1,708.02	1,328.18
87	1,910.49	1,763.43	1,469.31	1,322.25	1,028.13	2,367.49	2,184.85	1,820.71	1,639.20	1,275.06	2,519.28	2,325.59	1,938.20	1,743.24	1,357.12	2,690.33	2,482.80	2,069.01	1,862.73	1,448.93
88	2,082.06	1,922.10	1,602.18	1,442.22	1,121.01	2,580.00	2,380.79	1,984.52	1,785.30	1,389.06	2,746.93	2,534.37	2,113.02	1,900.47	1,479.11	2,931.82	2,705.43	2,255.15	2,028.76	1,578.48
89	2,270.40	2,094.96	1,745.37	1,571.22	1,221.63	2,812.43	2,595.49	2,162.74	1,946.89	1,514.14	2,993.44	2,762.02	2,302.95	2,071.52	1,612.44	3,195.95	2,949.43	2,457.64	2,212.39	1,720.60
90	2,474.22	2,284.59	1,904.04	1,713.12	1,332.57	3,064.78	2,829.02	2,357.53	2,121.78	1,650.27	3,262.60	3,011.05	2,509.22	2,258.92	1,757.08	3,482.72	3,214.81	2,679.01	2,411.11	1,875.31
91	2,696.10	2,489.70	2,074.32	1,867.92	1,452.54	3,340.38	3,083.59	2,568.92	2,312.16	1,798.60	3,555.67	3,282.73	2,735.61	2,462.67	1,915.56	3,795.89	3,504.09	2,919.24	2,627.45	2,043.85
92	2,939.91	2,712.87	2,261.37	2,035.62	1,582.83	3,641.44	3,361.42	2,800.25	2,521.32	1,960.19	3,876.39	3,578.31	2,982.13	2,684.04	2,087.86	4,138.00	3,819.79	3,182.11	2,865.15	2,227.48
93	3,204.36	2,956.68	2,465.19	2,218.80	1,726.02	3,969.06	3,663.56	3,052.60	2,748.23	2,137.26	4,224.79	3,900.29	3,250.03	2,925.53	2,275.28	4,510.29	4,163.15	3,468.87	3,123.00	2,428.72
94	3,492.03	3,223.71	2,687.07	2,417.46	1,880.82	4,326.56	3,993.40	3,327.10	2,995.06	2,328.73	4,605.88	4,251.19	3,543.09	3,188.40	2,480.28	4,916.55	4,537.96	3,780.80	3,403.47	2,646.31

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2190 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	77.40	70.95	59.34	52.89	41.28	115.69	107.15	89.13	80.60	62.58	125.97	116.49	96.17	88.04	67.72	165.25	153.06	127.32	115.13	89.40
25-29	82.56	76.11	63.21	56.76	43.86	125.17	115.67	95.76	86.29	67.33	135.45	124.61	104.30	93.46	73.14	178.79	165.25	136.80	123.26	96.17
30-34	89.01	82.56	68.37	61.92	47.73	134.62	124.20	103.37	92.92	72.06	144.93	134.10	111.07	100.23	77.21	192.34	177.44	147.64	132.74	102.94
35-39	95.46	87.72	73.53	65.79	51.60	144.12	132.75	110.94	99.55	77.76	157.12	143.58	120.55	108.36	83.98	205.88	189.63	158.48	142.22	111.07
40-44	103.20	94.17	78.69	70.95	55.47	155.51	143.16	119.47	107.13	83.42	167.96	155.77	128.68	116.49	90.75	222.14	204.53	170.67	153.06	119.20
45	104.49	96.75	79.98	72.24	55.47	158.35	146.02	121.36	109.99	85.33	172.02	158.48	132.74	119.20	93.46	226.20	208.59	173.38	157.12	121.90
46	105.78	96.75	81.27	72.24	56.76	158.37	147.05	122.55	109.35	85.78	172.02	158.48	132.74	119.20	93.46	227.56	211.30	176.08	157.12	123.26
47	105.78	98.04	81.27	73.53	56.76	159.34	147.14	122.78	110.59	86.22	172.02	158.48	132.74	119.20	93.46	230.26	212.66	177.44	159.83	124.61
48	105.78	98.04	81.27	73.53	56.76	160.27	148.16	123.94	110.89	86.66	173.38	158.48	132.74	119.20	93.46	232.97	215.37	180.15	161.19	125.97
49	105.78	98.04	82.56	73.53	58.05	160.27	148.22	123.22	111.17	86.16	173.38	158.48	132.74	119.20	93.46	234.33	216.72	180.15	162.54	125.97
50	105.78	99.33	82.56	73.53	58.05	161.19	149.21	123.41	112.36	86.58	173.38	158.48	132.74	119.20	93.46	237.04	219.43	181.50	165.25	127.32
51	108.36	99.33	83.85	76.11	59.34	163.97	151.01	125.98	113.02	87.99	178.79	165.25	136.80	123.26	96.17	239.75	220.78	184.21	165.25	128.68
52	110.94	101.91	85.14	77.40	59.34	166.81	154.68	128.59	115.55	90.39	182.86	169.31	140.87	127.32	98.88	242.46	224.85	186.92	167.96	131.39
53	113.52	104.49	86.43	77.40	60.63	169.63	156.52	130.28	118.10	90.91	188.28	173.38	144.93	130.03	101.59	245.16	226.20	188.28	170.67	131.39
54	114.81	105.78	89.01	79.98	61.92	173.45	159.33	132.91	119.71	93.32	193.69	178.79	148.99	134.10	104.30	249.23	228.91	190.98	172.02	134.10
55	117.39	107.07	90.30	81.27	63.21	175.41	163.08	135.59	121.38	94.83	199.11	182.86	153.06	138.16	107.01	250.58	232.97	193.69	173.38	135.45
56	126.42	116.10	96.75	86.43	68.37	190.62	176.70	147.15	131.89	102.93	212.98	195.74	163.70	147.55	114.44	265.79	246.42	205.20	183.93	143.54
57	135.45	123.84	104.49	92.88	73.53	206.45	190.92	159.21	142.88	111.38	226.83	208.62	174.34	156.94	121.85	280.99	259.84	216.71	194.47	151.61
58	143.19	132.87	110.94	99.33	77.40	222.95	205.69	171.78	154.32	120.22	240.70	221.51	184.99	166.33	129.28	296.20	273.29	228.21	205.02	159.70
59	152.22	141.90	117.39	105.78	82.56	240.13	221.09	184.86	166.23	129.37	254.56	234.38	195.63	175.72	136.70	311.39	286.72	239.72	215.56	167.78
60	161.25	149.64	123.84	112.23	86.43	258.03	237.11	198.45	178.63	138.93	268.42	247.27	206.27	185.11	144.13	326.60	300.16	251.23	226.11	175.87
61	176.73	162.54	135.45	121.26	95.46	277.52	255.33	213.43	192.08	149.34	286.66	264.19	220.29	198.08	153.91	350.40	322.37	269.48	242.51	188.56
62	190.92	175.44	147.06	131.58	103.20	297.11	273.60	228.45	205.55	159.79	304.92	281.12	234.30	211.03	163.70	374.20	344.58	287.72	258.90	201.25
63	205.11	189.63	157.38	141.90	109.65	316.81	291.98	243.54	219.15	170.29	323.16	298.04	248.32	224.00	173.48	398.00	366.80	305.98	275.30	213.95
64	219.30	202.53	168.99	152.22	118.68	336.60	310.44	258.72	232.78	180.86	341.41	314.97	262.33	236.95	183.27	421.80	389.01	324.22	291.69	226.64
65	233.49	215.43	179.31	162.54	125.13	356.48	328.98	273.97	246.47	191.46	359.65	331.89	276.36	249.91	193.05	445.60	411.23	342.47	308.09	239.33
66	264.45	243.81	202.53	183.18	141.90	389.70	359.79	299.45	269.39	209.43	397.40	366.89	305.60	275.89	213.56	483.52	446.46	371.57	334.26	259.88
67	294.12	272.19	225.75	203.82	158.67	423.35	391.08	325.30	292.62	227.68	435.14	401.89	334.86	301.89	234.06	521.43	481.69	400.69	360.44	280.45
68	325.08	299.28	248.97	224.46	174.15	457.46	422.77	351.51	316.19	246.16	472.89	436.88	364.10	327.87	254.57	559.34	516.92	429.79	386.61	301.00
69	354.75	326.37	273.48	245.10	190.92	492.08	454.92	378.11	340.10	264.94	510.63	471.88	393.36	353.86	275.07	597.26	552.15	458.90	412.79	321.56
70	384.42	354.75	296.70	267.03	207.69	527.20	487.50	405.03	364.33	283.95	548.38	506.88	422.60	379.84	295.58	635.17	587.38	488.01	438.96	342.11
71	442.47	408.93	340.56	307.02	238.65	601.00	553.44	461.59	416.15	323.20	625.11	577.31	481.72	432.67	337.08	715.67	659.06	549.64	495.55	384.87
72	501.81	464.40	387.00	347.01	270.90	675.38	623.01	518.31	466.99	363.33	701.82	649.00	540.83	486.76	378.59	794.90	733.27	610.02	549.64	427.63
73	561.15	518.58	432.15	389.58	303.15	750.38	693.08	578.44	520.08	405.45	781.07	719.43	599.95	539.58	420.09	872.88	806.22	672.90	604.98	471.66
74	620.49	574.05	478.59	429.57	335.40	828.14	765.77	637.78	573.22	446.31	857.79	791.13	659.06	593.66	461.60	952.12	880.42	733.27	659.06	513.16
75	679.83	628.23	522.45	470.85	366.36	908.70	837.85	699.52	629.78	489.22	934.51	862.82	718.18	646.48	503.10	1,032.62	952.12	794.90	715.67	555.93
76	775.29	715.95	595.98	537.93	416.67	1,018.29	938.59	782.53	705.05	547.88	1,055.26	974.76	812.51	730.76	568.50	1,157.13	1,066.57	889.24	801.19	622.59
77	883.65	815.28	679.83	611.46	476.01	1,138.90	1,051.48	876.61	789.14	613.16	1,193.61	1,101.79	916.91	825.08	641.45	1,294.23	1,194.86	996.14	896.78	696.79
78	990.72	914.61	762.39	684.99	534.06	1,252.91	1,157.72	964.06	867.73	675.16	1,324.42	1,222.53	1,018.78	915.64	713.15	1,423.77	1,315.61	1,095.51	986.08	767.23
79	1,088.76	1,004.91	837.21	754.65	585.66	1,353.64	1,249.61	1,041.53	937.48	729.39	1,443.90	1,331.96	1,109.34	999.92	776.04	1,538.23	1,420.01	1,183.55	1,065.32	828.86
80	1,176.48	1,086.18	904.29	815.28	633.39	1,462.11	1,350.31	1,124.53	1,012.74	786.96	1,558.36	1,438.87	1,199.89	1,079.15	840.18	1,661.49	1,534.45	1,277.87	1,150.85	894.27
81	1,259.04	1,162.29	968.79	872.04	678.54	1,565.03	1,444.40	1,203.12	1,082.46	842.28	1,667.78	1,539.49	1,282.90	1,154.61	898.03	1,778.46	1,641.37	1,367.18	1,230.08	957.15
82	1,353.21	1,248.72	1,041.03	936.54	728.85	1,682.37	1,552.85	1,293.87	1,164.37	905.37	1,792.30	1,655.20	1,379.76	1,241.41	965.95	1,911.78	1,764.63	1,470.32	1,323.15	1,028.84
83	1,461.57	1,349.34	1,123.59	1,012.65	786.90	1,816.29	1,676.82	1,396.80	1,257.35	977.32	1,935.68	1,787.27	1,489.18	1,340.76	1,042.68	2,063.97	1,905.50	1,587.28	1,428.80	1,110.60
84	1,585.41	1,464.15	1,219.05	1,097.79	853.98	1,971.26	1,819.60	1,515.25	1,364.73	1,060.33	2,100.44	1,939.45	1,616.22	1,455.22	1,131.97	2,240.06	2,067.74	1,721.87	1,550.81	1,204.92
85	1,728.60	1,595.73	1,328.70	1,195.83	930.09	2,148.33	1,983.43	1,652.50	1,487.58	1,156.63	2,290.37	2,113.02	1,762.11	1,586.03	1,233.86	2,441.30	2,253.89	1,877.83	1,690.42	1,314.36
86	1,883.40	1,738.92	1,448.67	1,304.19	1,013.94	2,342.03	2,160.49	1,800.80	1,621.49	1,260.68	2,496.64	2,304.20	1,920.59	1,728.15	1,344.54	2,661.40	2,455.13	2,046.37	1,842.61	1,432.58
87	2,052.39	1,895.01	1,578.96	1,421.58	1,105.53	2,552.32	2,355.29	1,963.48	1,766.47	1,374.68	2,720.52	2,511.73	2,092.90	1,884.11	1,465.29	2,900.37	2,676.49	2,231.25	2,007.37	1,562.13
88	2,238.15	2,065.29	1,722.15	1,549.29	1,206.15	2,781.45	2,567.82	2,140.57	1,925.85	1,498.63	2,965.77	2,738.13	2,281.56	2,053.91	1,597.34	3,160.73	2,917.98	2,432.49	2,188.48	1,702.99
89	2,439.39	2,252.34	1,875.66	1,688.61	1,313.22	3,032.69	2,799.15	2,332.09	2,098.52	1,632.57	3,232.42	2,983.38	2,486.58	2,237.54	1,740.73	3,446.23	3,180.86	2,650.09	2,384.69	1,855.19
90	2,658.69	2,453.58	2,044.65	1,840.83	1,431.90	3,304.95	3,051.51	2,542.37	2,287.80	1,779.76	3,524.22	3,252.54	2,710.46	2,440.03	1,897.95	3,755.64	3,467.62	2,889.06	2,599.78	2,022.46
91	2,898.63	2,675.46	2,229.12	2,007.24	1,560.90	3,602.70	3,325.99	2,771.46	2,493.67	1,940.28	3,841.17	3,545.60	2,954.46	2,658.88	2,067.74	4,093.98	3,779.55	3,149.41	2,833.72	2,204.84
92	3,159.21	2,915.40	2,430.36	2,187.84	1,701.51	3,927.01	3,624.84	3,020.52	2,719.45	2,114.03	4,187.06	3,865.07	3,219.84	2,897.86	2,253.89	4,462.50	4,119.14	3,432.41	3,090.30	2,402.30
93	3,443.01	3,178.56	2,649.66	2,383.92	1,855.02	4,281.17	3,951.33	3,292.79	2,964.06	2,305.50	4,563.12	4,212.21	3,510.39	3,159.47	2,457.64	4,864.98	4,490.17	3,741.81	3,368.25	2,619.90
94	3,753.90	3,464.94	2,887.02	2,599.35	2,021.43	4,665.25	4,306.64	3,589.44	3,229.70	2,512.47	4,973.14	4,592.05	3,826.08	3,443.72	2,677.76	5,301.42	4,893.91	4,078.89	3,670.11	2,855.09

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

2920 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	85.14	78.69	65.79	59.34	46.44	128.96	119.48	99.56	89.13	70.16	139.51	128.68	107.01	96.17	74.50	184.21	170.67	142.22	127.32	100.23
25-29	91.59	83.85	69.66	63.21	49.02	138.44	127.99	106.19	95.77	73.97	150.35	138.16	115.13	104.30	81.27	197.76	182.86	151.70	136.80	105.65
30-34	99.33	91.59	76.11	68.37	52.89	148.85	137.48	114.75	103.34	80.60	161.19	150.35	124.61	111.07	86.69	212.66	196.40	163.89	147.64	115.13
35-39	105.78	98.04	81.27	73.53	56.76	160.24	147.92	123.26	110.93	86.29	173.38	159.83	134.10	119.20	93.46	228.91	211.30	176.08	158.48	123.26
40-44	113.52	105.78	87.72	78.69	61.92	172.58	159.29	132.74	119.47	92.91	186.92	173.38	143.58	128.68	100.23	246.52	227.56	189.63	170.67	132.74
45	116.10	107.07	89.01	79.98	61.92	175.41	162.14	135.59	121.36	94.81	189.63	176.08	146.29	131.39	102.94	250.58	231.62	193.69	173.38	135.45
46	116.10	107.07	90.30	81.27	63.21	176.28	163.08	135.76	121.61	95.20	190.98	176.08	146.29	132.74	102.94	253.29	234.33	195.05	174.73	136.80
47	117.39	107.07	90.30	81.27	63.21	177.14	163.07	135.91	122.78	95.60	190.98	176.08	147.64	132.74	102.94	256.00	235.68	196.40	177.44	138.16
48	117.39	108.36	90.30	81.27	63.21	177.04	164.00	136.99	123.00	95.98	190.98	176.08	147.64	132.74	102.94	257.35	238.39	199.11	178.79	139.51
49	117.39	108.36	91.59	81.27	64.50	177.88	164.89	137.11	123.21	96.35	190.98	176.08	147.64	132.74	102.94	260.06	241.10	200.47	180.15	140.87
50	118.68	109.65	91.59	82.56	64.50	179.61	164.87	138.16	123.41	96.71	190.98	177.44	147.64	132.74	102.94	264.13	242.46	203.17	181.50	142.22
51	121.26	112.23	92.88	83.85	64.50	181.57	168.62	139.87	125.98	98.18	196.40	181.50	151.70	136.80	105.65	265.48	246.52	204.53	184.21	143.58
52	122.55	113.52	94.17	85.14	65.79	185.44	171.45	142.57	128.60	99.72	203.17	188.28	157.12	140.87	109.71	269.55	249.23	207.24	186.92	144.93
53	125.13	114.81	96.75	86.43	68.37	188.38	174.32	145.27	130.28	102.16	209.95	193.69	161.19	144.93	112.42	272.25	251.94	209.95	188.28	147.64
54	127.71	117.39	98.04	87.72	68.37	192.31	177.23	147.05	132.91	102.74	215.37	197.76	165.25	148.99	115.13	276.32	254.65	211.30	190.98	147.64
55	129.00	119.97	99.33	90.30	69.66	195.32	180.15	149.82	135.59	105.25	220.78	203.17	169.31	153.06	119.20	279.03	257.35	214.01	193.69	150.35
56	139.32	129.00	107.07	96.75	74.82	212.05	195.43	162.60	147.15	114.14	236.13	217.55	181.21	163.70	127.36	295.68	272.53	226.74	205.20	159.16
57	149.64	138.03	114.81	103.20	79.98	229.49	211.38	175.94	159.21	123.39	251.47	231.92	193.09	174.34	135.51	312.33	287.70	239.48	216.71	167.96
58	158.67	147.06	122.55	110.94	86.43	247.63	227.96	189.84	171.78	133.06	266.82	246.29	204.98	184.99	143.68	328.99	302.87	252.21	228.21	176.77
59	168.99	157.38	130.29	117.39	91.59	266.54	245.24	204.31	184.86	143.10	282.16	260.66	216.86	195.63	151.83	345.64	318.04	264.94	239.72	185.57
60	179.31	165.12	138.03	123.84	96.75	286.23	263.22	219.34	198.47	153.55	297.51	275.03	228.76	206.27	160.00	362.30	333.21	277.67	251.23	194.38
61	194.79	179.31	149.64	135.45	104.49	307.88	283.39	236.04	213.44	165.26	317.87	293.81	244.35	220.29	170.83	388.74	357.81	298.04	269.48	208.66
62	211.56	194.79	162.54	147.06	113.52	329.66	303.61	252.80	228.43	177.00	338.24	312.58	259.96	234.30	181.68	415.19	382.39	318.40	287.72	222.94
63	228.33	210.27	175.44	157.38	122.55	351.54	323.97	269.65	243.56	188.82	358.59	331.36	275.56	248.32	192.52	441.63	406.99	338.77	305.98	237.22
64	243.81	224.46	187.05	168.99	131.58	373.53	344.40	286.57	258.74	200.69	378.96	350.13	291.17	262.33	203.37	468.08	431.58	359.12	324.22	251.50
65	259.29	239.94	199.95	179.31	140.61	395.60	364.94	303.59	273.97	212.62	399.32	368.91	306.76	276.36	214.20	494.52	456.18	379.49	342.47	265.78
66	292.83	270.90	225.75	202.53	158.67	432.59	399.11	332.03	299.46	232.56	441.46	407.58	338.99	305.36	236.77	536.74	495.24	412.01	371.57	288.59
67	326.37	301.86	251.55	225.75	176.73	470.05	433.81	360.90	325.30	252.83	483.60	446.24	371.21	334.36	259.33	578.95	534.32	444.53	400.69	311.41
68	359.91	332.82	276.06	248.97	193.50	508.03	468.95	390.17	351.50	273.33	525.74	484.90	403.43	363.35	281.89	621.17	573.38	477.05	429.79	334.21
69	393.45	362.49	303.15	272.19	212.85	546.56	504.60	419.86	378.09	294.17	567.87	523.56	435.66	392.35	304.45	663.38	612.45	509.58	458.90	357.03
70	426.99	393.45	327.66	295.41	229.62	585.66	540.74	449.93	405.03	315.26	610.02	562.22	467.88	421.35	327.01	705.60	651.51	542.10	488.01	379.84
71	492.78	454.08	377.97	340.56	264.45	666.49	614.70	512.28	461.57	359.10	695.54	641.45	534.55	481.72	374.81	793.65	732.01	610.02	549.64	427.63
72	558.57	516.00	428.28	385.71	299.28	749.12	691.40	576.01	518.28	402.88	781.07	720.70	599.95	539.58	420.09	881.69	813.77	677.93	610.02	474.18
73	624.36	575.34	478.59	432.15	335.40	833.65	768.76	641.14	577.38	448.70	866.60	799.93	666.61	599.95	466.63	969.73	894.27	745.85	671.64	521.97
74	690.15	635.97	530.19	477.30	371.52	921.12	848.91	707.80	636.67	495.55	952.12	879.17	732.01	659.06	511.91	1,059.03	976.01	813.77	732.01	569.77
75	754.65	697.89	581.79	522.45	407.64	1,008.32	931.93	775.90	698.41	543.46	1,037.65	957.15	797.41	718.18	558.44	1,145.82	1,059.03	881.69	793.65	617.56
76	860.43	793.35	661.77	595.98	463.11	1,130.08	1,042.63	868.87	781.42	608.75	1,172.22	1,081.66	901.81	811.26	631.39	1,284.17	1,184.80	987.34	887.97	691.76
77	981.69	905.58	754.65	678.54	528.90	1,265.08	1,167.70	972.91	875.48	680.69	1,324.42	1,222.53	1,018.78	916.91	713.15	1,437.61	1,326.93	1,105.57	994.89	773.52
78	1,099.08	1,013.94	844.95	761.10	592.11	1,391.26	1,283.90	1,070.30	962.92	749.32	1,470.32	1,357.12	1,130.72	1,017.53	791.13	1,581.00	1,458.99	1,216.25	1,094.24	851.50
79	1,208.73	1,115.85	930.09	837.21	651.45	1,501.95	1,387.95	1,156.64	1,040.41	810.18	1,602.37	1,479.11	1,232.59	1,109.34	862.82	1,706.77	1,577.22	1,314.36	1,182.28	920.67
80	1,305.48	1,204.86	1,004.91	903.00	703.05	1,622.60	1,498.62	1,248.50	1,123.42	874.40	1,730.66	1,597.34	1,330.70	1,198.64	932.00	1,843.86	1,702.99	1,418.74	1,276.62	993.62
81	1,397.07	1,290.00	1,074.57	967.50	752.07	1,736.59	1,602.67	1,335.94	1,202.00	935.25	1,851.41	1,709.29	1,423.77	1,281.65	996.14	1,973.42	1,821.22	1,518.11	1,365.92	1,062.81
82	1,501.56	1,385.46	1,154.55	1,039.74	808.83	1,867.21	1,723.30	1,436.65	1,292.75	1,006.11	1,991.02	1,837.58	1,530.69	1,378.49	1,071.60	2,121.83	1,958.32	1,632.56	1,469.05	1,143.30
83	1,621.53	1,496.40	1,247.43	1,122.30	873.33	2,016.62	1,860.55	1,551.75	1,395.70	1,085.78	2,149.50	1,984.73	1,653.95	1,487.92	1,158.39	2,291.62	2,114.28	1,763.37	1,586.03	1,233.86
84	1,759.56	1,624.11	1,353.21	1,217.76	946.86	2,187.08	2,019.93	1,683.49	1,515.25	1,178.76	2,333.13	2,153.27	1,793.55	1,614.95	1,255.23	2,485.31	2,295.40	1,913.04	1,721.87	1,339.51
85	1,918.23	1,771.17	1,474.47	1,327.41	1,032.00	2,385.18	2,201.48	1,835.12	1,651.38	1,285.02	2,541.92	2,346.96	1,955.81	1,759.60	1,369.70	2,710.46	2,501.67	2,085.35	1,876.56	1,460.25
86	2,089.80	1,929.84	1,608.63	1,447.38	1,126.17	2,599.93	2,399.57	1,998.91	1,799.69	1,399.03	2,770.83	2,558.26	2,131.89	1,918.08	1,492.96	2,954.46	2,726.80	2,271.50	2,045.10	1,589.80
87	2,278.14	2,102.70	1,753.11	1,577.67	1,226.79	2,833.45	2,615.40	2,179.31	1,961.28	1,525.19	3,019.86	2,788.44	2,323.07	2,091.64	1,626.28	3,219.84	2,972.07	2,476.52	2,228.73	1,733.18
88	2,483.25	2,292.33	1,910.49	1,719.57	1,337.73	3,089.14	2,851.17	2,375.21	2,138.37	1,662.45	3,292.79	3,039.99	2,533.11	2,279.04	1,773.43	3,510.39	3,239.96	2,699.13	2,429.97	1,889.14
89	2,707.71	2,498.73	2,082.06	1,874.37	1,457.70	3,365.84	3,107.95	2,588.86	2,329.84	1,811.88	3,588.37	3,311.66	2,760.77	2,484.06	1,933.17	3,824.82	3,531.76	2,941.88	2,647.57	2,058.94
90	2,950.23	2,723.19	2,270.40	2,043.36	1,589.28	3,669.11	3,386.87	2,822.39	2,540.15	1,975.67	3,911.60	3,609.74	3,008.54	2,707.94	2,105.47	4,169.45	3,848.71	3,207.26	2,886.54	2,245.09
91	3,215.97	2,969.58	2,474.22	2,226.54	1,732.47	3,998.94	3,691.24	3,076.95	2,769.27	2,153.89	4,263.77	3,935.51	3,280.21	2,951.95	2,296.65	4,544.26	4,194.60	3,496.54	3,146.89	2,447.58
92	3,504.93	3,235.32	2,697.39	2,427.78	1,888.56	4,359.77	4,023.29	3,352.57	3,018.29	2,346.46	4,647.39	4,290.19	3,574.53	3,217.32	2,501.67	4,954.28	4,571.93	3,809.73	3,429.89	2,666.43
93	3,820.98	3,526.86	2,939.91	2,645.79	2,057.55	4,751.59	4,386.32	3,654.71	3,289.46	2,557.85	5,064.97	4,676.31	3,896.51	3,506.61	2,728.07	5,399.53	4,984.47	4,153.09	3,738.03	2,906.67
94	4,165.41	3,845.49	3,204.36	2,884.44	2,243.31	5,178.81	4,781.46	3,984.56	3,585.00	2,789.17	5,521.52	5,096.40	4,247.43	3,823.56	2,973.32	5,885.02	5,433.48	4,527.90	4,073.86	3,169.53

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

3650 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	91.59	83.85	69.66	63.21	49.02	137.50	127.06	106.19	95.77	73.96	150.35	138.16	115.13	104.30	81.27	196.40	181.50	151.70	136.80	105.65
25-29	99.33	91.59	76.11	68.37	52.89	147.92	137.48	114.72	103.35	80.60	161.19	148.99	123.26	111.07	86.69	211.30	196.40	163.89	147.64	115.13
30-34	105.78	98.04	81.27	73.53	56.76	159.28	147.90	122.33	109.99	85.33	173.38	159.83	134.10	119.20	93.46	227.56	211.30	174.73	157.12	121.90
35-39	113.52	105.78	87.72	78.69	61.92	171.62	158.36	131.80	118.51	91.98	186.92	172.02	142.22	128.68	100.23	245.16	226.20	188.28	169.31	131.39
40-44	121.26	113.52	94.17	83.85	65.79	184.91	169.71	142.22	127.99	99.55	200.47	184.21	154.41	138.16	108.36	264.13	242.46	203.17	182.86	142.22
45	123.84	113.52	95.46	85.14	67.08	187.73	174.46	145.07	130.84	101.46	203.17	188.28	157.12	142.22	109.71	268.19	249.23	207.24	186.92	144.93
46	125.13	114.81	95.46	86.43	67.08	189.48	174.38	145.18	131.04	101.81	203.17	188.28	157.12	142.22	109.71	272.25	250.58	208.59	188.28	146.29
47	125.13	114.81	96.75	86.43	68.37	189.33	175.25	146.22	131.22	102.17	203.17	188.28	157.12	142.22	109.71	273.61	253.29	211.30	189.63	147.64
48	126.42	116.10	96.75	86.43	68.37	190.09	176.11	146.31	131.40	102.50	204.53	188.28	157.12	142.22	109.71	276.32	256.00	212.66	190.98	148.99
49	126.42	116.10	96.75	87.72	68.37	190.84	176.01	146.38	132.48	102.83	204.53	188.28	157.12	142.22	109.71	279.03	257.35	214.01	193.69	150.35
50	126.42	117.39	98.04	87.72	68.37	191.59	176.86	147.37	132.62	103.16	204.53	188.28	157.12	142.22	109.71	281.74	260.06	216.72	195.05	151.70
51	129.00	119.97	99.33	89.01	69.66	195.46	180.65	150.07	134.33	104.67	211.30	195.05	162.54	146.29	113.78	285.80	264.13	219.43	196.40	153.06
52	131.58	121.26	100.62	91.59	70.95	198.49	182.64	152.81	136.99	107.16	218.07	200.47	166.60	150.35	116.49	288.51	265.48	222.14	199.11	155.77
53	134.16	123.84	103.20	92.88	72.24	201.50	186.50	155.57	139.66	108.72	223.49	205.88	172.02	154.41	120.55	291.22	269.55	224.85	201.82	157.12
54	135.45	126.42	105.78	94.17	73.53	205.51	189.49	157.42	141.40	110.28	230.26	211.30	177.44	158.48	124.61	295.28	272.25	226.20	203.17	158.48
55	139.32	127.71	105.78	96.75	73.53	208.59	192.48	160.24	144.13	111.89	235.68	218.07	181.50	163.89	127.32	297.99	274.96	228.91	205.88	159.83
56	149.64	138.03	114.81	103.20	79.98	226.34	208.95	174.00	156.41	121.66	252.29	233.44	194.13	175.29	136.24	315.61	291.37	242.64	218.13	169.65
57	159.96	148.35	122.55	110.94	86.43	244.84	226.14	188.34	169.26	131.84	268.87	248.79	206.75	186.66	145.15	333.23	307.78	256.35	230.37	179.46
58	171.57	157.38	131.58	118.68	91.59	264.09	244.00	203.29	182.61	142.48	285.48	264.15	219.38	198.05	154.06	350.85	324.19	270.07	242.61	189.28
59	180.60	167.70	139.32	125.13	98.04	284.15	262.63	218.85	196.53	153.52	302.07	279.50	231.99	209.43	162.98	368.48	340.60	283.79	254.85	199.10
60	192.21	178.02	148.35	132.87	104.49	305.02	282.03	235.01	211.01	165.04	318.67	294.87	244.62	220.82	171.89	386.10	357.01	297.51	267.09	208.92
61	208.98	193.50	161.25	144.48	113.52	328.41	303.50	253.01	227.27	177.62	340.35	314.70	261.28	235.89	183.53	414.66	383.19	319.46	286.93	224.25
62	225.75	208.98	174.15	157.38	122.55	351.91	325.04	271.08	243.55	190.22	362.04	334.54	277.94	250.97	195.16	443.22	409.37	341.41	306.76	239.59
63	243.81	224.46	187.05	168.99	131.58	375.53	346.70	289.22	259.99	202.92	383.72	354.36	294.60	266.04	206.80	471.78	435.56	363.35	326.60	254.93
64	260.58	241.23	201.24	180.60	140.61	399.28	368.46	307.47	276.46	215.66	405.41	374.20	311.26	281.12	218.44	500.34	461.73	385.31	346.43	270.27
65	278.64	256.71	214.14	193.50	149.64	423.11	390.33	325.79	293.01	228.48	427.09	394.03	327.92	296.18	230.07	528.90	487.92	407.25	366.27	285.61
66	313.47	288.96	241.23	216.72	168.99	462.66	426.87	356.22	320.49	249.61	471.97	435.72	362.71	327.26	254.25	574.05	529.69	442.02	397.66	309.74
67	349.59	322.50	268.32	242.52	188.34	502.73	463.97	387.09	348.33	271.05	516.86	477.40	397.49	358.32	278.41	619.20	571.47	476.78	429.05	333.86
68	384.42	354.75	296.70	267.03	207.69	543.34	501.55	418.39	376.58	292.78	561.74	519.10	432.28	389.40	302.58	664.35	613.24	511.55	460.44	358.00
69	420.54	388.29	323.79	291.54	227.04	584.56	539.67	450.13	405.23	314.84	606.64	560.78	467.06	420.46	326.74	709.50	655.02	546.31	491.84	382.12
70	456.66	420.54	350.88	316.05	245.10	626.37	578.32	482.28	434.27	337.19	651.51	602.47	501.85	451.54	350.92	754.65	696.79	581.08	523.22	406.26
71	526.32	486.33	405.06	365.07	283.80	712.97	658.00	548.20	494.32	383.40	743.34	686.73	572.28	514.43	401.23	848.99	783.58	652.78	588.63	456.57
72	595.98	552.12	459.24	412.80	321.21	801.48	740.55	616.62	554.61	431.72	835.15	771.01	642.72	578.56	450.27	943.31	871.63	725.73	652.78	508.13
73	666.93	616.62	513.42	461.82	359.91	892.03	823.90	686.56	617.38	481.13	926.97	855.27	713.15	641.45	499.33	1,037.65	958.41	798.68	718.18	559.71
74	737.88	681.12	566.31	510.84	396.03	984.57	907.99	758.12	681.52	530.55	1,017.53	939.55	782.32	704.34	547.13	1,131.97	1,043.93	871.63	783.58	610.02
75	807.54	745.62	621.78	559.86	434.73	1,079.15	996.13	830.11	747.10	581.09	1,109.34	1,023.81	852.75	768.49	597.44	1,226.31	1,131.97	943.31	848.99	660.33
76	921.06	850.11	708.21	637.26	495.36	1,208.65	1,115.68	929.73	836.76	650.80	1,253.98	1,158.39	964.70	867.85	675.42	1,373.46	1,267.81	1,056.51	950.86	739.56
77	1,048.77	968.79	807.54	727.56	565.02	1,353.62	1,249.60	1,041.53	937.46	729.39	1,416.23	1,308.06	1,089.21	981.04	762.20	1,538.23	1,420.01	1,183.55	1,065.32	828.86
78	1,175.19	1,086.18	904.29	813.99	633.39	1,489.77	1,374.65	1,145.57	1,031.54	802.46	1,572.19	1,451.44	1,209.96	1,087.96	846.47	1,692.93	1,562.13	1,301.78	1,172.22	911.88
79	1,292.58	1,194.54	994.59	895.26	696.60	1,608.20	1,484.25	1,237.43	1,113.46	866.63	1,714.32	1,582.25	1,318.12	1,187.32	923.19	1,827.52	1,686.65	1,406.16	1,265.30	984.82
80	1,397.07	1,290.00	1,074.57	967.50	752.07	1,736.61	1,602.66	1,335.94	1,202.00	935.28	1,851.41	1,709.29	1,423.77	1,281.65	996.14	1,973.42	1,821.22	1,518.11	1,365.92	1,062.81
81	1,495.11	1,379.01	1,149.39	1,034.58	804.96	1,858.34	1,715.56	1,430.00	1,287.23	1,000.55	1,980.96	1,828.77	1,523.14	1,372.21	1,066.57	2,111.77	1,949.51	1,625.01	1,462.77	1,137.01
82	1,606.05	1,482.21	1,235.82	1,111.98	865.59	1,997.82	1,843.94	1,537.37	1,383.51	1,075.83	2,129.38	1,965.87	1,637.59	1,474.08	1,145.82	2,270.25	2,095.41	1,747.02	1,572.19	1,222.53
83	1,735.05	1,602.18	1,333.86	1,200.99	933.96	2,158.29	1,991.15	1,659.12	1,494.21	1,161.05	2,299.17	2,123.08	1,769.66	1,592.31	1,238.89	2,452.61	2,262.70	1,885.37	1,697.96	1,319.39
84	1,882.11	1,737.63	1,448.67	1,304.19	1,013.94	2,340.94	2,160.49	1,800.80	1,621.50	1,260.67	2,495.38	2,304.20	1,920.59	1,728.15	1,344.54	2,660.15	2,455.13	2,046.37	1,842.61	1,432.58
85	2,051.10	1,893.72	1,577.67	1,420.29	1,104.24	2,551.21	2,355.32	1,962.41	1,766.50	1,373.57	2,719.26	2,511.73	2,091.64	1,882.86	1,464.02	2,899.12	2,676.49	2,230.00	2,007.37	1,560.87
86	2,236.86	2,065.29	1,720.86	1,548.00	1,204.86	2,781.45	2,567.81	2,139.48	1,925.87	1,497.55	2,964.52	2,736.86	2,280.31	2,052.65	1,596.09	3,160.73	2,917.98	2,431.24	2,188.48	1,701.74
87	2,438.10	2,249.76	1,875.66	1,687.32	1,313.22	3,032.67	2,799.13	2,332.05	2,098.52	1,632.56	3,232.42	2,983.38	2,485.31	2,237.54	1,739.47	3,446.23	3,180.86	2,650.09	2,384.69	1,855.19
88	2,657.40	2,452.29	2,043.36	1,839.54	1,430.61	3,304.97	3,050.40	2,542.36	2,287.79	1,779.76	3,522.96	3,251.29	2,710.46	2,438.78	1,897.95	3,755.64	3,466.36	2,889.06	2,599.78	2,022.46
89	2,896.05	2,672.88	2,227.83	2,005.95	1,559.61	3,602.70	3,324.87	2,770.39	2,493.65	1,939.15	3,838.65	3,544.34	2,954.46	2,657.63	2,067.74	4,093.98	3,778.28	3,148.15	2,833.72	2,203.58
90	3,156.63	2,914.11	2,429.07	2,185.26	1,700.22	3,925.90	3,623.73	3,020.51	2,718.34	2,114.03	4,185.79	3,863.81	3,218.59	2,897.86	2,252.64	4,461.25	4,117.87	3,432.41	3,089.03	2,402.30
91	3,440.43	3,175.98	2,647.08	2,382.63	1,852.44	4,280.07	3,950.24	3,291.67	2,962.96	2,304.40	4,561.87	4,210.95	3,509.12	3,158.22	2,456.39	4,863.73	4,488.92	3,740.55	3,367.00	2,618.64
92	3,751.32	3,462.36	2,884.44	2,596.77	2,018.85	4,664.15	4,305.53	3,588.32	3,229.68	2,511.38	4,971.89	4,589.54	3,824.82	3,442.47	2,677.76	5,300.16	4,892.65	4,077.63	3,670.11	2,853.84
93	4,089.30	3,774.54	3,145.02	2,830.26	2,202.03	5,084.73	4,694.01	3,910.39	3,520.78	2,737.15	5,420.90	5,003.33	4,169.45	3,753.13	2,919.24	5,778.10	5,334.12	4,443.64	4,000.91	3,110.42
94	4,455.66	4,113.81	3,427.53	3,085.68	2,399.40	5,541.85	5,115.73	4,263.48	3,836.24	2,983.96	5,907.66	5,453.60	4,544.26	4,090.20	3,180.86	6,297.56	5,813.32	4,844.85	4,359.36	3,390.89

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Individual

Unlimited

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	101.91	94.17	78.69	69.66	55.47	158.24	145.63	122.32	109.70	85.42	170.58	158.09	131.75	119.26	92.92	226.05	208.01	174.73	156.71	122.03
25-29	109.65	100.62	83.85	76.11	59.34	169.89	157.25	131.05	118.43	92.23	184.44	169.18	141.45	127.58	98.47	242.69	224.65	187.22	169.18	131.75
30-34	118.68	108.36	91.59	82.56	64.50	183.45	168.90	140.78	127.17	99.02	198.31	183.05	152.54	137.29	106.79	262.10	241.29	201.09	181.67	141.45
35-39	127.71	117.39	98.04	87.72	68.37	197.07	181.55	151.43	135.89	105.82	213.56	196.92	163.64	147.00	115.11	281.52	259.33	216.33	194.14	151.16
40-44	136.74	126.42	105.78	94.17	73.53	211.64	195.11	162.11	146.58	113.57	228.82	212.18	177.50	159.48	124.81	302.31	278.74	231.59	209.41	162.26
45	139.32	127.71	105.78	96.75	73.53	216.47	199.01	166.00	149.50	116.49	232.97	216.33	180.28	160.86	126.20	309.25	284.29	237.14	213.56	166.41
46	139.32	127.71	107.07	96.75	74.82	216.19	199.78	166.98	150.56	116.78	232.97	216.33	180.28	160.86	126.20	310.63	287.06	239.91	216.33	167.80
47	140.61	129.00	107.07	96.75	74.82	217.83	200.53	166.98	150.66	117.07	234.37	216.33	180.28	160.86	126.20	314.80	289.84	241.29	217.73	169.18
48	140.61	129.00	108.36	98.04	76.11	218.47	201.29	167.92	150.74	117.35	234.37	216.33	180.28	162.26	126.20	317.57	292.61	244.07	219.11	170.58
49	141.90	130.29	108.36	98.04	76.11	219.11	202.01	168.84	151.76	118.56	234.37	216.33	180.28	162.26	126.20	320.35	295.38	246.84	221.88	173.35
50	141.90	130.29	108.36	98.04	76.11	219.73	202.76	168.80	152.75	117.88	234.37	216.33	180.28	162.26	126.20	323.12	298.16	248.23	224.65	173.35
51	144.48	134.16	110.94	99.33	77.40	222.89	206.77	171.66	154.59	120.45	241.29	223.27	185.82	167.80	130.35	325.89	302.31	251.01	226.05	176.12
52	147.06	135.45	113.52	101.91	79.98	228.02	209.88	175.53	157.42	123.08	248.23	230.20	192.76	171.96	134.52	331.44	305.08	255.16	228.82	178.90
53	149.64	138.03	114.81	104.49	79.98	231.25	213.97	177.52	160.26	124.74	255.16	237.14	196.92	177.50	137.29	334.21	309.25	256.56	231.59	180.28
54	152.22	140.61	117.39	105.78	82.56	235.50	217.17	181.43	163.09	127.39	263.48	242.69	202.47	183.05	141.45	338.37	312.03	260.71	234.37	183.05
55	156.09	143.19	119.97	107.07	83.85	239.77	221.33	184.46	166.01	129.13	271.80	249.61	208.01	187.22	145.62	342.53	316.18	263.48	237.14	184.44
56	167.70	154.80	127.71	116.10	89.01	261.77	241.66	201.28	181.19	140.82	292.06	268.76	223.83	201.64	156.71	364.99	336.99	280.68	252.67	196.36
57	179.31	165.12	138.03	123.84	96.75	284.69	262.88	218.85	197.05	153.02	312.30	287.89	239.63	216.06	167.80	387.46	357.78	297.87	268.20	208.30
58	190.92	176.73	147.06	132.87	103.20	308.56	284.95	237.15	213.57	165.76	332.55	307.03	255.45	230.48	178.90	409.92	378.59	315.07	283.74	220.22
59	202.53	187.05	156.09	140.61	109.65	333.45	307.96	256.23	230.78	179.01	352.79	326.16	271.25	244.91	189.99	432.40	399.38	332.27	299.27	232.15
60	215.43	198.66	165.12	149.64	116.10	359.34	331.94	276.05	248.69	192.80	373.04	345.31	287.06	259.33	201.09	454.85	420.19	349.46	314.80	244.07
61	234.78	215.43	179.31	162.54	125.13	384.32	354.85	295.23	265.99	206.36	396.49	366.72	304.96	275.45	213.69	485.25	448.03	372.76	335.81	260.54
62	252.84	233.49	194.79	175.44	136.74	409.42	377.84	314.46	283.31	219.94	419.96	388.15	322.86	291.59	226.30	515.64	475.88	396.06	356.84	277.01
63	273.48	252.84	208.98	188.34	145.77	434.64	400.96	333.79	300.79	233.61	443.41	409.56	340.75	307.72	238.91	546.03	503.72	419.35	377.85	293.49
64	291.54	269.61	224.46	201.24	157.38	459.99	424.20	353.23	318.32	247.34	466.88	430.99	358.66	323.85	251.52	576.42	531.57	442.65	398.88	309.96
65	310.89	287.67	238.65	215.43	167.70	485.44	447.53	372.75	335.92	261.15	490.33	452.40	376.55	339.98	264.13	606.82	559.41	465.95	419.89	326.43
66	350.88	325.08	269.61	243.81	188.34	524.00	483.32	402.52	362.58	281.96	534.67	493.30	410.56	370.51	287.77	650.16	599.73	499.48	449.89	349.87
67	390.87	361.20	300.57	270.90	210.27	563.06	519.66	432.73	389.59	303.09	579.00	534.19	444.56	401.05	311.42	693.50	640.06	533.00	479.88	373.31
68	430.86	398.61	332.82	297.99	233.49	602.64	556.48	463.34	417.01	324.47	623.34	575.08	478.56	431.58	335.06	736.85	680.38	566.53	509.87	396.75
69	472.14	434.73	362.49	326.37	254.13	642.81	593.80	494.41	444.79	346.21	667.68	615.97	512.57	462.12	358.71	780.19	720.71	600.06	539.86	420.19
70	510.84	472.14	393.45	354.75	276.06	683.55	631.64	525.86	472.98	368.22	712.02	656.87	546.57	492.65	382.36	823.54	761.04	633.58	569.86	443.63
71	589.53	544.38	454.08	407.64	317.34	778.04	718.31	597.94	539.27	418.84	810.06	748.78	623.78	561.28	436.28	926.48	855.40	712.02	642.16	498.78
72	669.51	617.91	514.71	463.11	359.91	874.63	806.95	672.66	604.95	470.63	910.55	840.69	700.99	629.91	490.20	1,029.42	949.76	791.67	712.02	553.93
73	746.91	690.15	574.05	517.29	402.48	973.46	898.64	749.01	674.24	524.63	1,011.04	933.83	778.19	699.76	545.35	1,132.36	1,045.35	871.33	784.32	610.30
74	825.60	762.39	634.68	571.47	443.76	1,074.44	992.36	826.08	743.98	578.77	1,110.30	1,024.52	854.17	768.39	598.04	1,235.30	1,140.94	949.76	855.40	665.45
75	904.29	835.92	696.60	625.65	487.62	1,177.65	1,087.06	905.89	815.29	634.14	1,210.79	1,117.66	931.38	838.24	651.97	1,338.25	1,235.30	1,029.42	926.48	720.59
76	1,030.71	952.02	793.35	713.37	555.99	1,318.95	1,217.57	1,014.82	913.44	710.69	1,368.88	1,263.49	1,052.70	947.31	736.53	1,498.79	1,383.59	1,153.20	1,038.00	807.60
77	1,175.19	1,086.18	904.29	813.99	633.39	1,476.35	1,364.21	1,136.68	1,023.41	795.88	1,545.36	1,427.71	1,189.96	1,071.09	833.34	1,677.71	1,550.26	1,291.68	1,163.00	904.42
78	1,317.09	1,215.18	1,012.65	910.74	709.50	1,625.19	1,500.09	1,249.92	1,124.79	874.62	1,716.93	1,584.57	1,319.86	1,188.73	924.03	1,846.83	1,704.67	1,420.35	1,278.20	993.88
79	1,448.67	1,336.44	1,114.56	1,002.33	780.45	1,754.61	1,619.81	1,350.22	1,214.33	944.71	1,871.34	1,726.73	1,438.74	1,295.35	1,007.36	1,993.89	1,840.70	1,534.33	1,379.91	1,073.54
80	1,564.77	1,443.51	1,202.28	1,083.60	841.08	1,895.90	1,750.30	1,458.06	1,311.38	1,020.22	2,020.85	1,865.21	1,553.93	1,399.52	1,088.24	2,154.43	1,988.99	1,656.88	1,490.21	1,159.32
81	1,673.13	1,545.42	1,287.42	1,158.42	901.71	2,027.44	1,872.16	1,560.50	1,404.11	1,092.44	2,161.78	1,996.34	1,663.00	1,496.34	1,164.22	2,303.94	2,127.47	1,773.30	1,595.60	1,241.43
82	1,799.55	1,661.52	1,384.17	1,246.14	968.79	2,179.53	2,012.35	1,676.96	1,508.72	1,174.42	2,323.55	2,144.62	1,788.00	1,609.08	1,251.24	2,476.74	2,286.78	1,905.65	1,714.47	1,334.57
83	1,942.74	1,794.39	1,495.11	1,345.47	1,046.19	2,355.31	2,173.03	1,811.77	1,629.53	1,268.24	2,509.82	2,316.19	1,930.16	1,737.76	1,351.73	2,676.49	2,469.38	2,058.84	1,851.73	1,441.19
84	2,109.15	1,946.61	1,621.53	1,458.99	1,135.20	2,554.83	2,357.45	1,964.93	1,768.65	1,375.00	2,723.06	2,513.50	2,094.38	1,886.04	1,465.70	2,903.21	2,678.94	2,232.86	2,009.82	1,562.51
85	2,298.78	2,122.05	1,767.30	1,590.57	1,237.11	2,784.50	2,569.94	2,141.80	1,928.27	1,499.02	2,969.39	2,740.22	2,283.11	2,055.16	1,598.05	3,164.24	2,920.37	2,433.84	2,191.19	1,703.44
86	2,503.89	2,312.97	1,925.97	1,735.05	1,348.05	3,034.74	2,801.76	2,334.82	2,100.80	1,634.93	3,235.32	2,986.54	2,488.99	2,240.21	1,742.66	3,448.56	3,183.85	2,653.21	2,387.27	1,857.86
87	2,730.93	2,520.66	2,100.12	1,889.85	1,470.60	3,308.64	3,053.04	2,545.09	2,290.59	1,781.58	3,526.99	3,254.93	2,712.03	2,441.20	1,898.30	3,759.83	3,469.39	2,892.18	2,602.96	2,024.53
88	2,976.03	2,746.41	2,289.75	2,060.13	1,603.47	3,606.30	3,328.07	2,773.73	2,496.58	1,941.19	3,844.39	3,547.82	2,957.13	2,661.79	2,069.87	4,098.07	3,781.89	3,151.99	2,837.03	2,205.90
89	3,243.06	2,994.09	2,496.15	2,245.89	1,747.95	3,930.90	3,627.85	3,022.88	2,721.96	2,115.91	4,189.98	3,867.68	3,223.06	2,900.76	2,256.15	4,466.95	4,122.58	3,435.08	3,093.16	2,404.43
90	3,535.89	3,263.70	2,720.61	2,447.13	1,904.04	4,284.63	3,954.64	3,295.70	2,966.78	2,306.78	4,566.21	4,215.72	3,513.51	3,161.79	2,459.58	4,868.91	4,493.91	3,745.13	3,371.35	2,621.34
91	3,854.52	3,557.82	2,964.42	2,667.72	2,075.61	4,669.63	4,311.59	3,592.28	3,233.17	2,514.93	4,977.98	4,594.40	3,829.69	3,447.33	2,681.39	5,306.41	4,899.55	4,082.14	3,674.05	2,857.87
92	4,200.24	3,877.74	3,231.45	2,907.66	2,262.66	5,090.24	4,698.76	3,914.74	3,523.25	2,740.32	5,426.51	5,008.62	4,174.05	3,756.16	2,921.59	5,784.36	5,339.50	4,448.56	4,003.71	3,114.00
93	4,579.50	4,227.33	3,521.70	3,169.53	2,465.19	5,548.57	5,121.49	4,268.46	3,841.39	2,988.34	5,914.26	5,459.60	4,550.28	4,094.40	3,185.07	6,305.20	5,819.90	4,850.53	4,365.23	3,395.86
94	4,991.01	4,607.88	3,840.33	3,454.62	2,688.36	6,046.81	5,583.08	4,652.40	4,186.50	3,256.86	6,447.36	5,951.03	4,959.60	4,463.27	3,471.84	6,871.38	6,344.41	5,286.81	4,757.39	3,701.01

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

730 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	194.12	182.35	152.94	135.30	105.88	307.01	281.07	233.48	207.54	164.29	321.18	296.47	247.06	222.36	172.94	438.54	401.47	333.53	296.47	234.70
25-29	195.51	179.22	146.63	135.77	103.19	303.37	279.41	235.49	211.59	163.69	319.34	296.53	245.20	222.40	171.08	433.39	399.18	336.44	302.23	233.80
30-34	192.16	182.04	151.70	131.48	106.19	304.72	278.73	234.19	208.14	163.53	318.58	292.03	244.25	223.00	169.91	435.39	398.22	334.51	297.34	233.62
35-39	196.67	177.94	149.85	135.80	103.02	302.88	278.81	230.63	206.50	161.79	319.60	295.01	245.85	221.26	172.09	432.68	398.26	329.43	295.01	231.09
40-44	193.89	176.65	146.49	133.57	103.41	297.72	275.49	228.01	205.82	158.35	316.68	294.07	244.30	217.16	171.92	425.26	393.59	325.72	294.07	226.20
45	187.51	171.21	142.67	126.37	101.91	287.63	263.66	221.71	197.74	155.81	303.90	278.21	231.13	209.73	162.64	410.90	376.65	316.73	282.50	222.58
46	183.95	171.96	143.96	127.97	99.97	286.41	263.02	219.18	195.80	154.88	298.13	272.94	230.95	205.75	163.77	411.50	377.91	314.93	281.34	222.55
47	184.92	169.18	141.64	125.90	98.36	283.01	260.12	217.26	194.36	151.52	293.32	272.67	227.22	202.43	161.12	408.99	375.94	313.97	280.92	218.95
48	185.76	166.41	143.19	127.71	100.62	276.74	257.16	215.25	192.88	150.97	292.57	268.19	223.49	203.17	158.48	402.29	373.84	312.89	280.38	219.43
49	181.43	166.31	139.85	124.73	98.27	274.14	255.14	209.02	190.00	146.58	285.75	265.91	222.24	198.44	154.77	400.84	373.06	305.59	277.81	214.31
50	177.71	166.60	136.99	125.88	96.26	269.64	248.49	206.18	187.67	145.38	283.79	260.45	217.70	194.38	151.61	396.52	365.42	303.21	276.01	213.80
51	178.25	163.70	138.24	123.69	98.22	274.29	250.79	208.99	188.07	146.27	282.65	259.74	217.73	194.80	152.79	401.07	366.70	305.58	275.02	213.91
52	178.02	163.78	135.30	124.61	96.13	272.62	252.04	210.88	187.73	146.62	280.38	257.95	216.82	194.40	153.28	396.28	366.36	306.56	272.90	213.10
53	173.50	163.09	135.33	121.45	93.69	272.27	252.10	209.25	189.09	146.23	276.91	255.06	214.98	193.11	149.38	393.51	364.36	302.41	273.27	211.33
54	173.69	160.06	132.82	122.60	91.95	276.27	253.86	211.52	191.60	149.30	275.34	253.88	214.55	193.10	150.18	396.92	364.73	303.95	275.34	214.55
55	173.07	159.75	133.13	119.82	93.19	273.98	254.41	212.84	188.38	149.24	272.58	248.12	209.68	188.71	146.78	391.40	363.44	304.03	269.08	213.17
56	182.77	169.71	140.34	127.28	97.91	284.50	263.48	220.46	196.02	154.46	288.77	264.23	222.72	199.58	155.97	396.70	367.43	307.45	273.34	215.40
57	189.63	176.99	148.54	132.74	104.30	291.42	269.25	225.31	201.20	157.77	300.44	276.14	232.20	207.30	162.67	396.65	366.46	306.70	273.83	214.76
58	198.72	183.44	152.86	137.58	107.01	297.90	274.60	229.88	206.06	160.88	310.75	286.72	240.64	214.13	168.64	395.77	364.82	305.39	273.75	213.70
59	202.94	188.24	155.88	141.18	108.82	302.56	278.27	233.00	209.65	162.94	318.29	294.67	246.88	219.05	173.07	392.35	360.89	302.14	271.85	211.33
60	207.17	192.98	158.93	144.74	110.68	307.95	282.66	236.69	213.73	165.46	325.80	302.53	253.10	224.01	177.47	389.80	357.82	299.64	270.55	209.44
61	221.88	205.24	171.96	152.54	119.26	324.69	299.01	249.92	225.16	174.73	343.41	318.40	266.09	236.52	186.50	409.95	377.53	315.57	284.29	220.60
62	237.26	218.38	180.64	161.77	126.72	338.79	312.92	261.12	234.78	182.55	358.16	331.62	276.91	247.07	194.02	426.68	394.09	328.87	295.71	229.93
63	246.16	227.83	188.55	170.22	130.93	351.69	325.61	271.35	243.59	189.72	371.49	343.58	286.66	256.61	200.78	441.82	409.07	340.91	306.00	238.35
64	259.28	241.31	197.67	179.70	138.62	367.04	340.60	283.49	254.09	198.21	387.32	357.86	298.40	267.88	208.94	459.95	426.81	355.24	318.40	248.39
65	268.89	246.48	206.65	186.73	144.40	377.69	351.15	291.94	261.32	204.16	398.11	367.48	306.23	275.61	214.36	472.13	438.94	364.94	326.65	255.20
66	291.89	267.77	224.34	200.22	156.80	398.06	369.35	307.20	275.72	214.75	421.96	390.21	324.86	292.20	227.31	493.89	458.31	381.19	342.11	266.49
67	310.54	287.19	240.49	217.15	168.11	416.79	386.10	321.24	288.95	224.52	443.46	410.76	341.70	307.16	239.00	513.36	475.55	395.67	355.91	276.55
68	333.75	306.50	256.56	231.58	179.36	436.30	403.62	335.90	302.76	234.72	465.32	431.56	358.75	322.35	250.85	533.48	493.49	410.71	370.19	287.00
69	350.88	324.56	269.74	243.42	188.60	451.87	417.44	347.55	313.78	242.80	482.37	447.90	372.11	334.21	260.13	548.44	506.67	421.80	380.83	294.70
70	366.00	338.50	281.37	253.87	196.75	465.69	429.72	357.81	323.58	249.96	497.13	462.05	383.66	344.48	268.15	561.06	517.75	431.12	389.86	301.15
71	406.12	375.35	311.77	281.00	217.42	517.26	476.93	396.35	357.72	277.10	549.97	505.96	421.97	379.97	295.98	615.95	567.95	471.96	425.97	329.98
72	443.01	409.24	341.70	307.92	238.39	564.49	520.04	434.47	390.03	304.47	594.65	548.16	455.19	412.58	319.61	664.38	612.07	511.36	459.06	358.35
73	473.48	437.21	362.75	328.38	253.92	604.89	558.48	465.65	419.26	326.43	631.04	582.65	485.85	437.45	340.66	703.63	649.66	541.70	487.71	379.74
74	503.60	464.86	387.39	348.65	271.17	647.66	597.59	499.02	447.40	348.85	667.28	616.92	514.40	462.25	359.72	744.61	687.05	573.75	514.40	401.09
75	526.66	486.01	406.48	365.83	284.54	682.36	629.29	524.66	471.59	366.97	696.14	641.00	534.16	482.47	373.92	775.41	715.10	596.20	535.90	416.99
76	579.64	534.01	446.13	400.51	312.63	727.87	669.87	559.68	503.14	391.48	749.70	692.02	576.68	519.02	403.68	827.12	761.22	636.00	571.74	444.87
77	624.04	575.66	480.52	432.15	337.01	765.09	706.98	589.39	529.88	412.28	797.10	735.79	611.59	551.85	427.63	869.43	803.40	669.76	602.16	468.52
78	668.74	616.10	513.94	461.30	359.14	803.55	742.45	618.94	556.51	432.99	842.19	777.30	647.50	584.11	452.79	913.14	843.71	703.33	632.41	492.03
79	700.01	645.59	538.24	485.30	376.47	830.24	765.90	638.46	575.38	446.66	873.21	807.26	672.48	605.07	470.30	943.47	870.35	725.52	653.82	507.58
80	724.46	668.74	557.28	501.55	390.10	848.70	782.97	652.68	586.92	456.63	897.89	828.61	690.05	620.79	483.58	964.44	889.74	741.67	666.97	518.90
81	747.27	689.58	574.20	516.52	402.48	873.68	806.92	672.23	604.33	470.80	924.80	854.17	711.59	640.95	498.38	992.82	916.96	763.91	686.74	535.00
82	802.28	741.90	618.48	555.42	433.34	939.30	866.76	722.88	650.37	506.48	995.44	918.26	765.23	688.03	536.30	1,067.37	984.98	821.46	739.07	575.55
83	866.67	800.94	666.78	599.70	466.88	1,014.12	935.83	780.44	702.17	546.77	1,073.92	991.51	826.70	744.29	578.17	1,152.41	1,063.46	886.86	797.92	621.34
84	940.46	868.02	724.46	650.68	507.12	1,100.45	1,016.40	847.21	762.03	592.81	1,165.49	1,076.54	896.03	807.08	627.87	1,250.50	1,155.03	962.73	865.94	673.66
85	1,024.98	947.17	788.86	711.05	552.74	1,200.59	1,107.36	923.18	831.10	645.76	1,271.44	1,173.33	977.12	879.02	684.13	1,364.32	1,258.36	1,049.07	944.42	733.83
86	1,117.55	1,031.69	859.97	774.10	602.38	1,307.65	1,207.49	1,006.06	905.92	704.47	1,383.92	1,279.28	1,064.77	958.82	745.59	1,485.95	1,372.16	1,143.25	1,029.45	800.54
87	1,218.17	1,124.26	937.78	843.87	656.04	1,425.05	1,315.70	1,096.99	987.64	767.78	1,508.20	1,393.10	1,160.25	1,045.15	812.31	1,619.38	1,495.12	1,246.59	1,122.31	872.48
88	1,326.84	1,226.22	1,022.30	919.00	715.07	1,553.97	1,434.26	1,195.98	1,076.27	836.85	1,645.54	1,518.67	1,264.90	1,138.01	885.56	1,765.88	1,629.84	1,359.08	1,223.05	950.96
89	1,447.59	1,336.23	1,113.53	1,002.18	779.47	1,693.25	1,563.18	1,303.04	1,172.96	911.67	1,793.36	1,656.00	1,380.02	1,241.35	966.66	1,924.16	1,776.34	1,480.73	1,332.92	1,035.99
90	1,577.72	1,455.64	1,212.81	1,092.06	849.23	1,846.35	1,704.77	1,420.44	1,278.87	994.54	1,954.25	1,805.12	1,502.97	1,352.54	1,051.69	2,098.13	1,937.24	1,614.15	1,453.26	1,130.17
91	1,719.93	1,587.11	1,322.82	1,190.00	925.70	2,012.10	1,857.86	1,548.22	1,392.83	1,084.34	2,130.83	1,967.33	1,639.01	1,475.49	1,147.17	2,286.49	2,111.21	1,759.35	1,582.75	1,232.20
92	1,874.22	1,729.32	1,440.88	1,297.33	1,008.88	2,193.98	2,025.92	1,687.50	1,518.29	1,181.02	2,323.11	2,143.92	1,786.80	1,607.61	1,250.50	2,493.16	2,302.19	1,917.61	1,725.34	1,342.06
93	2,043.26	1,886.29	1,571.01	1,414.05	1,100.11	2,390.82	2,207.80	1,839.44	1,655.26	1,288.06	2,531.11	2,336.19	1,946.39	1,752.80	1,363.00	2,716.84	2,508.86	2,090.28	1,880.99	1,463.72
94	2,227.06	2,056.67	1,713.22	1,541.50	1,199.39	2,606.07	2,405.79	2,005.21	1,803.77	1,403.18	2,758.70	2,546.80	2,122.99	1,909.77	1,485.95	2,961.45	2,733.85	2,278.64	2,049.73	1,594.53

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1095 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	264.71	241.18	200.00	182.35	141.18	384.83	354.60	298.35	268.06	207.54	413.83	382.95	315.01	284.12	222.36	549.71	506.48	426.18	382.95	296.47
25-29	260.68	238.96	200.94	179.22	141.20	383.21	351.27	295.38	263.46	207.63	404.88	376.36	313.64	279.41	222.40	547.44	501.81	421.98	376.36	296.53
30-34	262.95	242.73	202.27	182.04	141.59	382.79	353.06	293.64	263.87	204.45	408.84	376.99	318.58	286.72	223.00	546.90	504.42	419.46	376.99	292.03
35-39	257.55	238.82	201.36	177.94	140.48	382.06	351.11	292.57	264.99	206.50	408.09	378.60	314.68	285.18	221.26	545.77	501.51	417.93	378.60	295.01
40-44	258.52	236.97	198.20	180.96	137.88	376.87	348.35	291.35	259.68	202.63	402.63	370.97	312.15	280.48	217.16	538.36	497.64	416.21	370.97	289.54
45	248.66	228.28	191.59	175.29	134.52	365.53	335.57	281.63	251.68	197.74	389.50	359.54	299.62	269.65	209.73	522.19	479.39	402.34	359.54	282.50
46	243.94	227.94	187.95	171.96	131.97	359.43	333.12	277.65	251.34	195.80	382.11	352.71	298.13	264.54	209.95	516.48	478.68	398.91	361.11	281.34
47	243.94	224.27	188.86	169.18	133.77	360.21	331.56	277.30	248.70	194.40	380.07	347.02	293.32	264.40	206.57	520.54	479.22	400.73	359.42	280.92
48	239.94	224.46	185.76	166.41	131.58	357.82	327.05	273.96	246.02	192.88	373.84	345.40	288.51	260.06	203.17	520.13	475.43	398.22	357.59	280.38
49	238.12	219.22	181.43	162.53	128.51	350.16	322.98	268.73	241.60	187.28	365.12	337.33	281.77	254.00	198.44	511.96	472.27	392.90	353.21	273.84
50	233.24	218.44	177.71	159.20	125.88	346.31	322.51	266.98	240.53	187.67	361.54	330.43	276.01	248.79	194.38	509.25	474.27	392.62	353.76	276.01
51	236.46	218.27	178.25	160.06	123.69	347.45	321.36	269.06	242.93	188.07	359.05	336.14	278.83	248.29	194.80	508.01	469.82	393.42	355.23	275.02
52	231.43	213.62	178.02	160.22	124.61	349.77	321.47	270.06	241.75	190.34	362.63	332.72	280.38	250.48	198.13	508.43	467.30	392.53	351.41	276.64
53	232.50	215.15	176.98	159.62	124.92	347.91	322.68	267.24	239.50	186.55	360.72	335.21	280.56	251.41	196.75	502.82	466.39	386.23	346.15	269.62
54	231.58	214.55	180.50	160.06	126.01	348.43	321.04	268.77	241.38	189.11	361.16	336.14	278.92	253.88	196.67	500.62	461.29	386.20	346.86	271.76
55	229.65	213.00	179.72	159.75	126.47	349.82	322.90	269.12	242.20	188.38	363.44	335.48	279.57	248.12	195.69	499.73	461.29	384.41	345.97	269.08
56	238.25	221.93	182.77	166.45	127.28	366.09	337.72	281.49	253.16	196.97	380.81	351.50	292.92	260.90	205.06	510.48	470.95	392.56	353.03	274.67
57	243.36	224.40	189.63	170.67	132.74	377.74	348.29	290.39	260.97	203.06	392.38	362.19	301.83	269.65	211.28	514.09	474.05	395.26	355.21	276.42
58	250.70	232.35	192.61	174.27	134.52	388.74	358.26	298.79	268.33	208.90	402.43	371.47	309.55	277.32	216.71	516.44	476.00	396.96	356.52	277.50
59	255.88	235.30	194.12	176.47	135.30	397.29	366.00	305.33	274.06	213.35	409.12	377.65	314.71	282.63	220.29	515.21	474.66	395.94	355.38	276.68
60	258.26	235.55	198.66	178.79	139.06	406.78	374.59	312.52	280.37	218.33	416.00	383.98	319.98	288.01	224.01	514.90	474.18	395.62	354.89	276.37
61	274.58	255.16	213.56	191.37	149.77	426.01	392.22	327.39	294.07	228.76	440.65	406.54	338.87	304.75	237.10	537.87	495.23	413.37	371.29	288.83
62	291.18	266.91	223.78	202.21	156.37	441.92	406.81	339.66	305.42	237.42	461.52	425.58	354.83	318.93	248.17	556.58	512.36	427.79	384.68	299.02
63	303.77	282.82	235.68	212.11	164.98	456.39	420.06	350.83	315.82	245.27	480.47	442.90	369.34	331.76	258.23	573.34	527.73	440.75	396.74	308.14
64	320.89	297.78	246.44	223.34	172.00	474.14	436.36	364.50	328.41	254.92	502.58	463.11	386.28	346.82	269.98	594.16	546.79	456.79	411.54	319.46
65	333.62	306.23	256.44	231.54	179.26	485.87	447.10	373.61	336.86	261.32	518.05	477.22	398.11	357.28	278.18	607.36	558.89	467.02	421.08	326.65
66	361.84	335.31	279.83	250.88	195.40	513.63	472.69	394.84	355.94	276.06	549.73	506.80	422.42	379.48	295.13	637.31	586.55	489.94	441.64	342.57
67	389.93	359.57	298.87	270.85	210.14	539.19	496.35	414.45	373.49	289.70	578.36	533.53	444.38	399.55	310.43	664.12	611.34	510.48	460.04	356.81
68	415.48	383.70	320.13	288.34	224.77	565.74	520.88	434.78	391.76	303.82	607.36	560.58	466.63	419.87	325.94	691.72	636.85	531.61	479.00	371.51
69	438.60	403.51	337.72	304.83	236.84	587.04	540.55	451.14	406.40	315.20	630.09	581.84	484.09	435.84	338.10	712.53	656.11	547.55	493.27	382.55
70	456.97	421.00	351.19	317.34	245.41	606.08	558.12	465.66	419.46	325.30	649.76	600.26	499.18	449.67	348.61	730.20	672.44	561.06	505.37	391.91
71	512.77	471.75	393.81	354.84	274.85	671.78	621.35	518.95	465.19	362.74	715.94	659.94	549.97	493.97	385.98	799.93	739.93	617.96	553.96	431.96
72	564.19	520.49	433.08	389.37	303.95	735.64	679.68	566.14	508.51	396.62	774.77	714.74	596.57	536.54	418.37	865.82	799.97	666.31	598.52	466.81
73	607.13	559.40	465.84	420.02	326.47	790.52	729.70	608.07	547.27	425.64	824.65	759.47	632.90	569.61	443.02	919.56	848.83	707.36	636.63	495.15
74	647.49	599.53	498.07	448.26	348.65	846.33	780.62	650.78	585.07	455.22	872.32	805.76	670.88	604.33	469.44	973.05	897.50	748.21	672.67	523.39
75	680.41	627.39	524.89	471.87	367.60	890.10	820.35	683.89	615.63	479.17	908.10	839.17	697.88	628.95	489.36	1,011.48	932.22	777.13	699.58	544.51
76	743.56	686.10	572.88	515.42	400.51	954.07	881.57	735.12	661.18	514.72	982.00	906.21	754.62	678.84	528.90	1,084.15	1,001.78	835.37	751.33	584.92
77	799.80	736.91	614.36	553.09	430.54	1,008.59	931.12	776.18	698.66	543.72	1,045.52	965.32	803.40	723.21	562.84	1,146.14	1,058.10	882.01	793.97	617.88
78	852.95	786.38	654.80	591.34	458.21	1,063.88	981.52	818.17	735.79	572.46	1,106.33	1,021.81	851.25	765.23	596.19	1,208.96	1,115.39	929.73	836.15	650.52
79	891.18	822.07	685.30	616.18	479.42	1,100.25	1,015.73	846.67	762.11	593.04	1,149.93	1,061.04	883.24	795.79	617.99	1,250.31	1,154.24	962.11	866.04	673.91
80	920.91	849.85	707.75	636.69	495.98	1,127.24	1,039.96	866.65	780.58	607.25	1,181.78	1,090.77	908.75	819.10	635.71	1,280.94	1,181.78	984.82	887.02	690.05
81	948.51	876.06	729.83	657.38	511.15	1,161.45	1,072.82	893.25	804.61	625.04	1,217.81	1,123.63	937.88	842.40	656.65	1,319.84	1,219.11	1,015.05	914.34	710.29
82	1,020.96	941.80	784.84	705.68	550.06	1,248.95	1,152.23	961.17	864.47	673.39	1,308.06	1,208.65	1,007.21	906.50	705.05	1,419.26	1,309.38	1,092.24	982.36	765.23
83	1,101.45	1,016.93	847.89	763.37	592.99	1,347.93	1,244.32	1,037.13	933.53	726.35	1,414.02	1,305.44	1,087.01	978.43	761.29	1,531.75	1,414.02	1,178.57	1,060.84	825.39
84	1,195.37	1,104.14	919.00	827.77	643.97	1,463.05	1,350.23	1,125.78	1,012.97	788.50	1,534.36	1,416.64	1,179.87	1,062.15	825.39	1,662.55	1,534.36	1,279.28	1,151.09	896.03
85	1,304.04	1,203.42	1,002.18	901.56	701.66	1,595.41	1,472.26	1,227.07	1,103.90	858.70	1,671.70	1,543.51	1,285.83	1,157.65	899.94	1,812.97	1,673.01	1,394.39	1,254.43	975.81
86	1,419.41	1,312.08	1,092.06	983.39	764.71	1,738.15	1,604.61	1,337.56	1,204.05	935.84	1,822.14	1,682.16	1,402.24	1,262.29	981.04	1,975.17	1,823.44	1,519.97	1,368.23	1,063.46
87	1,546.86	1,428.80	1,190.00	1,071.94	833.13	1,894.69	1,749.65	1,458.42	1,312.23	1,021.02	1,986.95	1,833.90	1,527.81	1,374.78	1,069.99	2,153.06	1,988.25	1,657.31	1,491.19	1,160.25
88	1,687.73	1,557.60	1,297.33	1,167.19	908.26	2,065.06	1,906.21	1,588.49	1,429.66	1,111.95	2,166.14	1,998.71	1,665.17	1,499.03	1,165.49	2,346.66	2,166.14	1,805.12	1,624.61	1,263.58
89	1,839.33	1,698.47	1,415.39	1,273.18	991.44	2,251.53	2,077.73	1,732.41	1,558.57	1,213.26	2,361.06	2,179.22	1,815.58	1,635.07	1,271.44	2,558.56	2,361.06	1,968.64	1,771.12	1,378.70
90	2,004.35	1,851.41	1,541.50	1,387.21	1,078.65	2,454.12	2,265.34	1,887.79	1,699.01	1,321.45	2,572.96	2,375.43	1,979.11	1,781.58	1,385.24	2,788.79	2,574.26	2,145.22	1,930.69	1,501.65
91	2,185.47	2,017.77	1,681.02	1,513.32	1,176.58	2,675.14	2,469.10	2,058.14	1,850.96	1,441.18	2,804.49	2,588.66	2,157.00	1,941.17	1,509.51	3,039.94	2,805.80	2,338.81	2,103.36	1,637.69
92	2,382.68	2,198.88	1,832.63	1,648.83	1,282.57	2,915.72	2,691.25	2,242.34	2,019.00	1,570.08	3,056.94	2,821.49	2,351.89	2,116.44	1,646.85	3,313.33	3,058.24	2,548.10	2,294.34	1,784.20
93	2,596.00	2,396.10	1,996.30	1,797.74	1,397.95	3,178.17	2,932.98	2,443.76	2,199.75	1,710.51	3,331.63	3,075.26	2,562.49	2,307.42	1,793.36	3,611.56	3,332.93	2,777.02	2,499.71	1,943.77
94	2,829.43	2,612.10	2,177.42	1,958.74	1,524.06	3,463.64	3,197.73	2,664.79	2,397.74	1,865.91	3,631.17	3,352.57	2,794.01	2,514.09	1,955.56	3,935.96	3,633.79	3,028.17	2,724.70	2,120.37

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1460 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	282.36	258.83	217.65	194.12	152.94	432.42	402.12	332.95	302.65	233.48	457.06	426.18	352.07	315.01	247.06	617.65	574.41	475.60	432.36	333.53
25-29	282.41	260.68	217.24	195.51	152.07	431.11	395.15	331.28	299.41	231.57	456.20	421.98	347.85	313.64	245.20	615.86	564.54	473.30	427.69	330.74
30-34	283.18	262.95	217.44	192.16	151.70	431.09	397.67	330.82	297.34	230.43	456.63	419.46	350.44	318.58	244.25	615.92	568.13	472.55	424.77	329.20
35-39	280.96	257.55	215.40	196.67	149.85	430.24	395.88	330.41	299.41	230.63	457.27	417.93	349.10	314.68	245.85	614.61	565.43	472.01	427.76	329.43
40-44	280.06	258.52	211.12	193.89	146.49	424.40	392.69	326.20	294.49	227.97	447.88	416.21	348.35	312.15	244.30	606.22	560.98	465.97	420.73	325.72
45	264.97	248.66	207.90	187.51	146.75	410.49	380.54	314.62	281.63	221.71	432.30	402.34	333.85	299.62	235.41	586.40	543.59	449.42	402.34	316.73
46	263.93	243.94	203.95	183.95	143.96	406.22	376.95	312.72	283.45	219.18	428.29	394.70	331.72	298.13	230.95	583.66	541.67	449.29	407.30	314.93
47	263.61	240.00	200.66	180.99	141.64	405.92	377.32	314.49	283.01	220.14	429.65	392.47	330.50	293.32	231.35	586.64	545.32	454.44	408.99	318.10
48	259.29	239.94	201.24	181.89	139.32	405.34	374.58	310.34	279.57	218.07	426.67	394.16	329.14	292.57	231.62	589.21	544.51	451.05	406.35	316.95
49	257.02	234.34	196.54	177.65	136.07	401.74	371.84	309.45	276.86	217.15	416.71	388.93	325.43	289.71	226.21	587.36	543.71	452.43	404.80	317.49
50	251.76	233.24	196.22	174.01	136.99	396.52	367.46	306.62	277.53	214.10	415.95	384.86	318.77	287.67	221.58	583.12	540.36	450.95	408.18	314.88
51	254.65	236.46	196.44	174.61	138.24	397.06	368.36	305.65	274.29	214.19	416.35	381.97	320.85	290.30	225.36	580.59	538.57	446.91	401.07	313.21
52	256.35	234.99	195.82	178.02	138.86	398.66	367.75	306.05	275.18	213.48	414.97	381.32	317.77	287.86	224.31	579.46	534.59	444.87	400.02	310.28
53	256.79	235.97	197.80	176.98	138.80	393.30	365.53	302.52	272.29	211.78	411.73	378.94	316.99	284.20	222.25	568.40	528.32	437.23	393.51	306.07
54	258.83	238.39	200.93	180.50	139.63	393.20	363.38	303.61	273.74	211.52	411.23	379.04	314.68	282.50	221.70	564.99	522.08	436.25	393.35	303.95
55	259.60	236.30	199.69	179.72	139.78	391.40	362.04	300.91	271.54	210.41	405.37	377.42	314.51	283.06	220.16	559.14	517.20	429.84	387.90	300.53
56	270.89	251.30	208.88	189.29	146.87	410.08	379.25	315.24	284.43	220.44	427.74	397.13	331.72	298.34	232.28	571.81	528.85	439.59	396.64	307.38
57	278.12	259.16	214.91	192.79	151.70	423.53	391.71	325.60	293.77	227.65	443.48	410.71	343.77	309.01	240.77	576.45	533.12	443.17	399.84	309.88
58	287.39	262.93	217.07	198.72	152.86	436.30	403.45	335.41	302.58	234.59	457.30	422.62	354.38	318.36	248.25	579.64	536.01	445.63	402.00	311.63
59	291.18	267.65	223.53	200.00	155.88	446.33	412.68	343.15	309.54	239.94	467.19	430.89	361.88	324.98	253.56	578.77	535.18	444.97	401.38	311.17
60	295.15	272.45	227.04	201.50	158.93	457.34	422.84	351.58	317.12	245.89	477.07	439.27	369.46	331.62	258.92	578.90	535.25	445.09	401.44	311.28
61	310.63	288.44	241.29	213.56	169.18	479.12	442.68	368.35	331.90	257.57	503.19	463.95	388.90	349.10	272.36	604.96	558.92	465.08	419.04	325.22
62	326.23	299.27	250.74	223.78	175.25	497.22	459.03	382.23	344.02	267.26	525.07	484.73	405.14	363.68	283.55	626.22	578.13	481.42	433.31	336.61
63	337.81	314.24	259.25	233.06	180.69	513.63	473.91	394.82	355.12	276.03	544.90	503.55	419.80	376.86	293.66	645.27	595.36	496.03	446.12	346.79
64	356.83	328.59	272.11	246.44	189.97	533.78	492.19	410.30	368.73	286.82	568.36	525.74	437.34	392.59	305.77	668.88	616.77	514.17	462.05	359.45
65	365.99	336.11	281.34	253.95	196.69	547.11	504.26	420.54	377.69	293.98	584.41	541.01	449.14	403.20	313.90	683.92	630.35	525.70	472.13	367.48
66	400.44	369.08	308.77	277.41	217.11	581.17	535.92	446.66	401.47	312.18	621.87	575.07	477.52	429.20	334.11	721.11	664.99	554.25	498.15	387.39
67	429.62	399.27	331.56	298.87	231.16	612.61	565.23	470.81	423.42	329.05	655.76	605.84	503.15	452.71	352.39	754.55	696.17	579.92	521.55	405.29
68	463.16	426.84	354.18	320.13	247.47	645.04	595.41	495.76	446.08	346.42	690.00	636.99	529.09	476.46	370.85	788.72	728.00	606.15	545.44	423.58
69	489.04	451.76	377.20	337.72	263.16	671.46	619.99	516.04	464.54	360.57	717.05	661.50	549.53	495.24	385.44	814.96	752.51	626.29	563.85	437.63
70	509.86	473.89	393.50	353.31	275.03	695.10	641.99	534.12	481.09	373.24	740.52	682.77	567.25	511.55	398.12	837.46	773.52	643.57	579.64	449.67
71	576.36	531.23	443.04	397.91	309.72	772.53	712.04	594.51	534.05	416.48	813.94	751.93	625.96	561.96	437.97	919.92	847.93	707.94	635.94	495.95
72	635.71	586.05	488.70	439.04	341.70	844.24	778.41	648.43	584.22	454.22	883.24	813.51	677.93	610.14	474.57	993.66	916.18	763.15	687.62	534.59
73	683.49	631.95	525.03	473.48	368.48	907.35	838.53	697.66	628.89	488.07	938.18	865.59	722.25	649.66	506.32	1,055.47	975.41	811.60	731.57	567.75
74	732.35	675.16	562.63	507.29	394.77	971.50	896.40	746.20	671.10	522.48	994.63	917.28	764.40	688.86	535.98	1,116.93	1,030.59	857.93	771.60	600.73
75	768.78	710.45	592.05	533.72	415.32	1,022.02	943.16	786.99	708.15	550.44	1,035.60	954.61	796.08	716.81	556.57	1,161.39	1,071.78	894.31	804.70	625.50
76	856.78	790.87	659.06	593.15	461.34	1,110.65	1,025.12	854.02	768.47	597.39	1,135.24	1,049.56	873.25	787.58	611.29	1,262.10	1,164.90	970.48	873.25	678.84
77	932.02	861.07	717.56	645.00	503.10	1,187.05	1,094.37	913.13	820.43	639.18	1,224.74	1,128.83	940.16	847.41	658.75	1,348.94	1,243.61	1,037.65	932.32	726.35
78	1,004.65	927.25	774.00	696.60	541.80	1,260.45	1,163.48	969.58	872.61	678.72	1,308.58	1,208.96	1,006.72	905.58	704.86	1,432.34	1,322.15	1,101.79	991.62	771.27
79	1,060.30	979.42	814.71	733.83	570.59	1,313.52	1,212.57	1,010.70	909.76	707.86	1,370.74	1,264.64	1,053.88	949.19	738.43	1,492.63	1,377.93	1,148.51	1,033.81	804.39
80	1,103.41	1,018.43	848.46	763.47	593.50	1,354.36	1,250.35	1,041.18	938.36	729.19	1,420.86	1,310.83	1,092.13	982.10	764.76	1,539.03	1,420.86	1,183.15	1,066.33	828.61
81	1,136.34	1,050.47	874.72	787.52	611.77	1,395.12	1,288.06	1,072.82	965.76	750.51	1,463.72	1,349.92	1,124.93	1,012.44	787.45	1,585.37	1,463.72	1,219.11	1,097.47	852.86
82	1,222.20	1,129.63	940.46	846.55	658.73	1,499.88	1,384.75	1,153.39	1,038.28	806.92	1,572.29	1,450.64	1,209.97	1,088.31	847.62	1,704.41	1,573.61	1,310.68	1,179.87	916.96
83	1,320.13	1,219.51	1,015.59	914.97	711.05	1,619.59	1,495.25	1,245.47	1,121.16	871.37	1,697.86	1,568.37	1,306.76	1,174.64	914.34	1,840.44	1,699.18	1,415.32	1,274.06	990.20
84	1,432.83	1,322.82	1,101.45	992.78	771.42	1,757.73	1,621.88	1,352.55	1,216.73	947.35	1,841.75	1,701.79	1,417.94	1,275.37	992.82	1,997.41	1,843.06	1,536.98	1,382.62	1,076.54
85	1,561.62	1,440.88	1,200.73	1,081.33	841.18	1,915.40	1,768.09	1,473.41	1,326.07	1,031.37	2,007.88	1,853.52	1,546.13	1,390.48	1,081.77	2,176.62	2,009.17	1,674.32	1,506.89	1,172.02
86	1,702.49	1,571.01	1,309.40	1,177.92	916.31	2,088.10	1,928.07	1,605.78	1,444.62	1,124.63	2,189.70	2,020.97	1,684.78	1,516.05	1,179.87	2,372.83	2,191.01	1,824.76	1,641.63	1,277.98
87	1,855.43	1,713.22	1,427.46	1,283.91	999.49	2,275.70	2,100.73	1,750.80	1,575.84	1,225.91	2,385.91	2,202.78	1,835.22	1,652.09	1,284.52	2,586.04	2,387.22	1,989.57	1,790.74	1,393.10
88	2,021.79	1,866.17	1,554.91	1,400.63	1,088.04	2,480.61	2,289.53	1,908.49	1,717.43	1,336.43	2,600.42	2,400.30	2,000.03	1,801.20	1,399.62	2,818.88	2,601.74	2,168.76	1,951.63	1,518.67
89	2,204.25	2,033.87	1,695.78	1,525.40	1,187.32	2,703.92	2,495.57	2,080.05	1,871.66	1,456.15	2,835.87	2,617.44	2,180.54	1,962.09	1,526.51	3,072.64	2,835.87	2,363.67	2,126.90	1,654.71
90	2,402.81	2,217.66	1,848.72	1,663.58	1,294.64	2,946.80	2,720.03	2,266.50	2,039.72	1,586.20	3,089.64	2,852.89	2,376.75	2,138.69	1,663.85	3,348.63	3,090.96	2,575.58	2,317.88	1,802.50
91	2,618.80	2,417.56	2,015.08	1,813.84	1,410.02	3,212.71	2,965.21	2,471.38	2,223.92	1,730.10	3,369.56	3,109.26	2,591.27	2,330.97	1,814.28	3,650.80	3,369.56	2,808.41	2,527.17	1,966.02
92	2,854.92	2,634.90	2,196.20	1,976.18	1,537.47	3,501.63	3,232.26	2,693.56	2,424.19	1,885.50	3,671.73	3,389.19	2,824.11	2,541.57	1,976.49	3,979.12	3,673.03	3,060.86	2,754.77	2,142.60
93	3,112.51	2,872.37	2,393.41	2,154.61	1,675.66	3,817.03	3,523.49	2,936.44	2,642.90	2,055.85	4,001.36	3,693.97	3,079.18	2,770.47	2,155.68	4,337.52	4,003.98	3,336.87	3,003.30	2,336.19
94	3,391.56	3,129.95	2,609.41	2,347.80	1,827.26	4,160.04	3,840.05	3,200.05	2,880.04	2,240.02	4,362.39	4,027.52	3,355.19	3,020.32	2,349.27	4,727.33	4,363.68	3,636.41	3,272.77	2,545.48

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

1825 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	329.41	305.88	252.94	223.53	176.47	497.24	458.36	380.47	345.89	268.06	525.00	487.94	401.47	364.41	284.12	710.30	654.71	543.53	494.12	382.95
25-29	325.85	298.70	249.82	228.10	173.79	494.97	455.06	379.18	343.28	267.47	524.63	484.70	404.88	364.95	285.13	707.10	650.08	541.74	490.41	382.06
30-34	328.69	303.41	247.78	222.50	171.93	494.30	453.45	379.16	341.94	263.91	525.65	483.18	403.54	361.06	281.41	706.18	647.77	541.58	488.48	376.99
35-39	323.11	299.69	252.87	224.77	177.94	492.20	454.36	378.60	340.71	265.04	521.19	481.85	403.18	358.93	280.27	703.10	649.02	540.86	486.77	378.60
40-44	323.14	297.29	245.59	224.05	172.34	487.74	449.69	373.69	335.68	262.82	515.74	475.03	398.12	357.39	280.48	696.70	642.41	533.84	479.54	375.49
45	309.81	289.42	240.51	216.05	167.13	470.41	434.46	362.55	326.60	254.70	496.51	457.99	380.94	346.70	265.38	672.00	620.63	517.91	466.54	363.82
46	307.92	283.93	235.94	211.95	163.96	464.65	426.65	356.56	321.44	248.38	487.08	453.49	373.71	340.12	260.33	667.64	613.05	512.27	461.88	356.92
47	302.96	279.35	232.14	208.53	161.31	460.26	423.04	351.63	317.31	245.86	479.22	446.17	367.68	334.63	256.14	665.12	611.42	508.14	458.57	355.29
48	297.99	274.77	232.20	208.98	162.54	452.87	419.31	349.46	313.12	246.02	471.37	438.86	365.71	329.14	256.00	658.29	609.52	507.94	455.11	357.59
49	291.04	268.36	226.78	204.10	158.75	445.18	409.83	342.03	306.72	238.88	460.36	428.62	357.19	321.47	250.03	650.87	599.27	500.06	448.46	349.24
50	288.78	262.86	222.14	199.92	155.50	436.16	404.48	338.35	303.96	237.91	450.95	419.84	349.87	314.88	244.91	641.43	594.78	497.59	447.05	349.87
51	291.02	265.56	221.91	200.08	156.43	436.28	404.96	337.00	303.03	235.08	458.36	423.98	355.23	317.03	248.29	637.89	592.06	492.74	443.09	343.77
52	291.95	267.03	224.31	199.38	156.66	437.26	403.78	336.92	300.93	236.62	459.82	426.18	355.15	321.51	250.48	635.53	586.94	489.74	437.40	343.94
53	288.02	267.20	222.09	201.27	156.15	436.16	400.83	335.31	300.03	234.47	462.74	426.31	357.07	320.64	251.41	630.35	579.34	484.60	433.59	338.86
54	289.48	265.64	221.36	200.93	156.66	435.54	403.19	333.44	301.12	233.90	468.44	432.68	357.59	321.83	250.31	625.78	579.29	479.17	432.68	336.14
55	289.55	266.26	219.66	199.69	153.10	433.00	398.75	332.72	298.47	232.41	468.28	429.84	359.95	325.00	251.61	618.54	569.63	475.26	426.34	331.99
56	306.79	280.68	231.72	212.14	163.18	457.90	422.17	351.82	315.64	245.78	491.15	452.29	378.07	340.60	264.30	638.47	588.70	490.60	440.17	342.75
57	316.05	293.93	243.36	221.23	170.67	476.98	440.29	366.49	328.91	256.03	506.53	467.78	390.38	351.03	272.94	649.17	599.26	498.86	447.66	348.55
58	327.13	302.67	250.70	226.24	174.27	495.19	457.55	380.54	341.53	265.92	519.92	481.34	401.15	360.09	280.47	657.87	607.91	505.55	453.73	353.27
59	335.30	308.83	258.83	232.35	182.35	510.21	471.88	392.12	351.98	274.00	528.95	490.79	408.50	366.15	285.64	661.63	611.98	508.48	456.41	355.33
60	343.40	315.02	263.93	235.55	184.47	526.28	487.17	404.41	363.10	282.66	538.18	500.34	416.00	372.35	290.89	666.17	616.70	511.98	459.61	357.82
61	360.55	335.59	277.35	249.61	194.14	552.53	511.12	424.66	381.44	296.76	565.74	524.80	436.66	391.76	305.33	697.64	645.34	536.18	481.60	374.71
62	377.45	347.80	291.18	261.52	204.90	574.46	531.00	441.46	396.67	308.52	588.64	544.96	453.78	407.90	317.25	723.50	668.76	556.02	499.64	388.56
63	392.80	361.38	301.15	272.34	212.11	594.42	549.11	456.78	410.68	319.20	609.32	563.15	469.20	422.50	328.02	746.74	689.84	573.88	515.91	401.02
64	408.17	377.36	313.19	282.38	218.20	618.59	571.16	475.38	427.52	332.19	634.15	585.20	487.85	439.95	341.01	775.19	715.70	595.72	535.72	416.28
65	418.27	388.39	321.17	288.81	224.07	634.93	585.93	487.93	438.94	340.93	650.75	599.72	500.18	451.71	349.63	793.67	732.42	609.92	548.68	426.19
66	458.34	422.15	352.20	318.42	246.05	672.86	620.52	517.10	465.21	361.37	695.39	641.26	534.47	482.32	373.55	834.88	769.99	641.65	577.24	448.42
67	495.00	457.64	380.59	340.90	266.18	707.85	652.51	544.06	489.44	380.27	735.89	678.94	565.56	510.05	395.26	871.85	803.70	670.12	602.87	468.39
68	529.00	488.14	406.40	367.80	283.80	744.06	685.61	571.93	514.57	399.80	776.62	716.83	596.84	537.99	417.07	909.77	838.28	699.31	629.15	488.85
69	559.21	515.35	429.83	388.16	300.44	773.37	712.31	594.50	534.85	415.61	809.13	747.12	621.81	560.25	434.50	938.64	864.57	721.54	649.17	504.43
70	583.91	539.48	450.62	404.08	315.22	799.55	736.16	614.61	553.00	429.74	837.46	773.52	643.57	579.64	449.67	963.29	886.97	740.52	666.27	517.75
71	656.35	605.07	504.57	453.29	352.79	881.70	814.49	678.49	611.29	475.26	923.92	853.93	709.95	639.94	497.97	1,049.92	969.93	807.93	727.93	565.96
72	719.15	663.52	554.26	498.64	387.39	961.10	887.02	740.59	666.50	518.40	1,005.28	927.81	772.85	695.37	540.42	1,131.18	1,044.02	871.63	784.47	610.14
73	773.23	714.04	593.76	536.49	416.21	1,028.97	948.95	792.09	712.09	555.27	1,070.35	986.58	822.77	740.86	575.20	1,196.94	1,103.87	921.43	828.36	645.94
74	826.43	761.86	634.58	571.86	444.57	1,098.19	1,015.28	844.74	760.26	591.30	1,136.71	1,048.58	872.32	785.98	611.52	1,262.60	1,167.30	971.24	874.12	679.87
75	865.98	800.59	666.27	600.88	466.57	1,153.94	1,065.98	888.58	799.12	621.72	1,185.51	1,094.19	911.54	820.21	637.56	1,311.30	1,211.36	1,009.75	908.10	706.48
76	944.65	871.99	726.66	655.68	508.66	1,236.83	1,141.12	949.72	855.46	665.54	1,280.23	1,181.37	985.30	886.44	690.37	1,405.45	1,296.71	1,079.23	972.12	756.28
77	1,028.77	948.15	790.12	711.11	553.09	1,321.26	1,218.90	1,015.53	914.49	711.13	1,380.38	1,275.05	1,062.81	955.89	743.66	1,501.44	1,385.11	1,153.98	1,039.22	808.11
78	1,105.27	1,021.68	849.85	766.26	594.43	1,395.91	1,288.32	1,073.18	965.58	751.76	1,471.58	1,358.37	1,131.97	1,018.79	792.40	1,586.29	1,464.02	1,219.51	1,097.27	854.26
79	1,154.42	1,066.18	888.24	800.01	622.06	1,430.86	1,321.09	1,100.28	990.51	769.68	1,524.17	1,406.60	1,172.88	1,053.88	821.60	1,625.97	1,501.24	1,250.31	1,125.56	874.65
80	1,181.43	1,090.88	909.76	817.81	636.69	1,464.32	1,351.95	1,127.24	1,013.67	788.95	1,559.40	1,438.52	1,198.09	1,079.91	838.13	1,664.01	1,536.33	1,280.94	1,151.89	896.52
81	1,218.17	1,124.26	937.78	842.52	656.04	1,509.07	1,392.83	1,160.29	1,045.18	812.66	1,606.30	1,482.04	1,234.81	1,111.85	864.64	1,714.87	1,582.75	1,318.52	1,187.72	923.49
82	1,309.40	1,208.78	1,007.54	906.92	705.68	1,621.90	1,497.56	1,247.78	1,123.46	873.69	1,726.64	1,593.21	1,328.98	1,195.57	930.04	1,843.06	1,701.79	1,417.94	1,276.66	992.82
83	1,414.05	1,305.38	1,088.04	978.03	762.03	1,751.95	1,617.27	1,346.76	1,212.11	942.74	1,864.00	1,721.40	1,434.94	1,291.06	1,004.59	1,990.87	1,837.84	1,530.43	1,377.40	1,071.31
84	1,533.45	1,416.73	1,180.61	1,061.21	826.43	1,900.47	1,754.25	1,461.89	1,315.72	1,023.32	2,023.57	1,867.91	1,556.59	1,400.94	1,089.62	2,159.61	1,993.49	1,661.24	1,495.12	1,162.87
85	1,671.63	1,544.18	1,286.59	1,157.80	900.21	2,070.80	1,911.99	1,594.27	1,434.26	1,116.56	2,205.38	2,035.34	1,696.56	1,526.51	1,187.72	2,353.21	2,172.70	1,811.68	1,629.84	1,268.82
86	1,821.89	1,682.37	1,401.97	1,262.45	982.05	2,258.45	2,084.61	1,737.00	1,563.18	1,215.55	2,404.21	2,219.78	1,849.60	1,663.85	1,294.98	2,566.42	2,368.90	1,973.87	1,776.34	1,381.31
87	1,986.91	1,833.97	1,528.08	1,375.14	1,069.26	2,462.18	2,272.24	1,893.54	1,704.77	1,326.07	2,620.05	2,418.61	2,015.73	1,812.97	1,411.40	2,797.95	2,582.12	2,151.77	1,937.24	1,506.89
88	2,165.34	1,998.98	1,666.27	1,499.91	1,165.85	2,683.20	2,476.01	2,063.91	1,856.71	1,444.62	2,856.81	2,635.75	2,197.54	1,976.49	1,538.27	3,049.10	2,813.64	2,345.36	2,109.91	1,641.63
89	2,361.22	2,178.76	1,815.18	1,634.07	1,270.50	2,924.93	2,699.31	2,249.24	2,024.77	1,574.70	3,113.18	2,872.49	2,395.07	2,154.38	1,676.94	3,323.79	3,067.41	2,555.95	2,300.88	1,789.42
90	2,573.19	2,375.97	1,980.20	1,781.64	1,385.87	3,187.37	2,942.18	2,451.83	2,206.65	1,716.28	3,393.11	3,131.50	2,609.59	2,349.27	1,827.36	3,622.02	3,343.40	2,786.17	2,507.55	1,950.33
91	2,803.94	2,589.29	2,157.29	1,942.64	1,510.64	3,474.00	3,206.94	2,671.68	2,404.64	1,870.54	3,697.89	3,414.04	2,845.04	2,561.18	1,992.19	3,947.72	3,644.25	3,036.01	2,732.54	2,125.61
92	3,057.51	2,821.38	2,351.82	2,117.04	1,646.14	3,787.09	3,495.87	2,912.27	2,622.17	2,038.60	4,031.44	3,721.44	3,101.42	2,791.41	2,171.38	4,303.52	3,972.58	3,309.39	2,979.76	2,316.58
93	3,332.53	3,074.95	2,563.80	2,307.55	1,795.06	4,127.82	3,810.11	3,174.70	2,858.16	2,222.75	4,393.78	4,056.30	3,380.03	3,042.54	2,366.29	4,690.70	4,329.68	3,607.63	3,247.92	2,525.87
94	3,631.71	3,352.66	2,794.55	2,514.16	1,956.05	4,499.62	4,153.14	3,460.19	3,114.86	2,421.88	4,790.12	4,421.24	3,684.81	3,315.94	2,579.50	5,113.21	4,719.48	3,932.02	3,539.61	2,752.16

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2190 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	352.94	323.53	270.59	241.18	188.24	527.53	488.59	406.41	367.53	285.36	574.41	531.18	438.54	401.47	308.83	753.54	697.94	580.59	525.00	407.65
25-29	347.58	320.42	266.11	238.96	184.65	526.96	486.99	403.14	363.28	283.44	570.24	524.63	439.09	393.46	307.94	752.73	695.70	575.95	518.93	404.88
30-34	348.92	323.64	268.01	242.73	187.10	527.73	486.87	405.20	364.24	282.47	568.13	525.65	435.39	392.91	302.65	753.97	695.57	578.75	520.35	403.54
35-39	346.52	318.42	266.91	238.82	187.31	523.15	481.89	402.71	361.37	282.28	570.35	521.19	437.59	393.35	304.84	747.36	688.36	575.28	516.27	403.18
40-44	344.69	314.53	262.82	236.97	185.27	519.41	478.16	399.02	357.83	278.64	560.98	520.27	429.79	389.06	303.11	741.94	683.13	570.03	511.21	398.12
45	330.19	305.73	252.74	228.28	175.29	500.38	461.41	383.50	347.55	269.65	543.59	500.79	419.46	376.65	295.33	714.80	659.15	547.86	496.51	385.22
46	327.92	299.92	251.94	223.94	175.96	490.96	455.85	379.90	339.00	265.93	533.27	491.28	411.50	369.51	289.73	705.42	655.04	545.86	487.08	382.11
47	322.63	299.02	247.87	224.27	173.12	485.99	448.77	374.49	337.31	262.98	524.67	483.35	404.87	363.55	285.05	702.31	648.60	541.19	487.49	380.07
48	317.34	294.12	243.81	220.59	170.28	480.81	444.47	371.83	332.67	259.99	520.13	475.43	398.22	357.59	280.38	698.92	646.10	540.45	483.56	377.91
49	309.94	287.26	241.90	215.44	170.09	469.59	434.29	361.03	325.74	252.44	507.99	464.34	388.93	349.24	273.84	686.58	634.99	527.83	476.24	369.08
50	303.59	285.08	236.95	211.03	166.60	462.61	428.24	354.20	322.47	248.49	497.59	454.83	380.96	342.10	268.23	680.29	629.77	520.91	474.27	365.42
51	305.58	280.11	236.46	214.63	167.34	462.40	425.84	355.27	318.71	248.13	504.20	466.00	385.79	347.59	271.20	676.09	622.61	519.48	466.00	362.88
52	306.19	281.27	234.99	213.62	163.78	460.40	426.93	354.90	318.90	249.47	504.69	467.30	388.79	351.41	272.90	669.17	620.58	515.90	463.56	362.63
53	305.37	281.08	232.50	208.21	163.09	456.32	421.03	350.44	317.69	244.53	506.47	466.39	389.86	349.78	273.27	659.49	608.48	506.47	459.10	353.43
54	303.10	279.26	234.99	211.15	163.47	457.91	420.63	350.88	316.04	246.36	511.36	472.01	393.35	354.01	275.34	657.96	604.33	504.20	454.13	354.01
55	302.87	276.24	232.97	209.68	163.08	452.57	420.75	349.82	313.15	244.66	513.70	471.78	394.89	356.45	276.07	646.51	601.08	499.73	447.31	349.46
56	319.84	293.73	244.78	218.67	172.98	482.28	447.06	372.29	333.68	260.41	538.83	495.23	414.17	373.30	289.53	672.45	623.43	519.16	465.34	363.15
57	331.85	303.41	256.00	227.56	180.15	505.81	467.75	390.07	350.05	272.87	555.74	511.11	427.14	384.51	298.54	688.42	636.61	530.94	476.45	371.46
58	339.36	314.90	262.93	235.41	183.44	528.40	487.49	407.11	365.74	284.91	570.46	524.97	438.42	394.21	306.40	701.99	647.68	540.87	485.89	378.50
59	347.06	323.53	267.65	241.18	188.24	547.50	504.09	421.47	379.00	294.97	580.38	534.38	446.03	400.65	311.68	709.98	653.71	546.56	491.48	382.54
60	354.75	329.21	272.45	246.91	190.15	567.65	521.65	436.60	392.97	305.65	590.54	543.99	453.80	407.25	317.09	718.53	660.35	552.70	497.45	386.91
61	379.97	349.46	291.22	260.71	205.24	596.66	548.96	458.88	412.98	321.09	616.32	568.01	473.64	425.87	330.91	753.36	693.10	579.39	521.39	405.41
62	399.02	366.67	307.36	275.00	215.69	620.97	571.82	477.45	429.60	333.97	637.27	587.53	489.70	441.05	342.13	782.09	720.18	601.33	541.10	420.62
63	416.37	384.95	319.48	288.06	222.59	643.13	592.72	494.38	444.87	345.69	656.02	605.02	504.11	454.71	352.16	807.95	744.60	621.13	558.85	434.32
64	436.41	403.03	336.29	302.92	236.17	669.83	617.77	514.85	463.24	359.91	679.40	626.79	522.05	471.52	364.71	839.39	774.13	645.19	580.47	451.01
65	450.64	415.78	346.07	313.70	241.50	688.01	634.93	528.76	475.69	369.52	694.12	640.55	533.36	482.33	372.58	860.02	793.67	660.97	594.61	461.91
66	494.52	455.92	378.73	342.55	265.35	728.73	672.81	559.96	503.76	391.63	743.13	686.09	571.47	515.92	399.36	904.17	834.88	694.83	625.07	485.98
67	532.36	492.66	408.61	368.91	287.19	766.27	707.85	588.79	529.65	412.12	787.61	727.42	606.09	546.42	423.65	943.79	871.85	725.24	652.39	507.60
68	572.14	526.73	438.19	395.05	306.50	805.13	744.07	618.66	556.49	433.23	832.28	768.92	640.82	577.04	448.04	984.45	909.77	756.43	680.44	529.75
69	603.07	554.83	464.92	416.67	324.56	836.54	773.37	642.79	578.17	450.40	868.08	802.20	668.71	601.57	467.61	1,015.33	938.64	780.14	701.73	546.65
70	630.45	581.79	486.59	437.93	340.61	864.61	799.50	664.26	597.52	465.69	899.34	831.29	693.07	622.94	484.74	1,041.67	963.29	800.33	719.90	561.06
71	703.53	650.20	541.49	488.16	379.45	955.59	879.96	733.92	661.68	513.88	993.92	917.93	765.94	687.94	535.96	1,137.91	1,047.91	873.94	787.93	611.95
72	772.79	715.18	595.98	534.40	417.19	1,040.09	959.42	798.20	719.17	559.52	1,080.81	999.45	832.89	749.61	583.03	1,224.15	1,129.24	939.43	846.45	658.56
73	830.50	767.50	639.58	576.58	448.66	1,110.56	1,025.76	856.08	769.72	600.06	1,155.98	1,064.77	887.93	798.57	621.73	1,291.86	1,193.21	995.89	895.38	698.06
74	887.30	820.89	684.38	614.29	479.62	1,184.25	1,095.06	912.02	819.70	638.23	1,226.64	1,131.32	942.46	848.94	660.09	1,361.53	1,259.01	1,048.58	942.46	733.82
75	931.37	860.68	715.76	645.06	501.91	1,244.93	1,147.87	958.34	862.79	670.23	1,280.29	1,182.05	983.91	885.69	689.25	1,414.69	1,304.41	1,089.01	980.46	761.62
76	1,015.63	937.89	780.73	704.69	545.84	1,333.95	1,229.55	1,025.11	923.61	717.72	1,382.39	1,276.95	1,064.38	957.30	744.74	1,515.84	1,397.21	1,164.90	1,049.56	815.60
77	1,104.56	1,019.10	849.79	764.32	595.01	1,423.63	1,314.36	1,095.76	986.44	766.45	1,492.01	1,377.24	1,146.14	1,031.35	801.81	1,617.79	1,493.57	1,245.17	1,120.98	871.00
78	1,188.86	1,097.53	914.87	821.99	640.87	1,503.49	1,389.27	1,156.87	1,041.28	810.20	1,589.31	1,467.04	1,222.53	1,098.77	855.79	1,708.53	1,578.73	1,314.61	1,183.29	920.67
79	1,241.19	1,145.60	954.42	860.30	667.65	1,543.15	1,424.56	1,187.34	1,068.73	831.51	1,646.04	1,518.43	1,264.64	1,139.91	884.68	1,753.59	1,618.81	1,349.25	1,214.47	944.90
80	1,270.60	1,173.07	976.63	880.50	684.06	1,579.08	1,458.33	1,214.50	1,093.77	849.92	1,683.02	1,553.97	1,295.88	1,165.48	907.39	1,794.42	1,657.21	1,380.11	1,242.91	965.81
81	1,309.40	1,208.78	1,007.54	906.92	705.68	1,627.63	1,502.18	1,251.25	1,125.76	875.97	1,734.48	1,601.07	1,334.22	1,200.80	933.96	1,849.60	1,707.03	1,421.86	1,279.28	995.44
82	1,407.34	1,298.67	1,082.67	974.00	758.00	1,749.67	1,614.96	1,345.62	1,210.94	941.58	1,864.00	1,721.40	1,434.94	1,291.06	1,004.59	1,988.25	1,835.22	1,529.13	1,376.08	1,069.99
83	1,520.03	1,403.31	1,168.53	1,053.16	818.38	1,888.95	1,743.89	1,452.67	1,307.65	1,016.40	2,013.11	1,858.76	1,548.75	1,394.39	1,084.39	2,146.53	1,981.72	1,650.77	1,485.95	1,155.03
84	1,648.83	1,522.72	1,267.81	1,141.70	888.14	2,050.11	1,892.38	1,575.85	1,419.32	1,102.74	2,184.46	2,017.03	1,680.87	1,513.43	1,177.25	2,329.66	2,150.46	1,790.74	1,612.85	1,253.12
85	1,797.74	1,659.56	1,381.85	1,243.66	967.29	2,234.25	2,062.76	1,718.60	1,547.08	1,202.89	2,381.98	2,197.54	1,832.60	1,649.47	1,283.21	2,538.95	2,344.05	1,952.94	1,758.04	1,366.94
86	1,958.74	1,808.48	1,506.62	1,356.36	1,054.50	2,435.71	2,246.91	1,872.83	1,686.35	1,311.10	2,596.51	2,396.37	1,997.41	1,797.28	1,398.32	2,767.85	2,553.34	2,128.22	1,916.32	1,489.89
87	2,134.49	1,970.81	1,642.12	1,478.44	1,149.75	2,654.41	2,449.50	2,042.02	1,837.13	1,429.67	2,829.34	2,612.20	2,176.62	1,959.47	1,523.90	3,016.38	2,783.55	2,320.50	2,087.66	1,624.61
88	2,327.68	2,147.90	1,791.04	1,611.26	1,254.40	2,892.71	2,670.53	2,226.19	2,002.89	1,558.58	3,084.40	2,847.65	2,372.83	2,136.07	1,661.24	3,287.17	3,034.70	2,529.79	2,276.02	1,771.12
89	2,536.97	2,342.43	1,950.69	1,756.15	1,365.75	3,154.00	2,911.12	2,425.37	2,182.46	1,697.87	3,361.71	3,102.72	2,586.04	2,327.04	1,810.36	3,584.08	3,308.09	2,756.08	2,480.08	1,929.40
90	2,765.04	2,551.72	2,126.44	1,914.46	1,489.18	3,437.15	3,173.57	2,644.06	2,379.31	1,850.96	3,665.19	3,382.64	2,818.88	2,537.64	1,973.87	3,905.86	3,606.32	3,004.62	2,703.76	2,103.36
91	3,014.58	2,782.48	2,318.28	2,087.53	1,623.34	3,746.80	3,459.03	2,882.32	2,593.42	2,017.88	3,994.82	3,687.43	3,072.64	2,765.24	2,150.46	4,257.75	3,930.73	3,275.39	2,947.07	2,293.04
92	3,285.58	3,032.02	2,527.57	2,275.35	1,769.57	4,084.09	3,769.83	3,141.34	2,828.22	2,198.59	4,354.54	4,019.68	3,348.63	3,013.78	2,344.05	4,640.99	4,283.91	3,569.70	3,213.91	2,498.39
93	3,580.73	3,305.70	2,755.65	2,479.28	1,929.22	4,452.42	4,109.39	3,424.50	3,082.62	2,397.72	4,745.64	4,380.70	3,650.80	3,285.85	2,555.95	5,059.57	4,669.77	3,891.49	3,502.98	2,724.70
94	3,904.06	3,603.54	3,002.50	2,703.32	2,102.29	4,851.86	4,478.91	3,733.01	3,358.89	2,612.97	5,172.07	4,775.73	3,979.12	3,581.47	2,784.86	5,513.49	5,089.67	4,242.05	3,816.92	2,969.30

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

2920 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	388.24	358.83	300.00	270.59	211.77	588.06	544.83	454.00	406.41	319.95	636.18	586.77	487.94	438.54	339.71	840.01	778.24	648.53	580.59	457.06
25-29	385.59	353.01	293.27	266.11	206.37	582.85	538.86	447.08	403.19	311.41	632.98	581.65	484.70	439.09	342.15	832.55	769.83	638.68	575.95	444.79
30-34	389.37	359.03	298.35	268.01	207.33	583.51	538.90	449.80	405.10	315.95	631.84	589.38	488.48	435.39	339.81	833.61	769.90	642.47	578.75	451.32
35-39	383.98	355.89	295.01	266.91	206.04	581.69	536.96	447.44	402.66	313.22	629.35	580.19	486.77	432.68	339.26	830.94	767.02	639.19	575.28	447.44
40-44	379.16	353.31	292.98	262.82	206.81	576.41	532.02	443.36	399.02	310.31	624.32	579.08	479.54	429.79	334.78	823.37	760.04	633.36	570.03	443.36
45	366.88	338.34	281.27	252.74	195.67	554.31	512.36	428.47	383.50	299.62	599.23	556.43	462.26	415.19	325.30	791.84	731.92	612.07	547.86	428.02
46	359.91	331.92	279.93	251.94	195.95	546.47	505.55	420.85	376.99	295.13	592.06	545.86	453.49	411.50	319.12	785.21	726.42	604.65	541.67	424.10
47	358.04	326.56	275.41	247.87	192.79	540.29	497.36	414.54	374.49	291.59	582.50	537.07	450.30	404.87	313.97	780.80	718.84	599.02	541.19	421.39
48	352.17	325.08	270.90	243.81	189.63	531.12	491.99	410.96	369.00	287.93	572.95	528.25	442.92	398.22	308.83	772.06	715.18	597.33	536.38	418.54
49	343.95	317.49	268.36	238.12	188.98	521.19	483.12	401.74	360.99	282.30	559.59	515.94	432.59	388.93	301.61	761.99	706.43	587.36	527.83	412.75
50	340.61	314.70	262.86	236.95	185.11	515.47	473.18	396.52	354.20	277.56	548.12	509.25	423.73	380.96	295.45	758.04	695.85	583.12	520.91	408.18
51	341.95	316.49	261.92	236.46	181.89	512.03	475.49	394.44	355.27	276.87	553.86	511.83	427.80	385.79	297.94	748.66	695.18	576.77	519.48	404.89
52	338.24	313.32	259.91	234.99	181.58	511.81	473.21	393.50	354.93	275.22	560.76	519.64	433.66	388.79	302.81	743.94	687.87	571.97	515.90	400.02
53	336.60	308.84	260.26	232.50	183.92	506.74	468.91	390.77	350.44	274.80	564.76	521.03	433.59	389.86	302.41	732.36	677.71	564.76	506.47	397.15
54	337.15	309.91	258.83	231.58	180.50	507.71	467.90	388.20	350.88	271.22	568.57	522.08	436.25	393.35	303.95	729.48	672.27	557.83	504.20	389.77
55	332.82	309.52	256.27	232.97	179.72	503.93	464.79	386.54	349.82	271.54	569.63	524.19	436.83	394.89	307.52	719.88	663.98	552.15	499.73	387.90
56	352.48	326.37	270.89	244.78	189.29	536.49	494.46	411.39	372.29	288.77	597.42	550.39	458.45	414.17	322.23	748.07	689.49	573.66	519.16	402.67
57	366.62	338.17	281.28	252.84	195.95	562.26	517.88	431.07	390.07	302.30	616.10	568.19	473.07	427.14	332.01	765.22	704.86	586.72	530.94	411.50
58	376.05	348.53	290.44	262.93	204.84	586.89	540.25	449.91	407.11	315.37	632.37	583.70	485.80	438.42	340.52	779.70	717.79	597.73	540.87	418.94
59	385.30	358.83	297.06	267.65	208.83	607.71	559.15	465.83	421.47	326.27	643.32	594.30	494.44	446.03	346.18	788.06	725.12	604.07	546.56	423.09
60	394.48	363.26	303.67	272.45	212.85	629.70	579.09	482.55	436.63	337.81	654.53	605.06	503.27	453.80	352.00	797.05	733.06	610.88	552.70	427.63
61	418.80	385.52	321.73	291.22	224.65	661.95	609.28	507.50	458.90	355.32	683.42	631.69	525.35	473.64	367.29	835.79	769.29	640.79	579.39	448.61
62	442.16	407.11	339.71	307.36	237.26	688.99	634.55	528.36	477.43	369.93	706.92	653.29	543.32	489.70	379.72	867.74	799.21	665.45	601.33	465.94
63	463.51	426.85	356.14	319.48	248.78	713.63	657.65	547.39	494.43	383.30	727.95	672.67	559.38	504.11	390.82	896.51	826.21	687.70	621.13	481.56
64	485.18	446.68	372.23	336.29	261.84	743.32	685.36	570.28	514.88	399.36	754.13	696.77	579.42	522.05	404.70	931.47	858.84	714.66	645.19	500.48
65	500.43	463.08	385.90	346.07	271.38	763.51	704.34	585.93	528.76	410.35	770.68	712.00	592.05	533.36	413.42	954.43	880.44	732.42	660.97	512.96
66	547.59	506.58	422.15	378.73	296.71	808.95	746.34	620.90	559.99	434.88	825.54	762.17	633.91	571.02	442.75	1,003.71	926.10	770.47	694.83	539.66
67	590.73	546.37	455.31	408.61	319.88	850.79	785.20	653.23	588.79	457.61	875.30	807.69	671.90	605.18	469.38	1,047.91	967.11	804.61	725.24	563.64
68	633.44	585.76	485.87	438.19	340.56	894.12	825.35	686.71	618.63	481.05	925.30	853.43	710.04	639.50	496.13	1,093.26	1,009.14	839.62	756.43	588.21
69	668.86	616.23	515.35	462.72	361.84	929.15	857.81	713.76	642.74	500.09	965.38	890.05	740.61	667.01	517.57	1,127.76	1,041.17	866.27	780.14	606.96
70	700.26	645.26	537.36	484.47	376.58	960.48	886.82	737.88	664.26	517.03	1,000.42	922.04	767.33	691.01	536.30	1,157.19	1,068.48	889.04	800.33	622.94
71	783.52	721.99	600.97	541.49	420.48	1,059.72	977.37	814.53	733.91	570.97	1,105.92	1,019.91	849.93	765.94	595.94	1,261.90	1,163.90	969.93	873.94	679.95
72	860.20	794.64	659.55	593.99	460.89	1,153.63	1,064.75	887.06	798.16	620.44	1,202.85	1,109.88	923.92	830.95	646.93	1,357.80	1,253.21	1,044.02	939.43	730.23
73	924.05	851.50	708.31	639.58	496.39	1,233.81	1,137.77	948.89	854.52	664.08	1,282.56	1,183.90	986.58	887.93	690.61	1,435.20	1,323.51	1,103.87	994.02	772.52
74	986.91	909.44	758.17	682.54	531.27	1,317.21	1,213.94	1,012.15	910.43	708.64	1,361.53	1,257.22	1,046.77	942.46	732.04	1,514.41	1,395.70	1,163.70	1,046.77	814.76
75	1,033.87	956.11	797.05	715.76	558.47	1,381.40	1,276.75	1,062.97	956.82	744.55	1,421.58	1,311.30	1,092.46	983.91	765.06	1,569.78	1,450.86	1,207.92	1,087.30	846.06
76	1,127.16	1,039.29	866.92	780.73	606.67	1,480.40	1,365.84	1,138.22	1,023.65	797.47	1,535.62	1,416.99	1,181.37	1,062.74	827.12	1,682.26	1,552.09	1,293.42	1,163.24	906.21
77	1,227.11	1,131.97	943.31	848.17	661.12	1,581.35	1,459.62	1,216.13	1,094.36	850.87	1,655.52	1,528.17	1,273.48	1,146.14	891.44	1,797.02	1,658.67	1,381.96	1,243.61	966.91
78	1,318.90	1,216.73	1,013.94	913.32	710.53	1,669.52	1,540.67	1,284.36	1,155.50	899.18	1,764.38	1,628.55	1,356.87	1,221.04	949.36	1,897.20	1,750.79	1,459.51	1,313.09	1,021.81
79	1,377.95	1,272.07	1,060.30	954.42	742.65	1,712.22	1,582.26	1,318.57	1,186.06	923.61	1,826.70	1,686.18	1,405.16	1,264.64	983.61	1,945.72	1,798.03	1,498.36	1,347.80	1,049.57
80	1,409.92	1,301.25	1,085.30	975.24	759.29	1,752.41	1,618.51	1,348.39	1,213.30	944.36	1,869.12	1,725.13	1,437.15	1,294.53	1,006.56	1,991.37	1,839.23	1,532.24	1,378.75	1,073.11
81	1,452.95	1,341.60	1,117.55	1,006.20	782.15	1,806.05	1,666.78	1,389.37	1,250.07	972.66	1,925.47	1,777.66	1,480.73	1,332.92	1,035.99	2,052.35	1,894.07	1,578.83	1,420.55	1,105.32
82	1,561.62	1,440.88	1,200.73	1,081.33	841.18	1,941.90	1,792.24	1,494.12	1,344.46	1,046.36	2,070.67	1,911.08	1,591.91	1,433.63	1,114.47	2,206.70	2,036.65	1,697.86	1,527.81	1,189.03
83	1,686.39	1,556.26	1,297.33	1,167.19	908.26	2,097.28	1,934.97	1,613.83	1,451.53	1,129.21	2,235.48	2,064.12	1,720.11	1,547.45	1,204.73	2,383.29	2,198.86	1,833.90	1,649.47	1,283.21
84	1,829.94	1,689.07	1,407.34	1,266.47	984.73	2,274.57	2,100.73	1,750.83	1,575.85	1,225.91	2,426.46	2,239.40	1,865.29	1,679.55	1,305.44	2,584.72	2,387.22	1,989.57	1,790.74	1,393.10
85	1,994.96	1,842.02	1,533.45	1,380.51	1,073.28	2,480.59	2,289.53	1,908.52	1,717.44	1,336.43	2,643.60	2,440.83	2,034.05	1,829.98	1,424.48	2,818.88	2,601.74	2,168.76	1,951.63	1,518.67
86	2,173.39	2,007.03	1,672.98	1,505.28	1,171.22	2,703.93	2,495.56	2,078.86	1,871.67	1,454.99	2,881.67	2,660.60	2,217.17	1,994.80	1,552.67	3,072.64	2,835.87	2,362.35	2,126.90	1,653.39
87	2,369.27	2,186.81	1,823.23	1,640.78	1,275.86	2,946.79	2,720.02	2,266.49	2,039.72	1,586.20	3,140.66	2,899.97	2,415.99	2,175.31	1,691.33	3,348.63	3,090.96	2,575.58	2,317.88	1,802.50
88	2,582.58	2,384.02	1,986.91	1,788.35	1,391.24	3,212.71	2,965.22	2,470.22	2,223.91	1,728.95	3,424.50	3,161.58	2,634.44	2,370.21	1,844.36	3,650.80	3,369.56	2,807.09	2,527.17	1,964.71
89	2,816.02	2,598.68	2,165.34	1,949.34	1,516.01	3,500.48	3,232.26	2,692.41	2,423.03	1,884.35	3,731.91	3,444.13	2,871.20	2,583.43	2,010.49	3,977.82	3,673.03	3,059.56	2,753.48	2,141.30
90	3,068.24	2,832.12	2,361.22	2,125.09	1,652.85	3,815.87	3,522.34	2,935.29	2,641.75	2,054.70	4,068.07	3,754.13	3,128.88	2,816.26	2,189.70	4,336.23	4,002.66	3,335.55	3,002.01	2,334.90
91	3,344.61	3,088.36	2,573.19	2,315.60	1,801.77	4,158.90	3,838.90	3,200.03	2,880.04	2,240.05	4,434.32	4,092.92	3,411.42	3,070.02	2,388.51	4,726.03	4,362.39	3,636.41	3,272.77	2,545.48
92	3,645.13	3,364.73	2,805.29	2,524.89	1,964.10	4,534.17	4,184.22	3,486.68	3,139.02	2,440.32	4,833.29	4,461.80	3,717.51	3,346.01	2,601.74	5,152.45	4,754.81	3,962.12	3,567.08	2,773.09
93	3,973.82	3,667.93	3,057.51	2,751.62	2,139.85	4,941.65	4,561.78	3,800.89	3,421.04	2,660.16	5,267.56	4,863.36	4,052.37	3,646.87	2,837.19	5,615.51	5,183.85	4,319.22	3,887.56	3,022.93
94	4,332.03	3,999.31	3,332.53	2,999.82	2,333.04	5,385.96	4,972.72	4,143.94	3,728.40	2,900.75	5,742.38	5,300.26	4,417.32	3,976.50	3,092.26	6,120.42	5,650.82	4,709.02	4,236.81	3,296.31

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

3650 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	417.65	382.36	317.65	288.24	223.53	627.00	579.42	484.24	436.70	337.23	685.60	630.01	525.00	475.60	370.59	895.60	827.65	691.78	623.83	481.76
25-29	418.18	385.59	320.42	287.84	222.67	622.76	578.77	482.98	435.13	339.32	678.59	627.28	518.93	467.60	364.95	889.58	826.85	690.00	621.56	484.70
30-34	414.66	384.32	318.58	288.24	222.50	624.36	579.76	479.53	431.14	334.51	679.64	626.54	525.65	467.25	366.36	892.02	828.31	684.94	615.92	477.87
35-39	412.08	383.98	318.42	285.64	224.77	622.99	574.85	478.44	430.20	333.88	678.53	624.44	516.27	467.10	363.84	889.95	821.11	683.44	614.61	476.94
40-44	405.01	379.16	314.53	280.06	219.74	617.60	566.84	475.03	427.49	332.50	669.56	615.27	515.74	461.45	361.92	882.19	809.80	678.60	610.75	475.03
45	391.33	358.72	301.65	269.04	211.97	593.23	551.29	458.43	413.47	320.60	642.03	594.95	496.51	449.42	346.70	847.48	787.56	654.87	590.67	457.99
46	387.90	355.91	295.93	267.93	207.95	587.38	540.59	450.04	406.22	315.60	629.84	583.66	487.08	440.90	340.12	844.00	776.81	646.64	583.66	453.49
47	381.65	350.17	295.09	263.61	208.53	577.47	534.50	445.98	400.22	311.61	619.69	574.24	479.22	433.78	334.63	834.51	772.54	644.47	578.37	450.30
48	379.26	348.30	290.25	259.29	205.11	570.28	528.33	438.94	394.20	307.51	613.59	564.83	471.37	426.67	329.14	828.95	768.00	637.97	572.95	446.98
49	370.41	340.17	283.48	257.02	200.32	559.16	515.70	428.89	388.17	301.28	599.27	551.64	460.36	416.71	321.47	817.55	754.06	627.06	567.52	440.52
50	362.83	336.91	281.37	251.76	196.22	549.86	507.59	422.95	380.63	296.07	587.00	540.36	450.95	408.18	314.88	808.58	746.38	621.99	559.78	435.39
51	363.78	338.32	280.11	251.01	196.44	551.20	509.43	423.18	378.81	295.16	595.88	550.03	458.36	412.53	320.85	805.95	744.85	618.79	553.86	431.62
52	363.16	334.68	277.71	252.79	195.82	547.84	504.08	421.77	378.07	295.76	601.89	553.28	459.82	414.97	321.51	796.28	732.73	613.10	549.55	429.92
53	360.89	333.13	277.61	249.85	194.33	542.03	501.67	418.49	375.67	292.46	601.19	553.82	462.74	415.37	324.28	783.38	725.08	604.84	542.90	422.66
54	357.59	333.75	279.26	248.61	194.12	542.55	500.25	415.59	373.29	291.14	607.90	557.83	468.44	418.37	328.98	779.55	718.75	597.17	536.38	418.37
55	359.45	329.49	272.91	249.61	189.71	538.18	496.60	413.43	371.86	288.69	608.07	562.63	468.28	422.85	328.50	768.81	709.41	590.59	531.18	412.36
56	378.59	349.22	290.47	261.10	202.35	572.64	528.65	440.21	395.72	307.79	638.28	590.60	491.15	443.48	344.68	798.50	737.17	613.87	551.86	429.21
57	391.90	363.46	300.25	271.80	211.75	599.86	554.04	461.43	414.68	323.00	658.74	609.54	506.53	457.33	355.61	816.42	754.07	628.05	564.40	439.68
58	406.62	372.99	311.84	281.27	217.07	625.90	578.29	481.80	432.79	337.68	676.58	626.04	519.92	469.39	365.13	831.52	768.32	640.07	574.99	448.60
59	411.77	382.36	317.65	285.30	223.53	647.86	598.81	498.97	448.09	350.03	688.71	637.27	528.95	477.51	371.60	840.13	776.57	647.04	581.07	453.95
60	422.86	391.64	326.37	292.31	229.88	671.05	620.48	517.03	464.21	363.10	701.08	648.72	538.18	485.81	378.16	849.41	785.42	654.53	587.61	459.61
61	449.31	416.02	346.69	310.63	244.07	706.08	652.52	543.97	488.64	381.88	731.77	676.59	561.74	507.16	394.59	891.52	823.87	686.83	616.90	482.15
62	471.82	436.77	363.97	328.92	256.13	735.49	679.34	566.56	509.02	397.57	756.66	699.18	580.90	524.53	407.90	926.32	855.58	713.55	641.13	500.75
63	494.93	455.65	379.71	343.05	267.11	762.33	703.80	587.12	527.78	411.92	778.95	719.36	598.03	540.06	419.80	957.71	884.18	737.61	663.01	517.51
64	518.55	480.05	400.47	359.39	279.81	794.56	733.24	611.87	550.16	429.17	806.77	744.67	619.42	559.42	434.69	995.67	918.84	766.76	689.39	537.83
65	537.78	495.45	413.29	373.45	288.81	816.60	753.33	628.77	565.51	440.97	824.28	760.48	632.89	571.64	444.04	1,020.78	941.67	786.00	706.89	551.22
66	586.19	540.36	451.10	405.27	316.01	865.18	798.25	666.13	599.31	466.79	882.59	814.80	678.27	611.98	475.44	1,073.47	990.51	826.58	743.62	579.22
67	632.76	583.72	485.66	438.96	340.90	909.94	839.79	700.64	630.47	490.61	935.52	864.09	719.46	648.56	503.91	1,120.75	1,034.36	862.98	776.59	604.30
68	676.58	624.36	522.19	469.97	365.53	956.26	882.73	736.36	662.78	515.29	988.67	913.60	760.82	685.34	532.55	1,169.26	1,079.30	900.33	810.38	630.09
69	714.92	660.09	550.44	495.62	385.97	993.76	917.45	765.23	688.89	535.22	1,031.28	953.32	793.99	714.79	555.46	1,206.15	1,113.54	928.74	836.13	649.61
70	748.92	689.69	575.44	518.32	401.96	1,027.25	948.45	790.94	712.20	553.00	1,068.48	988.05	823.03	740.52	575.51	1,237.63	1,142.75	952.97	858.08	666.27
71	836.85	773.26	644.05	580.46	451.24	1,133.63	1,046.23	871.64	785.96	609.60	1,181.91	1,091.91	909.93	817.94	637.96	1,349.89	1,245.89	1,037.92	935.92	725.95
72	917.81	850.26	707.23	635.71	494.66	1,234.27	1,140.45	949.59	854.10	664.85	1,286.13	1,187.35	989.78	890.99	693.43	1,452.71	1,342.31	1,117.62	1,005.28	782.53
73	987.06	912.60	759.86	683.49	532.67	1,320.21	1,219.37	1,016.12	913.72	712.08	1,371.91	1,265.80	1,055.47	949.35	739.02	1,535.72	1,418.45	1,182.04	1,062.91	828.36
74	1,055.17	974.00	809.82	730.50	566.32	1,407.93	1,298.42	1,084.12	974.57	758.69	1,455.07	1,343.55	1,118.71	1,007.21	782.40	1,618.73	1,492.83	1,246.42	1,120.52	872.32
75	1,106.33	1,021.50	851.84	767.01	595.58	1,478.43	1,364.69	1,137.26	1,023.54	796.10	1,519.79	1,402.62	1,168.28	1,052.83	818.49	1,680.04	1,550.81	1,292.33	1,163.12	904.65
76	1,206.59	1,113.64	927.76	834.81	648.92	1,583.33	1,461.54	1,217.94	1,096.15	852.56	1,642.71	1,517.49	1,263.76	1,136.88	884.80	1,799.24	1,660.84	1,384.03	1,245.62	968.82
77	1,310.96	1,210.99	1,009.42	909.45	706.27	1,692.03	1,562.00	1,301.92	1,171.82	911.75	1,770.28	1,635.07	1,361.52	1,226.31	952.74	1,922.80	1,775.01	1,479.44	1,331.65	1,036.08
78	1,410.23	1,303.42	1,085.15	976.79	760.07	1,787.72	1,649.57	1,374.69	1,237.85	962.95	1,886.62	1,741.73	1,451.95	1,305.56	1,015.77	2,031.52	1,874.55	1,562.14	1,406.67	1,094.26
79	1,473.54	1,361.78	1,133.83	1,020.60	794.12	1,833.35	1,692.04	1,410.68	1,269.35	987.96	1,954.32	1,803.77	1,502.66	1,353.55	1,052.43	2,083.38	1,922.78	1,603.03	1,442.44	1,122.70
80	1,508.84	1,393.20	1,160.54	1,044.90	812.24	1,875.54	1,730.87	1,442.81	1,298.15	1,010.10	1,999.53	1,846.03	1,537.68	1,384.18	1,075.83	2,131.29	1,966.91	1,639.56	1,475.19	1,147.83
81	1,554.91	1,434.17	1,195.37	1,075.96	837.16	1,932.67	1,784.19	1,487.20	1,338.71	1,040.57	2,060.21	1,901.92	1,584.07	1,427.10	1,109.23	2,196.24	2,027.49	1,690.02	1,521.28	1,182.49
82	1,670.29	1,541.50	1,285.25	1,156.46	900.21	2,077.74	1,917.70	1,598.86	1,438.85	1,118.87	2,214.56	2,044.51	1,703.10	1,533.05	1,191.65	2,361.06	2,179.22	1,816.90	1,635.07	1,271.44
83	1,804.45	1,666.27	1,387.21	1,249.03	971.32	2,244.61	2,070.80	1,725.49	1,553.97	1,207.49	2,391.13	2,208.00	1,840.44	1,656.00	1,288.45	2,550.72	2,353.21	1,960.79	1,765.88	1,372.16
84	1,957.39	1,807.14	1,506.62	1,356.36	1,054.50	2,434.58	2,246.91	1,872.83	1,686.37	1,311.09	2,595.20	2,396.37	1,997.41	1,797.28	1,398.32	2,766.56	2,553.34	2,128.22	1,916.32	1,489.89
85	2,133.14	1,969.47	1,640.78	1,477.10	1,148.41	2,653.26	2,449.53	2,040.91	1,837.17	1,428.51	2,828.03	2,612.20	2,175.31	1,958.17	1,522.59	3,015.09	2,783.55	2,319.20	2,087.66	1,623.31
86	2,326.33	2,147.90	1,789.69	1,609.92	1,253.05	2,892.71	2,670.52	2,225.06	2,002.91	1,557.46	3,083.10	2,846.33	2,371.52	2,134.76	1,659.93	3,287.17	3,034.70	2,528.49	2,276.02	1,769.82
87	2,535.62	2,339.75	1,950.69	1,754.81	1,365.75	3,153.99	2,911.09	2,425.33	2,182.46	1,697.86	3,361.71	3,102.72	2,584.72	2,327.04	1,809.06	3,584.08	3,308.09	2,756.08	2,480.08	1,929.40
88	2,763.70	2,550.38	2,125.09	1,913.12	1,487.83	3,437.17	3,172.42	2,644.05	2,379.30	1,850.96	3,663.88	3,381.35	2,818.88	2,536.33	1,973.87	3,905.86	3,605.01	3,004.62	2,703.76	2,103.36
89	3,011.89	2,779.80	2,316.94	2,086.19	1,621.99	3,746.80	3,457.87	2,881.20	2,593.39	2,016.72	3,992.20	3,686.11	3,072.64	2,763.94	2,150.46	4,257.75	3,929.42	3,274.08	2,947.07	2,291.72
90	3,282.90	3,030.67	2,526.23	2,272.67	1,768.23	4,082.93	3,768.67	3,141.33	2,827.07	2,198.59	4,353.22	4,018.36	3,347.33	3,013.78	2,342.74	4,639.69	4,282.59	3,569.70	3,212.59	2,498.39
91	3,578.05	3,303.02	2,752.96	2,477.94	1,926.54	4,451.27	4,108.25	3,423.34	3,081.47	2,396.57	4,744.34	4,379.38	3,649.49	3,284.55	2,554.65	5,058.27	4,668.47	3,890.18	3,501.68	2,723.38
92	3,901.37	3,600.85	2,999.82	2,700.64	2,099.60	4,850.71	4,477.74	3,731.85	3,358.88	2,611.84	5,170.77	4,773.12	3,977.82	3,580.16	2,784.86	5,512.17	5,088.35	4,240.73	3,816.92	2,967.99
93	4,252.87	3,925.52	3,270.82	2,943.47	2,290.11	5,288.12	4,881.77	4,066.80	3,661.61	2,846.63	5,637.74	5,203.46	4,336.23	3,903.26	3,036.01	6,009.23	5,547.49	4,621.39	4,160.95	3,234.84
94	4,633.89	4,278.36	3,564.63	3,209.11	2,495.38	5,763.53	5,320.36	4,434.01	3,989.69	3,103.33	6,143.96	5,671.74	4,726.03	4,253.81	3,308.09	6,549.46	6,045.86	5,038.65	4,533.73	3,526.52

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay 10 Individual

Unlimited

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	464.71	429.42	358.83	317.65	252.94	721.60	664.07	557.77	500.24	389.53	777.83	720.89	600.77	543.83	423.71	1,030.77	948.54	796.77	714.60	556.48
25-29	461.63	423.61	353.01	320.42	249.82	715.25	662.03	551.72	498.61	388.32	776.52	712.26	595.50	537.12	414.54	1,021.72	945.79	788.19	712.26	554.66
30-34	465.23	424.77	359.03	323.64	252.84	719.12	662.09	551.85	498.49	388.16	777.38	717.56	597.97	538.20	418.60	1,027.45	945.88	788.25	712.14	554.48
35-39	463.59	426.13	355.89	318.42	248.18	715.38	659.05	549.71	493.27	384.12	775.23	714.81	594.01	533.60	417.83	1,021.90	941.36	785.29	704.75	548.71
40-44	456.71	422.24	353.31	314.53	245.59	706.87	651.68	541.46	489.58	379.32	764.26	708.67	592.86	532.67	416.86	1,009.72	931.01	773.52	699.41	541.94
45	440.25	403.56	334.26	305.73	232.35	684.06	628.86	524.55	472.41	368.10	736.20	683.61	569.68	508.32	398.79	977.24	898.36	749.36	674.85	525.86
46	431.89	395.90	331.92	299.92	231.94	670.19	619.33	517.63	466.72	362.03	722.22	670.63	558.87	498.68	391.22	962.96	889.89	743.74	670.63	520.19
47	428.86	393.45	326.56	295.09	228.20	664.38	611.61	509.28	459.51	357.06	714.81	659.82	549.85	490.64	384.91	960.13	884.00	735.94	664.07	516.01
48	421.83	387.00	325.08	294.12	228.33	655.42	603.87	503.76	452.21	352.05	703.10	649.00	540.83	486.77	378.60	952.72	877.83	732.20	657.32	511.73
49	415.77	381.75	317.49	287.26	223.00	641.98	591.90	494.69	444.65	347.40	686.69	633.85	528.22	475.42	369.77	938.62	865.47	723.25	650.11	507.91
50	407.25	373.93	310.99	281.37	218.44	630.62	581.93	484.45	438.39	338.32	672.63	620.88	517.39	465.68	362.19	927.36	855.71	712.43	644.75	497.51
51	407.43	378.33	312.85	280.11	218.27	628.54	583.11	484.09	435.96	339.66	680.45	629.64	524.02	473.21	367.60	919.02	852.52	707.85	637.45	496.66
52	405.89	373.84	313.32	281.27	220.74	629.34	579.27	484.46	434.47	339.70	685.13	635.35	532.03	474.60	371.27	914.78	842.03	704.25	631.55	493.76
53	402.53	371.30	308.84	281.08	215.15	622.05	575.59	477.52	431.09	335.55	686.38	637.90	529.71	477.48	369.33	899.04	831.88	690.14	622.99	484.95
54	401.86	371.21	309.91	279.26	217.96	621.73	573.33	478.96	430.58	336.30	695.59	640.69	534.51	483.26	373.43	893.29	823.74	688.27	618.74	483.26
55	402.71	369.43	309.52	276.24	216.33	618.61	571.02	475.89	428.31	333.16	701.26	644.01	536.68	483.03	375.69	883.74	815.74	679.79	611.82	475.87
56	424.28	391.64	323.11	293.73	225.20	662.27	611.38	509.24	458.41	356.26	738.90	679.96	566.28	510.14	396.47	923.43	852.57	710.12	639.26	496.80
57	439.31	404.54	338.17	303.41	237.04	697.49	644.05	536.18	482.77	374.90	765.12	705.33	587.09	529.35	411.12	949.29	876.57	729.79	657.10	510.32
58	452.48	418.85	348.53	314.90	244.58	731.28	675.33	562.05	506.17	392.87	788.14	727.66	605.41	546.25	423.98	971.51	897.26	746.72	672.45	521.91
59	461.77	426.47	355.89	320.59	250.00	760.27	702.15	584.22	526.18	408.16	804.35	743.66	618.45	558.39	433.18	985.86	910.60	757.57	682.33	529.30
60	473.95	437.05	363.26	329.21	255.42	790.55	730.27	607.31	547.11	424.16	820.70	759.68	631.55	570.53	442.39	1,000.68	924.43	768.81	692.56	536.95
61	504.78	463.17	385.52	349.46	269.03	826.28	762.93	634.74	571.87	443.68	852.46	788.45	655.66	592.23	459.43	1,043.27	963.27	801.43	722.00	560.17
62	528.44	487.99	407.11	366.67	285.79	855.68	789.69	657.23	592.12	459.69	877.72	811.23	674.79	609.42	472.98	1,077.68	994.59	827.75	745.80	578.96
63	555.16	513.27	424.23	382.33	295.91	882.32	813.94	677.59	610.61	474.22	900.12	831.40	691.72	624.67	484.99	1,108.45	1,022.54	851.28	767.05	595.79
64	580.16	536.52	446.68	400.47	313.19	915.37	844.16	702.92	633.45	492.21	929.08	857.67	713.73	644.47	500.53	1,147.08	1,057.83	880.88	793.78	616.83
65	600.02	555.20	460.59	415.78	323.66	936.90	863.73	719.39	648.32	504.02	946.33	873.14	726.75	656.16	509.77	1,171.15	1,079.65	899.28	810.40	630.02
66	656.15	607.90	504.17	455.92	352.20	979.87	903.81	752.71	678.02	527.26	999.83	922.47	767.74	692.86	538.14	1,215.80	1,121.50	934.02	841.29	654.26
67	707.47	653.77	544.03	490.33	380.59	1,019.14	940.59	783.24	705.17	548.59	1,048.00	966.88	804.65	725.90	563.67	1,255.25	1,158.51	964.74	868.58	675.70
68	758.31	701.55	585.76	524.46	410.94	1,060.64	979.41	815.49	733.93	571.07	1,097.08	1,012.15	842.27	759.59	589.71	1,296.85	1,197.48	997.09	897.38	698.29
69	802.64	739.04	616.23	554.83	432.02	1,092.77	1,009.46	840.49	756.15	588.56	1,135.06	1,047.16	871.37	785.60	609.81	1,326.33	1,225.20	1,020.09	917.77	714.32
70	837.78	774.31	645.26	581.79	452.74	1,121.01	1,035.88	862.40	775.69	603.87	1,167.71	1,077.27	896.38	807.95	627.07	1,350.60	1,248.10	1,039.08	934.57	727.56
71	937.35	865.56	721.99	648.15	504.57	1,237.08	1,142.11	950.73	857.44	665.95	1,287.99	1,190.57	991.80	892.43	693.68	1,473.10	1,360.09	1,132.10	1,021.03	793.05
72	1,031.05	951.58	792.65	713.19	554.26	1,346.94	1,242.70	1,035.90	931.61	724.77	1,402.24	1,294.67	1,079.52	970.05	754.91	1,585.31	1,462.64	1,219.18	1,096.50	853.05
73	1,105.43	1,021.42	849.59	765.59	595.67	1,440.72	1,329.99	1,108.54	997.88	776.45	1,496.34	1,382.07	1,151.72	1,035.65	807.11	1,675.89	1,547.12	1,289.57	1,160.79	903.25
74	1,180.61	1,090.22	907.59	817.20	634.58	1,536.45	1,419.08	1,181.29	1,063.89	827.64	1,587.73	1,465.07	1,221.46	1,098.80	855.21	1,766.49	1,631.54	1,358.16	1,223.22	951.59
75	1,238.88	1,145.21	954.34	857.14	668.04	1,613.39	1,489.27	1,241.07	1,116.95	868.76	1,658.79	1,531.19	1,275.99	1,148.40	893.20	1,833.40	1,692.36	1,410.31	1,269.27	987.21
76	1,350.23	1,247.15	1,039.29	934.51	728.35	1,727.83	1,595.01	1,329.41	1,196.60	931.01	1,793.24	1,655.17	1,379.05	1,240.98	964.84	1,963.41	1,812.50	1,510.68	1,359.78	1,057.97
77	1,468.99	1,357.72	1,130.36	1,017.49	791.74	1,845.45	1,705.26	1,420.86	1,279.27	994.85	1,931.70	1,784.64	1,487.45	1,338.87	1,041.67	2,097.14	1,937.83	1,614.60	1,453.75	1,130.53
78	1,580.51	1,458.22	1,215.18	1,092.89	851.40	1,950.23	1,800.10	1,499.91	1,349.75	1,049.54	2,060.31	1,901.49	1,583.84	1,426.48	1,108.83	2,216.19	2,045.60	1,704.43	1,533.84	1,192.66
79	1,651.48	1,523.54	1,270.60	1,142.66	889.71	2,000.25	1,846.58	1,539.25	1,384.34	1,076.97	2,133.32	1,968.48	1,640.16	1,476.70	1,148.40	2,273.03	2,098.40	1,749.14	1,573.10	1,223.84
80	1,689.95	1,558.99	1,298.46	1,170.29	908.37	2,047.58	1,890.33	1,574.70	1,416.29	1,101.84	2,182.51	2,014.43	1,678.25	1,511.48	1,175.31	2,326.79	2,148.11	1,789.42	1,609.43	1,252.07
81	1,740.06	1,607.24	1,338.92	1,204.76	937.78	2,108.54	1,947.05	1,622.92	1,460.28	1,136.13	2,248.25	2,076.19	1,729.53	1,556.19	1,210.79	2,396.10	2,212.57	1,844.24	1,659.43	1,291.08
82	1,871.53	1,727.98	1,439.54	1,295.99	1,007.54	2,266.71	2,092.84	1,744.04	1,569.07	1,221.40	2,416.49	2,230.41	1,859.52	1,673.44	1,301.29	2,575.81	2,378.26	1,981.88	1,783.05	1,387.95
83	2,020.45	1,866.17	1,554.91	1,399.29	1,088.04	2,449.52	2,259.95	1,884.24	1,694.71	1,318.97	2,610.21	2,408.84	2,007.37	1,807.26	1,405.79	2,783.55	2,568.16	2,141.19	1,925.80	1,498.84
84	2,193.52	2,024.47	1,686.39	1,517.35	1,180.61	2,657.03	2,451.75	2,043.53	1,839.40	1,430.00	2,831.99	2,614.04	2,178.15	1,961.48	1,524.33	3,019.34	2,786.10	2,322.18	2,090.21	1,625.01
85	2,390.73	2,206.93	1,837.99	1,654.19	1,286.59	2,895.88	2,672.74	2,227.47	2,005.40	1,558.98	3,088.16	2,849.83	2,374.43	2,137.38	1,661.97	3,290.82	3,037.18	2,531.20	2,278.84	1,771.58
86	2,604.05	2,405.49	2,003.01	1,804.45	1,401.97	3,156.13	2,913.84	2,428.22	2,184.83	1,700.34	3,364.73	3,106.01	2,588.55	2,329.82	1,812.37	3,586.50	3,311.20	2,759.34	2,482.76	1,932.17
87	2,840.17	2,621.49	2,184.12	1,965.44	1,529.42	3,440.98	3,175.17	2,646.90	2,382.22	1,852.84	3,668.06	3,385.13	2,820.51	2,538.85	1,974.23	3,910.22	3,608.17	3,007.87	2,707.08	2,105.51
88	3,095.07	2,856.27	2,381.34	2,142.54	1,667.61	3,750.55	3,461.20	2,884.69	2,596.43	2,018.84	3,998.17	3,689.74	3,075.41	2,768.26	2,152.66	4,261.99	3,933.17	3,278.07	2,950.51	2,294.14
89	3,372.78	3,113.85	2,596.00	2,335.73	1,817.87	4,088.14	3,772.97	3,143.79	2,830.84	2,200.55	4,357.58	4,022.39	3,351.99	3,016.79	2,346.39	4,645.63	4,287.48	3,572.47	3,216.89	2,500.61
90	3,677.33	3,394.25	2,829.43	2,545.02	1,980.20	4,456.02	4,112.82	3,427.53	3,085.45	2,399.05	4,748.86	4,384.35	3,654.05	3,288.26	2,557.97	5,063.66	4,673.67	3,894.94	3,506.21	2,726.20
91	4,008.70	3,700.13	3,083.00	2,774.43	2,158.63	4,856.41	4,484.05	3,735.97	3,362.49	2,615.53	5,177.11	4,778.17	3,982.87	3,585.22	2,788.64	5,518.67	5,095.53	4,245.43	3,821.01	2,972.19
92	4,368.25	4,032.85	3,360.71	3,023.97	2,353.17	5,293.85	4,886.71	4,071.33	3,664.18	2,849.93	5,643.57	5,208.97	4,341.02	3,906.40	3,038.45	6,015.73	5,553.09	4,626.51	4,163.86	3,238.56
93	4,762.68	4,396.42	3,662.57	3,296.31	2,563.80	5,770.52	5,326.36	4,439.20	3,995.04	3,107.87	6,150.84	5,677.99	4,732.29	4,258.17	3,312.47	6,557.41	6,052.69	5,044.54	4,539.85	3,531.70
94	5,190.65	4,792.20	3,993.94	3,592.80	2,795.89	6,288.69	5,806.41	4,838.49	4,353.96	3,387.14	6,705.25	6,189.07	5,157.99	4,641.81	3,610.71	7,146.24	6,598.20	5,498.28	4,947.69	3,849.05

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

730 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	53.21	49.99	41.92	37.09	29.02	84.16	77.05	64.00	56.89	45.03	88.04	81.27	67.72	60.95	47.41	120.22	110.05	91.44	81.27	64.35
25-29	64.09	58.75	48.07	44.50	33.82	99.45	91.59	77.19	69.35	53.65	104.67	97.20	80.38	72.90	56.08	142.05	130.84	110.28	99.07	76.64
30-34	85.78	81.27	67.72	58.69	47.41	136.04	124.43	104.54	92.92	73.01	142.22	130.37	109.04	99.56	75.85	194.38	177.77	149.33	132.74	104.30
35-39	112.15	101.47	85.45	77.44	58.75	172.72	158.99	131.52	117.76	92.26	182.25	168.23	140.20	126.17	98.13	246.74	227.10	187.85	168.23	131.77
40-44	133.51	121.65	100.88	91.98	71.21	205.02	189.71	157.02	141.73	109.04	218.07	202.50	168.23	149.54	118.38	292.84	271.04	224.31	202.50	155.77
45	142.42	130.03	108.36	95.98	77.40	218.45	200.25	168.40	150.18	118.33	230.81	211.30	175.54	159.29	123.53	312.08	286.07	240.56	214.55	169.04
46	143.60	134.24	112.38	99.90	78.04	223.58	205.32	171.11	152.84	120.91	232.73	213.07	180.29	160.62	127.84	321.24	295.01	245.85	219.62	173.72
47	147.33	134.79	112.85	100.31	78.37	225.48	207.24	173.09	154.85	120.72	233.70	217.24	181.03	161.28	128.37	325.85	299.53	250.14	223.81	174.45
48	151.70	135.90	116.94	104.30	82.17	226.01	210.01	175.79	157.52	123.29	238.93	219.03	182.52	165.93	129.43	328.54	305.30	255.52	228.97	179.21
49	153.56	140.76	118.37	105.57	83.18	232.03	215.95	176.91	160.82	124.06	241.86	225.07	188.11	167.96	131.01	339.27	315.77	258.66	235.14	181.40
50	154.80	145.12	119.32	109.65	83.85	234.88	216.46	179.61	163.48	126.65	247.20	226.89	189.63	169.31	132.07	345.40	318.31	264.13	240.43	186.25
51	158.66	145.71	123.04	110.09	87.42	244.13	223.22	186.02	167.40	130.20	251.59	231.18	193.78	173.39	135.99	356.98	326.38	271.98	244.79	190.39
52	163.18	150.13	124.02	114.23	88.12	249.90	231.04	193.31	172.10	134.41	257.02	236.46	198.76	178.20	140.51	363.25	335.84	281.00	250.16	195.33
53	164.47	154.61	128.29	115.13	88.82	258.09	238.99	198.36	179.25	138.62	262.50	241.78	203.78	183.06	141.62	373.03	345.40	286.68	259.04	200.34
54	168.42	155.21	128.79	118.89	89.16	267.89	246.16	205.11	185.80	144.78	267.00	246.20	208.05	187.24	145.64	384.90	353.69	294.74	267.00	208.05
55	173.07	159.75	133.13	119.82	93.19	273.98	254.41	212.84	188.38	149.24	272.58	248.12	209.68	188.71	146.78	391.40	363.44	304.03	269.08	213.17

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1095 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	72.56	66.11	54.82	49.99	38.70	105.50	97.20	81.79	73.48	56.89	113.44	104.98	86.35	77.89	60.95	150.68	138.84	116.82	104.98	81.27
25-29	85.45	78.33	65.87	58.75	46.29	125.61	115.15	96.83	86.35	68.06	132.72	123.36	102.81	91.59	72.90	179.44	164.49	138.33	123.36	97.20
30-34	117.39	108.36	90.30	81.27	63.21	170.90	157.63	131.09	117.80	91.27	182.52	168.29	142.22	128.01	99.56	244.15	225.18	187.26	168.29	130.37
35-39	146.87	136.19	114.82	101.47	80.11	217.87	200.22	166.84	151.11	117.76	232.72	215.89	179.44	162.62	126.17	311.23	285.99	238.33	215.89	168.23
40-44	178.02	163.18	136.48	124.61	94.94	259.52	239.89	200.63	178.82	139.54	277.27	255.46	214.97	193.15	149.54	370.73	342.69	286.61	255.46	199.38
45	188.86	173.38	145.51	133.13	102.17	277.62	254.87	213.91	191.15	150.18	295.82	273.07	227.56	204.80	159.29	396.60	364.09	305.58	273.07	214.55
46	190.43	177.94	146.72	134.24	103.02	280.59	260.05	216.75	196.21	152.84	298.29	275.34	232.73	206.50	163.89	403.18	373.67	311.41	281.90	219.62
47	194.35	178.68	150.47	134.79	106.58	286.99	264.17	220.94	198.14	154.89	302.81	276.49	233.70	210.66	164.58	414.72	381.80	319.27	286.35	223.81
48	195.95	183.31	151.70	135.90	107.46	292.22	267.09	223.74	200.92	157.52	305.30	282.07	235.62	212.39	165.93	424.77	388.26	325.22	292.03	228.97
49	201.55	185.55	153.56	137.57	108.77	296.38	273.38	227.47	204.49	158.52	309.05	285.53	238.50	214.99	167.96	433.34	399.75	332.56	298.97	231.79
50	203.17	190.27	154.80	138.67	109.65	301.67	280.94	232.56	209.53	163.48	314.93	287.84	240.43	216.72	169.31	443.61	413.12	342.02	308.16	240.43
51	210.46	194.27	158.66	142.47	110.09	309.25	286.03	239.48	216.23	167.40	319.58	299.18	248.18	220.99	173.39	452.17	418.18	350.18	316.18	244.79
52	212.14	195.82	163.18	146.87	114.23	320.63	294.67	247.55	221.61	174.47	332.41	304.99	257.02	229.61	181.62	466.05	428.36	359.82	322.13	253.59
53	220.40	203.95	167.76	151.32	118.42	329.80	305.88	253.33	227.04	176.85	341.94	317.77	265.96	238.33	186.52	476.65	442.11	366.13	328.12	255.60
54	224.56	208.05	175.03	155.21	122.19	337.86	311.32	260.63	234.07	183.39	350.22	325.94	270.46	246.20	190.71	485.45	447.31	374.49	336.35	263.53
55	229.65	213.00	179.72	159.75	126.47	349.82	322.90	269.12	242.20	188.38	363.44	335.48	279.57	248.12	195.69	499.73	461.29	384.41	345.97	269.08

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1460 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	77.40	70.95	59.66	53.21	41.92	118.54	110.23	91.27	82.96	64.00	125.30	116.82	96.50	86.35	67.72	169.31	157.46	130.37	118.53	91.44
25-29	92.57	85.45	71.21	64.09	49.85	141.31	129.53	108.59	98.14	75.90	149.54	138.33	114.02	102.81	80.38	201.87	185.05	155.15	140.20	108.41
30-34	126.42	117.39	97.07	85.78	67.72	192.46	177.53	147.69	132.74	102.88	203.86	187.26	156.45	142.22	109.04	274.96	253.63	210.97	189.63	146.97
35-39	160.22	146.87	122.83	112.15	85.45	245.35	225.75	188.42	170.74	131.52	260.76	238.33	199.07	179.44	140.20	350.48	322.44	269.17	243.93	187.85
40-44	192.85	178.02	145.38	133.51	100.88	292.25	270.41	224.63	202.80	156.98	308.43	286.61	239.89	214.97	168.23	417.46	386.30	320.89	289.73	224.31
45	201.24	188.86	157.90	142.42	111.46	311.77	289.01	238.95	213.91	168.40	328.33	305.58	253.56	227.56	178.79	445.36	412.85	341.33	305.58	240.56
46	206.04	190.43	159.21	143.60	112.38	317.11	294.26	244.12	221.27	171.11	334.34	308.12	258.95	232.73	180.29	455.63	422.85	350.74	317.96	245.85
47	210.02	191.22	159.87	144.20	112.85	323.40	300.62	250.56	225.48	175.39	342.31	312.68	263.31	233.70	184.32	467.38	434.47	362.06	325.85	253.45
48	211.75	195.95	164.35	148.54	113.78	331.03	305.91	253.45	228.32	178.10	348.44	321.89	268.80	238.93	189.15	481.18	444.69	368.36	331.85	258.85
49	217.55	198.35	166.36	150.36	115.17	340.04	314.73	261.92	234.34	183.80	352.71	329.20	275.45	245.22	191.47	497.15	460.21	382.95	342.64	268.73
50	219.30	203.17	170.92	151.57	119.32	345.40	320.09	267.09	241.75	186.51	362.34	335.25	277.67	250.58	193.02	507.94	470.70	392.80	355.56	274.29
51	226.65	210.46	174.85	155.42	123.04	353.42	327.87	272.05	244.13	190.65	370.58	339.98	285.58	258.39	200.58	516.77	479.38	397.77	356.98	278.78
52	234.99	215.40	179.50	163.18	127.28	365.43	337.10	280.55	252.25	195.69	380.38	349.54	291.28	263.87	205.61	531.17	490.05	407.79	366.68	284.43
53	243.42	223.69	187.50	167.76	131.58	372.84	346.52	286.78	258.13	200.76	390.30	359.21	300.49	269.42	210.70	538.82	500.83	414.48	373.03	290.13
54	250.98	231.17	194.84	175.03	135.40	381.30	352.36	294.40	265.44	205.11	398.76	367.56	305.14	273.93	214.99	547.86	506.26	423.04	381.43	294.74
55	259.60	236.30	199.69	179.72	139.78	391.40	362.04	300.91	271.54	210.41	405.37	377.42	314.51	283.06	220.16	559.14	517.20	429.84	387.90	300.53

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

1825 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	90.30	83.85	69.34	61.27	48.37	136.30	125.65	104.30	94.81	73.48	143.91	133.76	110.05	99.90	77.89	194.71	179.48	148.99	135.45	104.98
25-29	106.81	97.91	81.89	74.77	56.97	162.24	149.16	124.29	112.53	87.68	171.97	158.89	132.72	119.63	93.46	231.79	213.10	177.58	160.75	125.23
30-34	146.74	135.45	110.62	99.33	76.75	220.67	202.43	169.27	152.66	117.82	234.66	215.70	180.15	161.19	125.63	315.26	289.19	241.78	218.07	168.29
35-39	184.25	170.90	144.20	128.17	101.47	280.68	259.10	215.89	194.29	151.14	297.20	274.77	229.92	204.68	159.82	400.94	370.10	308.43	277.58	215.89
40-44	222.52	204.72	169.12	154.28	118.68	335.86	309.66	257.33	231.16	180.99	355.15	327.12	274.15	246.12	193.15	479.76	442.38	367.61	330.23	258.58
45	235.30	219.82	182.66	164.09	126.94	357.28	329.97	275.36	248.05	193.44	377.09	347.84	289.32	263.31	201.55	510.38	471.37	393.35	354.34	276.32
46	240.38	221.65	184.19	165.46	127.99	362.72	333.07	278.34	250.93	193.90	380.24	354.01	291.73	265.51	203.23	521.19	478.58	399.90	360.57	278.63
47	241.37	222.56	184.95	166.14	128.52	366.70	337.04	280.15	252.81	195.89	381.80	355.47	292.93	266.60	204.07	529.92	487.13	404.84	365.35	283.06
48	243.36	224.40	189.63	170.67	132.74	369.84	342.44	285.40	255.72	200.92	384.95	358.40	298.67	268.80	209.07	537.61	497.79	414.81	371.67	292.03
49	246.34	227.14	191.95	172.76	134.37	376.80	346.89	289.50	259.61	202.19	389.66	362.79	302.32	272.09	211.62	550.91	507.23	423.25	379.58	295.60
50	251.55	228.97	193.50	174.15	135.45	379.94	352.34	294.74	264.77	207.24	392.80	365.71	304.76	274.29	213.34	558.74	518.10	433.44	389.43	304.76
51	259.03	236.37	197.51	178.08	139.23	388.32	360.44	299.96	269.71	209.24	407.98	377.38	316.18	282.19	220.99	567.77	526.96	438.57	394.38	305.99
52	267.62	244.78	205.61	182.77	143.60	400.82	370.14	308.84	275.85	216.90	421.51	390.66	325.56	294.71	229.61	582.58	538.02	448.92	400.94	315.28
53	273.03	253.29	210.53	190.79	148.03	413.46	379.97	317.87	284.41	222.27	438.65	404.12	338.50	303.95	238.33	597.54	549.18	459.38	411.02	321.22
54	280.70	257.59	214.66	194.84	151.91	422.35	390.97	323.34	292.00	226.81	454.25	419.57	346.75	312.08	242.73	606.82	561.74	464.65	419.57	325.94
55	289.55	266.26	219.66	199.69	153.10	433.00	398.75	332.72	298.47	232.41	468.28	429.84	359.95	325.00	251.61	618.54	569.63	475.26	426.34	331.99

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2190 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	96.75	88.69	74.17	66.11	51.60	144.61	133.94	111.40	100.75	78.23	157.46	145.62	120.22	110.05	84.66	206.57	191.32	159.16	143.91	111.75
25-29	113.93	105.03	87.23	78.33	60.53	172.73	159.62	132.15	119.08	92.91	186.92	171.97	143.93	128.97	100.94	246.74	228.05	188.79	170.10	132.72
30-34	155.77	144.48	119.65	108.36	83.53	235.59	217.35	180.90	162.60	126.11	253.63	234.66	194.38	175.41	135.11	336.60	310.52	258.37	232.30	180.15
35-39	197.60	181.58	152.21	136.19	106.81	298.33	274.80	229.65	206.06	160.97	325.25	297.20	249.54	224.31	173.84	426.18	392.53	328.05	294.40	229.92
40-44	237.36	216.59	180.99	163.18	127.58	357.68	329.27	274.77	246.42	191.87	386.30	358.27	295.96	267.92	208.73	510.92	470.42	392.53	352.04	274.15
45	250.78	232.20	191.95	173.38	133.13	380.03	350.44	291.27	263.96	204.80	412.85	380.34	318.58	286.07	224.31	542.88	500.62	416.10	377.09	292.57
46	255.99	234.13	196.67	174.82	137.36	383.26	355.86	296.57	264.63	207.60	416.30	383.52	321.24	288.46	226.18	550.69	511.36	426.13	380.24	298.29
47	257.05	238.24	197.49	178.68	137.93	387.19	357.55	298.36	268.73	209.52	418.01	385.10	322.56	289.64	227.10	559.55	516.76	431.18	388.39	302.81
48	259.16	240.20	199.11	180.15	139.06	392.66	362.98	303.67	271.67	212.32	424.77	388.26	325.22	292.03	228.97	570.79	527.65	441.36	394.91	308.62
49	262.33	243.14	204.75	182.35	143.96	397.47	367.59	305.59	275.71	213.68	429.97	393.02	329.20	295.60	231.79	581.13	537.47	446.77	403.10	312.40
50	264.45	248.32	206.40	183.82	145.12	402.97	373.04	308.54	280.90	216.46	433.44	396.20	331.85	297.99	233.66	592.60	548.57	453.76	413.12	318.31
51	271.98	249.32	210.46	191.04	148.94	411.57	379.03	316.22	283.67	220.86	448.78	414.77	343.39	309.38	241.38	601.76	554.17	462.37	414.77	322.98
52	280.68	257.83	215.40	195.82	150.13	422.02	391.35	325.33	292.33	228.69	462.63	428.36	356.40	322.13	250.16	613.41	568.86	472.91	424.94	332.41
53	289.48	266.45	220.40	197.37	154.61	432.58	399.11	332.20	301.15	231.81	480.10	442.11	369.57	331.58	259.04	625.17	576.81	480.10	435.21	335.04
54	293.91	270.80	227.87	204.75	158.52	444.04	407.89	340.25	306.47	238.90	495.85	457.72	381.43	343.28	267.00	638.02	586.01	488.92	440.38	343.28
55	302.87	276.24	232.97	209.68	163.08	452.57	420.75	349.82	313.15	244.66	513.70	471.78	394.89	356.45	276.07	646.51	601.08	499.73	447.31	349.46

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

2920 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	106.42	98.36	82.24	74.17	58.05	161.20	149.36	124.46	111.40	87.71	174.40	160.85	133.76	120.22	93.13	230.26	213.34	177.77	159.16	125.30
25-29	126.39	115.71	96.13	87.23	67.65	191.05	176.63	146.54	132.16	102.08	207.48	190.66	158.89	143.93	112.15	272.90	252.35	209.35	188.79	145.80
30-34	173.83	160.28	133.19	119.65	92.56	260.49	240.58	200.80	180.85	141.05	282.07	263.11	218.07	194.38	151.70	372.15	343.71	286.82	258.37	201.49
35-39	218.96	202.94	168.23	152.21	117.49	331.71	306.21	255.15	229.62	178.61	358.89	330.85	277.58	246.74	193.46	473.84	437.40	364.50	328.05	255.15
40-44	261.10	243.29	201.76	180.99	142.42	396.92	366.36	305.30	274.77	213.69	429.92	398.76	330.23	295.96	230.54	566.99	523.38	436.15	392.53	305.30
45	278.64	256.97	213.62	191.95	148.61	420.99	389.14	325.42	291.27	227.56	455.11	422.60	351.09	315.33	247.06	601.40	555.89	464.86	416.10	325.08
46	280.96	259.11	218.53	196.67	152.97	426.59	394.66	328.54	294.29	230.39	462.18	426.13	354.01	321.24	249.12	612.97	567.07	472.01	422.85	331.07
47	285.26	260.18	219.43	197.49	153.60	430.46	396.26	330.27	298.36	232.32	464.09	427.89	358.76	322.56	250.14	622.08	572.71	477.26	431.18	335.72
48	287.61	265.48	221.23	199.11	154.86	433.75	401.80	335.62	301.36	235.14	467.91	431.41	361.72	325.22	252.21	630.53	584.06	487.83	438.05	341.81
49	291.13	268.73	227.14	201.55	159.96	441.14	408.92	340.04	305.55	238.95	473.64	436.69	366.15	329.20	255.29	644.96	597.93	497.15	446.77	349.36
50	296.70	274.12	228.97	206.40	161.25	449.02	412.19	345.40	308.54	241.78	477.47	443.61	369.11	331.85	257.35	660.33	606.15	507.94	453.76	355.56
51	304.36	281.70	233.13	210.46	161.89	455.73	423.22	351.09	316.22	246.44	492.97	455.58	380.78	343.39	265.19	666.36	618.76	513.37	462.37	360.37
52	310.05	287.21	238.25	215.40	166.45	469.16	433.78	360.71	325.36	252.29	514.04	476.33	397.51	356.40	277.58	681.95	630.55	524.31	472.91	366.68
53	319.08	292.77	246.71	220.40	174.34	480.37	444.51	370.44	332.20	260.49	535.36	493.92	411.02	369.57	286.68	694.25	642.45	535.36	480.10	376.49
54	326.94	300.52	250.98	224.56	175.03	492.32	453.72	376.43	340.25	263.01	551.33	506.26	423.04	381.43	294.74	707.37	651.89	540.94	488.92	377.96
55	332.82	309.52	256.27	232.97	179.72	503.93	464.79	386.54	349.82	271.54	569.63	524.19	436.83	394.89	307.52	719.88	663.98	552.15	499.73	387.90

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

3650 x Daily Maximum

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	114.49	104.81	87.07	79.01	61.27	171.88	158.84	132.74	119.71	92.44	187.94	172.71	143.91	130.37	101.59	245.50	226.89	189.63	171.00	132.07
25-29	137.08	126.39	105.03	94.35	72.99	204.13	189.72	158.31	142.64	111.22	222.43	205.61	170.10	153.28	119.63	291.59	271.04	226.18	203.74	158.89
30-34	185.11	171.57	142.22	128.68	99.33	278.73	258.83	214.08	192.48	149.33	303.41	279.71	234.66	208.59	163.56	398.22	369.78	305.78	274.96	213.34
35-39	234.99	218.96	181.58	162.89	128.17	355.25	327.80	272.82	245.32	190.39	386.92	356.08	294.40	266.36	207.48	507.49	468.23	389.73	350.48	271.97
40-44	278.90	261.10	216.59	192.85	151.32	425.29	390.34	327.12	294.39	228.96	461.07	423.69	355.15	317.77	249.23	607.50	557.65	467.30	420.58	327.12
45	297.22	272.45	229.10	204.34	160.99	450.56	418.71	348.17	314.02	243.50	487.62	451.86	377.09	341.33	263.31	643.66	598.15	497.37	448.61	347.84
46	302.81	277.84	231.01	209.16	162.33	458.53	422.01	351.33	317.11	246.38	491.68	455.63	380.24	344.18	265.51	658.85	606.42	504.79	455.63	354.01
47	304.07	278.99	235.10	210.02	166.14	460.08	425.85	355.32	318.86	248.27	493.72	457.51	381.80	345.60	266.60	664.87	615.50	513.46	460.80	358.76
48	309.73	284.44	237.04	211.75	167.51	465.73	431.47	358.47	321.93	251.14	501.10	461.28	384.95	348.44	268.80	676.98	627.20	521.01	467.91	365.04
49	313.52	287.93	239.94	217.55	169.56	473.29	436.50	363.02	328.56	255.01	507.23	466.93	389.66	352.71	272.09	691.98	638.24	530.74	480.36	372.86
50	316.05	293.47	245.10	219.30	170.92	478.98	442.15	368.42	331.57	257.91	511.33	470.70	392.80	355.56	274.29	704.34	650.16	541.80	487.62	379.26
51	323.79	301.12	249.32	223.42	174.85	490.61	453.43	376.67	337.17	262.72	530.37	489.57	407.98	367.17	285.58	717.36	662.96	550.77	492.97	384.17
52	332.90	306.79	254.57	231.72	179.50	502.18	462.08	386.61	346.57	271.12	551.73	507.18	421.51	380.38	294.71	729.92	671.66	562.01	503.76	394.09
53	342.11	315.79	263.16	236.84	184.21	513.82	475.56	396.71	356.12	277.23	569.91	525.00	438.65	393.76	307.41	742.60	687.34	573.37	514.65	400.66
54	346.75	323.64	270.80	241.08	188.24	526.10	485.09	403.00	361.97	282.32	589.48	540.94	454.25	405.70	319.02	755.91	696.97	579.08	520.13	405.70
55	359.45	329.49	272.91	249.61	189.71	538.18	496.60	413.43	371.86	288.69	608.07	562.63	468.28	422.85	328.50	768.81	709.41	590.59	531.18	412.36

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

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

Form: 7042VA REV
Annual Premium per $10 Daily Benefit

50% Home Care Pay to 65 Individual

Unlimited

	No BIO					3% Compound BIO					5% Simple BIO					5% Compound BIO				
Age	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP	0 EP	30 EP	90 EP	180 EP	365 EP
18-24	127.39	117.71	98.36	87.07	69.34	197.81	182.03	152.90	137.13	106.79	213.22	197.62	164.68	149.07	116.15	282.56	260.01	218.41	195.89	152.54
25-29	151.32	138.86	115.71	105.03	81.89	234.46	217.00	180.85	163.44	127.28	254.53	233.48	195.20	176.06	135.89	334.91	310.03	258.36	233.48	181.81
30-34	207.69	189.63	160.28	144.48	112.87	321.04	295.58	246.36	222.55	173.29	347.05	320.35	266.95	240.26	186.88	458.69	422.27	351.90	317.92	247.54
35-39	264.36	243.00	202.94	181.58	141.53	407.94	375.82	313.47	281.28	219.04	442.07	407.63	338.73	304.29	238.28	582.74	536.81	447.81	401.89	312.90
40-44	314.50	290.77	243.29	216.59	169.12	486.77	448.77	372.86	337.14	261.21	526.28	488.01	408.26	366.81	287.06	695.32	641.10	532.67	481.63	373.18
45	334.37	306.50	253.87	232.20	176.47	519.53	477.62	398.39	358.80	279.57	559.14	519.20	432.67	386.07	302.88	742.20	682.29	569.14	512.54	399.38
46	337.15	309.06	259.11	234.13	181.06	523.19	483.48	404.08	364.35	282.61	563.79	523.52	436.28	389.28	305.41	751.73	694.69	580.59	523.52	406.08
47	341.68	313.47	260.18	235.10	181.81	529.33	487.28	405.76	366.10	284.47	569.51	525.69	438.07	390.90	306.67	764.96	704.30	586.34	529.08	411.11
48	344.49	316.05	265.48	240.20	186.47	535.26	493.17	411.41	369.30	287.52	574.20	530.02	441.68	397.53	309.19	778.05	716.89	597.97	536.81	417.91
49	351.91	323.12	268.73	243.14	188.75	543.39	501.00	418.71	376.36	294.04	581.24	536.51	447.09	402.39	312.98	794.46	732.55	612.17	550.26	429.91
50	354.75	325.72	270.90	245.10	190.27	549.32	506.91	422.00	381.88	294.70	585.92	540.83	450.70	405.64	315.51	807.80	745.40	620.59	561.64	433.38
51	362.64	336.74	278.46	249.32	194.27	559.45	519.01	430.87	388.03	302.32	605.65	560.41	466.43	421.18	327.20	817.99	758.80	630.04	567.38	442.07
52	372.06	342.69	287.21	257.83	202.35	576.89	531.00	444.10	398.27	311.39	628.04	582.41	487.70	435.05	340.34	838.54	771.87	645.55	578.91	452.61
53	381.58	351.98	292.77	266.45	203.95	589.67	545.63	452.67	408.66	318.10	650.66	604.71	502.15	452.64	350.11	852.24	788.59	654.21	590.56	459.70
54	389.68	359.96	300.52	270.80	211.35	602.88	555.96	464.45	417.52	326.11	674.52	621.28	518.31	468.61	362.10	866.22	798.78	667.42	599.98	468.61
55	402.71	369.43	309.52	276.24	216.33	618.61	571.02	475.89	428.31	333.16	701.26	644.01	536.68	483.03	375.69	883.74	815.74	679.79	611.82	475.87

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	24.18	22.46	20.73	19.00	38.00	34.55	31.09	29.36	51.82	46.64	43.18	41.46
25-29	25.91	24.18	22.46	20.73	41.46	38.00	34.55	32.82	55.27	50.09	46.64	43.18
30-34	27.64	25.91	24.18	22.46	44.91	39.73	36.27	34.55	58.73	55.27	50.09	46.64
35-39	31.09	27.64	25.91	24.18	46.64	43.18	39.73	38.00	63.91	58.73	53.55	50.09
40-44	32.82	29.36	27.64	25.91	51.82	46.64	43.18	39.73	69.09	63.91	57.00	55.27
45	32.82	31.09	27.64	25.91	51.82	48.36	43.18	41.46	70.82	63.91	58.73	55.27
46	34.55	31.09	27.64	25.91	51.82	48.36	43.18	41.46	70.82	65.64	58.73	57.00
47	34.55	31.09	27.64	27.64	51.82	48.36	43.18	41.46	72.55	65.64	60.46	57.00
48	34.55	31.09	29.36	27.64	53.55	48.36	43.18	41.46	72.55	67.37	60.46	57.00
49	34.55	32.82	29.36	27.64	53.55	48.36	44.91	41.46	74.27	67.37	62.18	58.73
50	36.27	32.82	29.36	27.64	53.55	48.36	44.91	41.46	74.27	69.09	62.18	58.73
51	36.27	32.82	29.36	27.64	53.55	50.09	44.91	43.18	76.00	69.09	63.91	60.46
52	36.27	32.82	31.09	29.36	55.27	50.09	44.91	43.18	77.73	70.82	63.91	62.18
53	36.27	34.55	31.09	29.36	55.27	50.09	46.64	43.18	79.46	72.55	65.64	62.18
54	38.00	34.55	31.09	29.36	57.00	51.82	46.64	44.91	81.18	74.27	67.37	63.91
55	38.00	34.55	31.09	29.36	57.00	51.82	46.64	44.91	82.91	76.00	69.09	65.64
56	41.46	38.00	34.55	32.82	62.18	57.00	51.82	48.36	84.64	77.73	70.82	67.37
57	44.91	39.73	36.27	34.55	67.37	62.18	55.27	53.55	88.09	81.18	74.27	70.82
58	46.64	43.18	39.73	38.00	72.55	65.64	60.46	57.00	91.55	84.64	76.00	72.55
59	50.09	46.64	41.46	39.73	77.73	70.82	63.91	60.46	95.00	86.37	79.46	74.27
60	53.55	48.36	44.91	43.18	82.91	76.00	69.09	65.64	98.46	89.82	81.18	77.73
61	58.73	53.55	48.36	46.64	88.09	81.18	74.27	70.82	105.37	96.73	88.09	82.91
62	63.91	58.73	53.55	50.09	95.00	86.37	79.46	74.27	112.28	103.64	95.00	89.82
63	69.09	63.91	57.00	55.27	101.91	93.27	84.64	79.46	120.91	110.55	100.18	95.00
64	74.27	67.37	62.18	58.73	107.09	98.46	89.82	84.64	127.82	117.46	107.09	101.91
65	79.46	72.55	65.64	62.18	114.00	103.64	95.00	89.82	136.46	124.37	114.00	107.09
66	88.09	81.18	74.27	70.82	126.09	115.73	105.37	100.18	148.55	136.46	124.37	117.46
67	98.46	89.82	81.18	77.73	138.18	127.82	115.73	110.55	160.64	146.82	134.73	127.82
68	107.09	98.46	89.82	84.64	152.00	138.18	126.09	119.18	174.46	158.91	145.09	138.18
69	117.46	107.09	96.73	93.27	164.09	150.28	136.46	129.55	186.55	171.00	155.46	146.82
70	126.09	115.73	105.37	100.18	176.19	162.37	146.82	139.91	198.64	183.09	165.82	157.19
71	145.09	133.00	120.91	114.00	200.37	183.09	167.55	158.91	224.55	205.55	188.28	177.91
72	162.37	150.28	136.46	129.55	224.55	205.55	186.55	177.91	250.46	229.73	209.00	198.64
73	181.37	165.82	152.00	143.37	247.01	228.00	207.28	196.91	276.37	253.91	231.46	219.37
74	200.37	183.09	165.82	158.91	271.19	248.73	226.28	214.19	302.28	278.10	252.19	240.10
75	217.64	200.37	181.37	172.73	295.37	271.19	245.28	233.19	328.19	300.55	274.64	260.82
76	250.46	229.73	209.00	198.64	333.37	305.73	278.10	264.28	366.19	336.83	305.73	290.19
77	283.28	259.10	236.64	224.55	369.64	340.28	309.19	293.64	404.19	371.37	336.83	321.28
78	316.10	288.46	262.55	250.46	407.65	374.83	340.28	323.01	442.19	405.92	369.64	350.64
79	348.92	319.55	290.19	276.37	445.65	409.37	371.37	352.37	481.92	440.46	400.74	380.01
80	380.01	348.92	317.83	300.55	483.65	443.92	402.46	383.46	519.92	476.74	431.83	411.10
81	407.65	373.10	338.55	323.01	518.19	475.01	431.83	409.37	556.19	509.56	462.92	440.46
82	437.01	400.74	364.46	347.19	556.19	509.56	462.92	440.46	597.65	547.56	497.47	473.28
83	473.28	433.55	393.83	374.83	601.10	551.01	500.92	475.01	644.29	590.74	537.19	511.28
84	513.01	469.83	426.65	405.92	651.20	597.65	542.38	516.47	699.56	640.83	583.83	554.47
85	559.65	513.01	466.37	442.19	709.92	651.20	592.47	563.10	763.47	699.56	635.65	604.56
86	609.74	557.92	507.83	481.92	773.83	709.92	646.01	613.20	830.84	761.74	692.65	658.11
87	665.01	609.74	552.74	525.10	844.65	773.83	703.02	668.47	906.84	830.84	754.83	716.83
88	723.74	663.29	602.83	573.47	920.66	842.93	766.93	728.92	988.02	905.11	823.93	782.47
89	789.38	723.74	658.11	625.29	1,003.57	918.93	836.02	794.56	1,076.11	986.29	896.47	851.56
90	860.20	789.38	716.83	680.56	1,093.39	1,001.84	910.29	865.38	1,172.84	1,076.11	977.66	929.29
91	937.93	860.20	780.74	742.74	1,191.84	1,091.66	993.20	943.11	1,279.94	1,172.84	1,065.75	1,012.20
92	1,022.57	936.20	851.56	808.38	1,298.94	1,190.12	1,081.30	1,027.75	1,393.94	1,278.21	1,162.48	1,103.75
93	1,114.11	1,020.84	927.57	882.66	1,414.67	1,297.21	1,179.75	1,121.02	1,520.03	1,393.94	1,266.12	1,203.94
94	1,214.30	1,112.39	1,012.20	962.11	1,542.49	1,414.67	1,285.12	1,221.21	1,656.49	1,518.31	1,380.12	1,311.03

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	32.82	29.36	27.64	25.91	48.36	44.91	41.46	38.00	65.64	60.46	53.55	51.82
25-29	34.55	32.82	29.36	27.64	51.82	48.36	43.18	41.46	70.82	63.91	58.73	55.27
30-34	38.00	34.55	31.09	29.36	57.00	51.82	46.64	44.91	76.00	69.09	62.18	60.46
35-39	41.46	38.00	34.55	32.82	60.46	55.27	50.09	48.36	81.18	74.27	67.37	63.91
40-44	43.18	39.73	36.27	34.55	65.64	60.46	55.27	51.82	86.37	79.46	72.55	69.09
45	44.91	41.46	36.27	34.55	67.37	60.46	55.27	53.55	89.82	81.18	74.27	70.82
46	44.91	41.46	38.00	36.27	67.37	60.46	55.27	53.55	89.82	82.91	76.00	70.82
47	44.91	41.46	38.00	36.27	67.37	62.18	55.27	53.55	91.55	84.64	76.00	72.55
48	44.91	41.46	38.00	36.27	67.37	62.18	55.27	53.55	93.27	84.64	77.73	74.27
49	46.64	41.46	38.00	36.27	67.37	62.18	57.00	53.55	95.00	86.37	79.46	74.27
50	46.64	43.18	38.00	36.27	67.37	62.18	57.00	53.55	96.73	88.09	79.46	76.00
51	46.64	43.18	39.73	38.00	69.09	63.91	57.00	55.27	98.46	89.82	81.18	77.73
52	48.36	43.18	39.73	38.00	70.82	65.64	58.73	55.27	100.18	91.55	82.91	79.46
53	48.36	44.91	41.46	38.00	72.55	67.37	60.46	57.00	100.18	93.27	84.64	79.46
54	50.09	44.91	41.46	39.73	74.27	67.37	62.18	58.73	101.91	93.27	86.37	81.18
55	50.09	46.64	41.46	39.73	76.00	69.09	63.91	60.46	103.64	95.00	86.37	82.91
56	53.55	50.09	44.91	43.18	81.18	74.27	67.37	63.91	108.82	100.18	91.55	86.37
57	57.00	51.82	46.64	44.91	88.09	79.46	72.55	69.09	114.00	105.37	95.00	89.82
58	60.46	55.27	50.09	48.36	93.27	84.64	77.73	74.27	119.18	108.82	100.18	95.00
59	63.91	58.73	51.82	50.09	98.46	89.82	82.91	77.73	124.37	114.00	103.64	98.46
60	65.64	60.46	55.27	51.82	103.64	95.00	86.37	82.91	129.55	119.18	107.09	101.91
61	72.55	67.37	60.46	57.00	114.00	103.64	95.00	89.82	138.18	126.09	115.73	108.82
62	79.46	72.55	65.64	62.18	122.64	112.28	101.91	96.73	146.82	134.73	122.64	115.73
63	84.64	77.73	70.82	67.37	131.28	119.18	108.82	103.64	155.46	143.37	129.55	124.37
64	91.55	84.64	76.00	72.55	139.91	127.82	115.73	110.55	165.82	152.00	138.18	131.28
65	98.46	89.82	81.18	77.73	148.55	136.46	124.37	117.46	174.46	158.91	145.09	138.18
66	110.55	100.18	91.55	86.37	164.09	150.28	138.18	131.28	190.00	174.46	158.91	150.28
67	122.64	112.28	101.91	96.73	181.37	165.82	150.28	143.37	207.28	190.00	172.73	164.09
68	134.73	122.64	112.28	105.37	196.91	181.37	164.09	157.19	224.55	205.55	188.28	177.91
69	145.09	133.00	120.91	115.73	214.19	196.91	177.91	169.28	241.82	221.10	202.10	191.73
70	157.19	145.09	131.28	124.37	229.73	210.73	191.73	183.09	259.10	236.64	215.91	205.55
71	183.09	167.55	152.00	145.09	260.82	240.10	217.64	207.28	293.64	269.46	243.55	231.46
72	207.28	190.00	172.73	164.09	291.92	267.73	243.55	231.46	326.46	300.55	272.91	259.10
73	231.46	212.46	193.46	183.09	323.01	297.10	269.46	255.64	361.01	331.64	300.55	286.73
74	257.37	234.91	214.19	203.82	354.10	324.73	295.37	281.55	395.55	362.74	329.92	312.64
75	281.55	259.10	234.91	222.82	385.19	354.10	321.28	305.73	430.10	393.83	357.55	340.28
76	321.28	295.37	267.73	255.64	435.28	399.01	362.74	345.46	481.92	442.19	400.74	381.74
77	362.74	331.64	302.28	286.73	485.37	445.65	405.92	385.19	533.74	488.83	443.92	423.19
78	402.46	369.64	335.10	319.55	535.47	492.28	447.37	424.92	585.56	537.19	488.83	462.92
79	443.92	405.92	369.64	350.64	585.56	537.19	488.83	464.65	637.38	583.83	532.01	504.37
80	483.65	443.92	402.46	383.46	635.65	583.83	530.28	504.37	689.20	632.20	575.19	545.83
81	518.19	475.01	431.83	409.37	680.56	623.56	568.28	538.92	737.56	677.11	614.92	583.83
82	556.19	509.56	462.92	440.46	732.38	671.92	609.74	580.38	792.84	727.20	661.56	628.74
83	601.10	551.01	500.92	475.01	791.11	725.47	658.11	625.29	856.75	785.93	713.38	678.83
84	651.20	597.65	542.38	516.47	858.47	785.93	715.11	678.83	929.29	851.56	775.56	735.83
85	709.92	651.20	592.47	563.10	934.47	856.75	779.02	741.02	1,013.93	929.29	844.65	801.47
86	773.83	709.92	646.01	613.20	1,019.11	934.47	849.84	806.65	1,105.48	1,012.20	920.66	874.02
87	844.65	773.83	703.02	668.47	1,110.66	1,019.11	925.84	879.20	1,203.94	1,103.75	1,003.57	953.48
88	920.66	842.93	766.93	728.92	1,210.84	1,110.66	1,008.75	958.66	1,312.76	1,203.94	1,093.39	1,039.84
89	1,003.57	918.93	836.02	794.56	1,319.66	1,209.12	1,100.30	1,045.02	1,430.21	1,311.03	1,191.84	1,133.12
90	1,093.39	1,001.84	910.29	865.38	1,438.85	1,319.66	1,198.75	1,138.30	1,559.76	1,430.21	1,298.94	1,235.03
91	1,191.84	1,091.66	993.20	943.11	1,568.40	1,437.12	1,307.57	1,241.94	1,699.67	1,558.03	1,416.39	1,345.57
92	1,298.94	1,190.12	1,081.30	1,027.75	1,710.04	1,566.67	1,425.03	1,352.48	1,853.40	1,697.95	1,544.22	1,466.49
93	1,414.67	1,297.21	1,179.75	1,121.02	1,863.77	1,708.31	1,552.85	1,475.12	2,019.23	1,851.68	1,682.40	1,599.49
94	1,542.49	1,414.67	1,285.12	1,221.21	2,031.32	1,862.04	1,692.76	1,608.13	2,200.59	2,017.50	1,834.40	1,742.86

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	34.55	32.82	29.36	27.64	53.55	50.09	44.91	43.18	72.55	67.37	60.46	58.73
25-29	38.00	34.55	31.09	29.36	58.73	53.55	48.36	46.64	79.46	72.55	65.64	62.18
30-34	41.46	38.00	34.55	32.82	62.18	57.00	51.82	50.09	84.64	77.73	70.82	67.37
35-39	43.18	39.73	36.27	34.55	67.37	62.18	57.00	53.55	91.55	82.91	76.00	72.55
40-44	46.64	43.18	39.73	38.00	72.55	67.37	60.46	57.00	98.46	89.82	81.18	77.73
45	48.36	44.91	39.73	38.00	74.27	67.37	62.18	58.73	100.18	91.55	82.91	79.46
46	48.36	44.91	39.73	38.00	74.27	69.09	62.18	58.73	101.91	93.27	84.64	81.18
47	48.36	44.91	41.46	38.00	76.00	69.09	63.91	60.46	103.64	95.00	86.37	82.91
48	48.36	44.91	41.46	39.73	76.00	70.82	63.91	60.46	105.37	96.73	88.09	84.64
49	50.09	44.91	41.46	39.73	77.73	70.82	63.91	60.46	108.82	98.46	89.82	86.37
50	50.09	44.91	41.46	39.73	77.73	72.55	65.64	62.18	110.55	101.91	91.55	88.09
51	51.82	46.64	43.18	39.73	79.46	72.55	65.64	63.91	112.28	101.91	93.27	88.09
52	51.82	48.36	43.18	41.46	81.18	74.27	67.37	63.91	112.28	103.64	93.27	89.82
53	53.55	50.09	44.91	43.18	82.91	76.00	69.09	65.64	114.00	105.37	95.00	89.82
54	55.27	50.09	46.64	43.18	84.64	77.73	70.82	65.64	115.73	105.37	96.73	91.55
55	57.00	51.82	46.64	44.91	84.64	77.73	70.82	67.37	117.46	107.09	96.73	93.27
56	60.46	55.27	50.09	48.36	91.55	84.64	77.73	72.55	122.64	112.28	101.91	96.73
57	63.91	58.73	53.55	51.82	98.46	91.55	82.91	77.73	127.82	117.46	107.09	101.91
58	69.09	62.18	57.00	53.55	105.37	96.73	88.09	84.64	134.73	122.64	112.28	105.37
59	72.55	65.64	60.46	57.00	114.00	103.64	95.00	89.82	139.91	127.82	115.73	110.55
60	76.00	69.09	63.91	60.46	120.91	110.55	100.18	95.00	145.09	133.00	120.91	115.73
61	82.91	76.00	69.09	65.64	129.55	119.18	108.82	101.91	155.46	143.37	129.55	122.64
62	88.09	81.18	74.27	70.82	138.18	127.82	115.73	110.55	165.82	152.00	138.18	131.28
63	95.00	86.37	79.46	74.27	148.55	136.46	124.37	117.46	176.19	160.64	146.82	138.18
64	101.91	93.27	84.64	79.46	157.19	145.09	131.28	124.37	186.55	171.00	155.46	146.82
65	107.09	98.46	89.82	84.64	167.55	153.73	139.91	133.00	195.19	179.64	162.37	155.46
66	120.91	110.55	101.91	96.73	186.55	171.00	155.46	146.82	215.91	198.64	179.64	171.00
67	134.73	124.37	112.28	107.09	205.55	188.28	171.00	162.37	236.64	215.91	196.91	186.55
68	148.55	136.46	124.37	117.46	224.55	205.55	186.55	177.91	255.64	234.91	214.19	203.82
69	162.37	148.55	136.46	129.55	243.55	222.82	202.10	193.46	276.37	253.91	231.46	219.37
70	176.19	162.37	146.82	139.91	262.55	240.10	219.37	207.28	297.10	272.91	247.01	234.91
71	205.55	188.28	171.00	162.37	297.10	272.91	248.73	234.91	336.83	307.46	279.82	266.01
72	233.19	214.19	195.19	184.82	333.37	305.73	278.10	264.28	374.83	343.73	312.64	297.10
73	262.55	240.10	217.64	207.28	367.92	338.55	307.46	291.92	414.55	380.01	345.46	328.19
74	290.19	266.01	241.82	229.73	404.19	369.64	336.83	319.55	454.28	416.28	378.28	359.28
75	317.83	291.92	266.01	252.19	438.74	402.46	366.19	347.19	494.01	452.56	411.10	390.37
76	371.37	340.28	309.19	293.64	504.37	462.92	419.74	399.01	559.65	513.01	466.37	443.92
77	423.19	386.92	352.37	335.10	570.01	521.65	475.01	450.83	627.01	575.19	523.37	497.47
78	475.01	435.28	395.55	376.55	633.92	582.10	528.56	502.65	694.38	637.38	578.65	549.28
79	526.83	483.65	438.74	418.01	699.56	640.83	582.10	554.47	761.74	697.83	633.92	602.83
80	580.38	532.01	483.65	459.46	765.20	701.29	637.38	604.56	829.11	760.02	690.92	656.38
81	620.10	568.28	516.47	490.56	818.74	749.65	682.29	647.74	886.11	811.84	739.29	701.29
82	666.74	611.47	556.19	528.56	879.20	806.65	732.38	696.11	953.48	874.02	794.56	754.83
83	720.29	659.83	599.38	570.01	950.02	870.56	791.11	751.38	1,029.48	943.11	858.47	815.29
84	780.74	716.83	651.20	618.38	1,031.20	944.84	858.47	815.29	1,117.57	1,024.29	931.02	884.38
85	851.56	780.74	709.92	673.65	1,122.75	1,029.48	936.20	889.56	1,217.75	1,115.84	1,013.93	963.84
86	927.57	851.56	773.83	734.11	1,224.66	1,122.75	1,020.84	969.02	1,326.57	1,216.03	1,105.48	1,050.20
87	1,012.20	927.57	842.93	801.47	1,335.21	1,222.94	1,112.39	1,057.11	1,445.76	1,326.57	1,205.66	1,145.21
88	1,102.02	1,010.48	918.93	872.29	1,454.40	1,333.48	1,212.57	1,152.12	1,577.03	1,445.76	1,314.48	1,248.85
89	1,202.21	1,102.02	1,001.84	951.75	1,585.67	1,452.67	1,321.39	1,255.75	1,718.67	1,575.31	1,431.94	1,361.12
90	1,309.30	1,200.48	1,091.66	1,036.39	1,729.04	1,583.94	1,440.58	1,368.03	1,872.40	1,716.95	1,561.49	1,482.03
91	1,428.49	1,309.30	1,190.12	1,129.66	1,884.50	1,727.31	1,570.12	1,490.67	2,041.68	1,870.68	1,701.40	1,616.76
92	1,556.31	1,426.76	1,297.21	1,231.57	2,053.77	1,882.77	1,711.76	1,625.40	2,224.78	2,039.95	1,855.13	1,761.86
93	1,696.22	1,554.58	1,414.67	1,343.85	2,238.59	2,052.04	1,865.49	1,772.22	2,425.14	2,223.05	2,020.95	1,920.77
94	1,849.95	1,694.49	1,540.76	1,464.76	2,438.96	2,236.87	2,033.04	1,931.13	2,644.51	2,423.42	2,204.05	2,093.50

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	41.46	38.00	34.55	32.82	62.18	57.00	51.82	50.09	84.64	77.73	70.82	67.37
25-29	43.18	39.73	36.27	34.55	67.37	62.18	55.27	53.55	89.82	82.91	76.00	70.82
30-34	46.64	43.18	39.73	38.00	72.55	65.64	60.46	57.00	96.73	89.82	81.18	77.73
35-39	50.09	46.64	41.46	39.73	77.73	70.82	63.91	62.18	105.37	96.73	86.37	82.91
40-44	55.27	50.09	44.91	43.18	82.91	76.00	69.09	65.64	112.28	103.64	93.27	89.82
45	55.27	50.09	46.64	43.18	84.64	77.73	70.82	67.37	114.00	105.37	95.00	91.55
46	55.27	51.82	46.64	44.91	84.64	77.73	70.82	67.37	115.73	107.09	96.73	91.55
47	55.27	51.82	46.64	44.91	84.64	77.73	70.82	67.37	117.46	107.09	98.46	93.27
48	57.00	51.82	46.64	44.91	84.64	77.73	70.82	67.37	119.18	108.82	98.46	93.27
49	57.00	51.82	46.64	44.91	84.64	77.73	70.82	67.37	119.18	110.55	100.18	95.00
50	57.00	51.82	46.64	44.91	84.64	77.73	70.82	67.37	120.91	110.55	100.18	95.00
51	58.73	53.55	48.36	46.64	88.09	81.18	72.55	69.09	122.64	112.28	101.91	96.73
52	58.73	55.27	50.09	46.64	89.82	82.91	76.00	70.82	124.37	114.00	103.64	98.46
53	60.46	55.27	50.09	48.36	93.27	84.64	77.73	74.27	126.09	115.73	105.37	100.18
54	62.18	57.00	51.82	48.36	95.00	88.09	79.46	76.00	127.82	117.46	107.09	101.91
55	63.91	58.73	51.82	50.09	98.46	89.82	81.18	77.73	129.55	119.18	107.09	101.91
56	67.37	62.18	57.00	53.55	105.37	96.73	88.09	82.91	136.46	126.09	114.00	108.82
57	72.55	67.37	60.46	58.73	112.28	103.64	95.00	89.82	145.09	133.00	120.91	114.00
58	77.73	72.55	65.64	62.18	120.91	110.55	100.18	95.00	152.00	139.91	126.09	120.91
59	82.91	76.00	69.09	65.64	127.82	117.46	107.09	101.91	160.64	146.82	133.00	126.09
60	88.09	81.18	74.27	70.82	136.46	124.37	114.00	107.09	167.55	153.73	139.91	133.00
61	95.00	88.09	79.46	76.00	145.09	133.00	120.91	115.73	179.64	164.09	150.28	141.64
62	101.91	93.27	84.64	81.18	155.46	143.37	129.55	124.37	191.73	176.19	158.91	152.00
63	108.82	100.18	91.55	86.37	165.82	152.00	138.18	131.28	203.82	186.55	169.28	160.64
64	115.73	107.09	96.73	91.55	176.19	162.37	146.82	139.91	215.91	196.91	179.64	171.00
65	122.64	112.28	101.91	96.73	186.55	171.00	155.46	146.82	228.00	209.00	190.00	179.64
66	139.91	127.82	115.73	110.55	209.00	191.73	174.46	165.82	250.46	229.73	209.00	198.64
67	155.46	141.64	129.55	122.64	231.46	210.73	191.73	183.09	272.91	250.46	228.00	215.91
68	171.00	157.19	141.64	134.73	252.19	231.46	210.73	200.37	295.37	271.19	247.01	234.91
69	186.55	171.00	155.46	146.82	274.64	252.19	229.73	217.64	317.83	291.92	266.01	252.19
70	202.10	184.82	169.28	160.64	297.10	272.91	247.01	234.91	342.01	312.64	285.01	269.46
71	233.19	214.19	195.19	184.82	338.55	309.19	281.55	267.73	383.46	352.37	319.55	304.01
72	264.28	243.55	221.10	209.00	380.01	347.19	316.10	300.55	426.65	392.10	355.83	338.55
73	297.10	271.19	247.01	234.91	421.46	385.19	350.64	333.37	469.83	431.83	392.10	373.10
74	328.19	300.55	272.91	259.10	461.19	423.19	385.19	366.19	513.01	471.56	428.37	405.92
75	359.28	328.19	298.82	283.28	502.65	461.19	419.74	399.01	556.19	509.56	464.65	440.46
76	409.37	374.83	340.28	324.73	568.28	521.65	473.28	450.83	623.56	571.74	519.92	494.01
77	466.37	428.37	388.64	369.64	642.56	589.01	535.47	507.83	697.83	640.83	582.10	552.74
78	521.65	478.46	435.28	412.83	713.38	652.92	594.19	564.83	768.65	704.74	640.83	608.01
79	575.19	526.83	478.46	454.28	777.29	713.38	647.74	614.92	829.11	760.02	690.92	656.38
80	620.10	568.28	516.47	490.56	839.47	770.38	699.56	665.01	896.47	822.20	746.20	709.92
81	663.29	608.01	552.74	525.10	898.20	823.93	747.93	711.65	958.66	879.20	799.74	758.29
82	713.38	654.65	594.19	564.83	965.57	884.38	804.93	765.20	1,031.20	944.84	858.47	815.29
83	770.38	706.47	642.56	609.74	1,043.30	955.20	868.84	825.65	1,112.39	1,020.84	927.57	880.93
84	836.02	766.93	697.83	661.56	1,131.39	1,036.39	943.11	896.47	1,207.39	1,107.21	1,007.02	956.93
85	912.02	836.02	760.02	722.02	1,233.30	1,131.39	1,027.75	975.93	1,316.21	1,207.39	1,096.84	1,041.57
86	993.20	910.29	827.38	785.93	1,343.85	1,231.57	1,121.02	1,064.02	1,435.39	1,316.21	1,195.30	1,136.57
87	1,083.02	993.20	903.38	856.75	1,464.76	1,343.85	1,221.21	1,160.75	1,564.94	1,433.67	1,304.12	1,238.48
88	1,181.48	1,083.02	984.57	934.47	1,597.76	1,464.76	1,331.76	1,264.39	1,704.85	1,563.22	1,419.85	1,349.03
89	1,286.85	1,179.75	1,072.66	1,019.11	1,741.13	1,596.03	1,450.94	1,378.39	1,858.59	1,703.13	1,549.40	1,471.67
90	1,402.58	1,285.12	1,169.39	1,110.66	1,898.31	1,739.40	1,582.22	1,502.76	2,026.13	1,856.86	1,687.58	1,602.94
91	1,528.67	1,400.85	1,274.75	1,210.84	2,067.59	1,896.59	1,723.86	1,637.49	2,207.50	2,024.41	1,839.59	1,748.04
92	1,666.85	1,526.94	1,388.76	1,319.66	2,254.14	2,065.86	1,879.31	1,784.31	2,406.14	2,205.77	2,005.41	1,905.22
93	1,817.13	1,665.13	1,513.12	1,438.85	2,457.96	2,252.41	2,048.59	1,944.95	2,623.78	2,404.42	2,186.77	2,076.23
94	1,979.50	1,815.40	1,649.58	1,568.40	2,679.06	2,456.23	2,231.68	2,121.14	2,858.70	2,620.33	2,381.96	2,262.78

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	43.18	39.73	36.27	34.55	67.37	62.18	57.00	53.55	89.82	82.91	74.27	70.82
25-29	46.64	43.18	39.73	36.27	72.55	67.37	60.46	58.73	96.73	88.09	79.46	76.00
30-34	50.09	46.64	41.46	39.73	79.46	72.55	65.64	62.18	103.64	95.00	86.37	81.18
35-39	53.55	50.09	44.91	43.18	84.64	77.73	70.82	67.37	112.28	101.91	93.27	88.09
40-44	58.73	53.55	48.36	46.64	91.55	82.91	76.00	72.55	119.18	110.55	100.18	95.00
45	58.73	53.55	50.09	46.64	93.27	84.64	77.73	72.55	122.64	112.28	101.91	96.73
46	58.73	55.27	50.09	46.64	93.27	84.64	77.73	72.55	122.64	114.00	103.64	98.46
47	60.46	55.27	50.09	46.64	93.27	84.64	77.73	74.27	124.37	114.00	103.64	98.46
48	60.46	55.27	50.09	48.36	93.27	84.64	77.73	74.27	126.09	115.73	105.37	100.18
49	60.46	55.27	50.09	48.36	93.27	84.64	77.73	74.27	126.09	115.73	105.37	100.18
50	60.46	55.27	50.09	48.36	93.27	84.64	77.73	74.27	127.82	117.46	107.09	101.91
51	62.18	57.00	51.82	48.36	96.73	88.09	79.46	76.00	129.55	119.18	108.82	101.91
52	62.18	57.00	51.82	50.09	98.46	89.82	82.91	77.73	131.28	120.91	108.82	103.64
53	63.91	58.73	53.55	50.09	101.91	93.27	84.64	81.18	133.00	120.91	110.55	105.37
54	65.64	60.46	53.55	51.82	105.37	95.00	86.37	82.91	134.73	122.64	112.28	107.09
55	65.64	60.46	55.27	51.82	107.09	98.46	89.82	84.64	136.46	124.37	114.00	107.09
56	70.82	65.64	58.73	57.00	115.73	105.37	96.73	91.55	145.09	133.00	120.91	114.00
57	76.00	70.82	63.91	60.46	124.37	114.00	103.64	98.46	153.73	139.91	127.82	120.91
58	81.18	74.27	67.37	63.91	131.28	120.91	110.55	103.64	162.37	148.55	134.73	127.82
59	86.37	79.46	72.55	69.09	139.91	127.82	117.46	110.55	171.00	157.19	143.37	134.73
60	91.55	84.64	76.00	72.55	148.55	136.46	124.37	117.46	179.64	165.82	150.28	143.37
61	100.18	91.55	82.91	79.46	158.91	145.09	131.28	126.09	193.46	177.91	160.64	153.73
62	108.82	98.46	89.82	86.37	169.28	153.73	139.91	133.00	207.28	190.00	172.73	164.09
63	115.73	107.09	96.73	91.55	177.91	164.09	148.55	141.64	219.37	202.10	183.09	174.46
64	124.37	114.00	103.64	98.46	188.28	172.73	157.19	150.28	233.19	214.19	193.46	184.82
65	133.00	120.91	110.55	105.37	198.64	183.09	165.82	157.19	247.01	226.28	205.55	195.19
66	150.28	138.18	124.37	119.18	222.82	203.82	186.55	176.19	271.19	248.73	226.28	214.19
67	167.55	153.73	138.18	131.28	247.01	226.28	205.55	195.19	295.37	271.19	247.01	234.91
68	183.09	169.28	153.73	145.09	271.19	248.73	226.28	214.19	319.55	293.64	267.73	253.91
69	200.37	184.82	167.55	158.91	295.37	271.19	245.28	233.19	345.46	316.10	286.73	272.91
70	217.64	200.37	181.37	172.73	319.55	291.92	266.01	252.19	369.64	338.55	307.46	291.92
71	252.19	229.73	209.00	198.64	364.46	333.37	304.01	288.46	416.28	381.74	347.19	329.92
72	285.01	260.82	238.37	226.28	409.37	374.83	340.28	323.01	461.19	423.19	385.19	366.19
73	317.83	291.92	266.01	252.19	454.28	416.28	378.28	359.28	507.83	466.37	423.19	402.46
74	352.37	323.01	293.64	278.10	499.19	457.74	416.28	393.83	554.47	507.83	461.19	438.74
75	385.19	354.10	321.28	305.73	544.10	497.47	452.56	430.10	601.10	551.01	500.92	475.01
76	440.46	402.46	366.19	348.92	613.20	563.10	511.28	485.37	671.92	616.65	559.65	532.01
77	500.92	459.46	418.01	397.28	694.38	635.65	578.65	549.28	753.11	690.92	627.01	595.92
78	561.38	514.74	468.10	443.92	770.38	706.47	642.56	609.74	829.11	760.02	690.92	656.38
79	618.38	566.56	514.74	488.83	839.47	768.65	699.56	665.01	894.75	820.47	746.20	708.20
80	666.74	611.47	556.19	528.56	906.84	830.84	754.83	718.56	965.57	886.11	804.93	765.20
81	713.38	654.65	594.19	564.83	970.75	889.56	808.38	768.65	1,034.66	948.29	861.93	818.74
82	766.93	703.02	639.10	608.01	1,043.30	955.20	868.84	825.65	1,110.66	1,019.11	925.84	879.20
83	829.11	760.02	690.92	656.38	1,126.21	1,032.93	937.93	891.29	1,200.48	1,100.30	1,000.11	950.02
84	899.93	823.93	749.65	711.65	1,221.21	1,119.30	1,019.11	967.29	1,302.39	1,193.57	1,084.75	1,031.20
85	979.38	898.20	817.02	775.56	1,331.76	1,221.21	1,110.66	1,053.66	1,419.85	1,300.66	1,183.21	1,124.48
86	1,069.20	979.38	889.56	846.38	1,450.94	1,330.03	1,209.12	1,148.66	1,547.67	1,418.12	1,290.30	1,224.66
87	1,164.21	1,067.48	970.75	922.38	1,582.22	1,450.94	1,317.94	1,252.30	1,687.58	1,545.94	1,406.03	1,335.21
88	1,269.57	1,164.21	1,057.11	1,005.29	1,725.58	1,580.49	1,437.12	1,366.30	1,837.86	1,685.85	1,532.12	1,456.12
89	1,383.58	1,267.85	1,152.12	1,095.11	1,879.31	1,723.86	1,566.67	1,488.94	2,003.68	1,837.86	1,670.31	1,585.67
90	1,507.94	1,381.85	1,257.48	1,193.57	2,048.59	1,879.31	1,708.31	1,621.94	2,185.05	2,001.95	1,820.58	1,729.04
91	1,644.40	1,506.21	1,369.76	1,300.66	2,233.41	2,046.86	1,862.04	1,768.77	2,380.23	2,183.32	1,984.68	1,884.50
92	1,791.22	1,642.67	1,492.40	1,418.12	2,435.51	2,231.68	2,029.59	1,927.68	2,594.42	2,378.51	2,162.59	2,053.77
93	1,953.59	1,789.49	1,627.13	1,545.94	2,653.15	2,432.05	2,210.96	2,100.41	2,829.33	2,592.69	2,357.78	2,240.32
94	2,128.05	1,951.86	1,773.95	1,685.85	2,893.24	2,651.42	2,411.32	2,290.41	3,083.25	2,825.88	2,570.24	2,440.69

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	48.36	44.91	39.73	38.00	76.00	69.09	62.18	60.46	100.18	91.55	82.91	79.46
25-29	51.82	48.36	43.18	41.46	81.18	74.27	67.37	63.91	107.09	98.46	89.82	84.64
30-34	55.27	51.82	46.64	44.91	88.09	79.46	72.55	69.09	115.73	105.37	96.73	91.55
35-39	60.46	55.27	50.09	48.36	93.27	86.37	77.73	74.27	124.37	114.00	103.64	98.46
40-44	63.91	58.73	53.55	51.82	100.18	93.27	84.64	79.46	133.00	122.64	110.55	105.37
45	65.64	60.46	55.27	51.82	103.64	95.00	86.37	81.18	136.46	124.37	112.28	107.09
46	65.64	60.46	55.27	51.82	103.64	95.00	86.37	81.18	136.46	126.09	114.00	108.82
47	65.64	60.46	55.27	51.82	103.64	95.00	86.37	81.18	138.18	126.09	115.73	108.82
48	67.37	60.46	55.27	53.55	103.64	95.00	86.37	81.18	139.91	127.82	115.73	110.55
49	67.37	60.46	55.27	53.55	103.64	95.00	86.37	81.18	141.64	129.55	117.46	112.28
50	67.37	62.18	55.27	53.55	103.64	95.00	86.37	81.18	141.64	129.55	119.18	112.28
51	69.09	62.18	57.00	53.55	107.09	98.46	88.09	84.64	143.37	131.28	119.18	114.00
52	69.09	63.91	58.73	55.27	108.82	100.18	91.55	86.37	145.09	133.00	120.91	115.73
53	70.82	65.64	58.73	57.00	112.28	103.64	93.27	89.82	146.82	134.73	122.64	115.73
54	72.55	65.64	60.46	57.00	115.73	107.09	96.73	91.55	148.55	136.46	124.37	117.46
55	74.27	67.37	60.46	58.73	119.18	108.82	98.46	95.00	150.28	138.18	126.09	119.18
56	79.46	72.55	65.64	62.18	127.82	117.46	107.09	101.91	160.64	146.82	133.00	127.82
57	84.64	77.73	70.82	67.37	138.18	126.09	114.00	108.82	171.00	155.46	141.64	134.73
58	89.82	82.91	76.00	70.82	146.82	134.73	122.64	115.73	179.64	165.82	150.28	143.37
59	96.73	88.09	79.46	76.00	155.46	143.37	129.55	122.64	190.00	174.46	158.91	150.28
60	101.91	93.27	84.64	81.18	164.09	150.28	136.46	129.55	200.37	183.09	165.82	158.91
61	110.55	101.91	91.55	88.09	176.19	160.64	146.82	139.91	214.19	196.91	179.64	169.28
62	119.18	110.55	100.18	95.00	186.55	171.00	155.46	148.55	229.73	210.73	191.73	181.37
63	129.55	117.46	107.09	101.91	198.64	181.37	165.82	157.19	243.55	224.55	203.82	193.46
64	138.18	126.09	115.73	108.82	209.00	191.73	174.46	165.82	259.10	236.64	215.91	205.55
65	146.82	134.73	122.64	117.46	221.10	202.10	184.82	174.46	272.91	250.46	228.00	215.91
66	165.82	152.00	138.18	131.28	247.01	226.28	205.55	195.19	300.55	276.37	250.46	238.37
67	184.82	169.28	153.73	146.82	274.64	250.46	228.00	217.64	328.19	300.55	272.91	259.10
68	203.82	186.55	169.28	162.37	300.55	276.37	250.46	238.37	355.83	326.46	297.10	281.55
69	222.82	203.82	186.55	176.19	328.19	300.55	272.91	259.10	383.46	350.64	319.55	302.28
70	241.82	221.10	202.10	191.73	354.10	324.73	295.37	279.82	409.37	376.55	342.01	324.73
71	279.82	255.64	233.19	221.10	404.19	369.64	336.83	319.55	461.19	423.19	385.19	364.46
72	316.10	290.19	264.28	250.46	454.28	416.28	378.28	359.28	513.01	469.83	426.65	405.92
73	354.10	324.73	295.37	279.82	504.37	461.19	419.74	399.01	564.83	516.47	469.83	447.37
74	390.37	357.55	326.46	309.19	552.74	507.83	461.19	438.74	614.92	564.83	513.01	487.10
75	428.37	392.10	357.55	338.55	602.83	552.74	502.65	476.74	666.74	611.47	556.19	528.56
76	488.83	447.37	405.92	386.92	682.29	625.29	568.28	538.92	746.20	684.01	621.83	590.74
77	556.19	509.56	462.92	440.46	770.38	706.47	642.56	609.74	836.02	766.93	696.11	661.56
78	623.56	571.74	519.92	494.01	855.02	784.20	711.65	677.11	920.66	842.93	766.93	728.92
79	685.74	628.74	571.74	542.38	931.02	855.02	777.29	737.56	993.20	910.29	827.38	785.93
80	741.02	678.83	616.65	585.56	1,007.02	922.38	839.47	796.29	1,072.66	982.84	894.75	849.84
81	792.84	725.47	659.83	627.01	1,076.11	986.29	898.20	853.29	1,148.66	1,051.93	956.93	908.57
82	851.56	780.74	709.92	673.65	1,157.30	1,060.57	963.84	917.20	1,233.30	1,131.39	1,027.75	977.66
83	918.93	842.93	766.93	727.20	1,250.57	1,145.21	1,041.57	989.75	1,333.48	1,221.21	1,110.66	1,055.39
84	998.39	915.47	830.84	789.38	1,355.94	1,243.66	1,129.66	1,074.39	1,445.76	1,324.85	1,205.66	1,145.21
85	1,088.21	996.66	906.84	860.20	1,478.58	1,355.94	1,231.57	1,171.12	1,577.03	1,444.03	1,312.76	1,247.12
86	1,184.93	1,086.48	988.02	937.93	1,611.58	1,476.85	1,343.85	1,276.48	1,718.67	1,575.31	1,431.94	1,359.39
87	1,292.03	1,184.93	1,076.11	1,022.57	1,756.67	1,609.85	1,464.76	1,390.48	1,872.40	1,716.95	1,559.76	1,482.03
88	1,407.76	1,290.30	1,172.84	1,115.84	1,915.59	1,754.95	1,596.03	1,516.58	2,041.68	1,870.68	1,701.40	1,616.76
89	1,535.58	1,407.76	1,279.94	1,216.03	2,086.59	1,913.86	1,739.40	1,653.04	2,224.78	2,039.95	1,853.40	1,761.86
90	1,673.76	1,533.85	1,393.94	1,324.85	2,274.87	2,084.86	1,896.59	1,801.58	2,425.14	2,223.05	2,020.95	1,920.77
91	1,824.04	1,672.04	1,520.03	1,444.03	2,480.42	2,273.14	2,065.86	1,963.95	2,642.78	2,423.42	2,202.32	2,093.50
92	1,988.13	1,822.31	1,656.49	1,573.58	2,703.24	2,476.96	2,252.41	2,140.14	2,881.15	2,641.06	2,400.96	2,281.78
93	2,167.77	1,986.41	1,805.04	1,715.22	2,946.79	2,701.51	2,454.51	2,331.87	3,140.25	2,879.43	2,616.87	2,485.60
94	2,361.23	2,166.05	1,969.13	1,870.68	3,211.07	2,943.34	2,675.60	2,542.60	3,423.53	3,138.52	2,853.52	2,710.15

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	51.82	46.64	43.18	41.46	81.18	74.27	67.37	63.91	107.09	98.46	88.09	84.64
25-29	55.27	51.82	46.64	44.91	86.37	79.46	72.55	69.09	114.00	105.37	95.00	91.55
30-34	60.46	55.27	50.09	46.64	93.27	86.37	77.73	74.27	122.64	112.28	101.91	96.73
35-39	63.91	58.73	53.55	51.82	100.18	91.55	82.91	79.46	133.00	120.91	110.55	105.37
40-44	69.09	63.91	57.00	55.27	108.82	98.46	89.82	86.37	141.64	131.28	119.18	112.28
45	70.82	63.91	58.73	55.27	110.55	100.18	91.55	86.37	145.09	133.00	120.91	115.73
46	70.82	63.91	58.73	55.27	110.55	100.18	91.55	88.09	146.82	134.73	122.64	115.73
47	70.82	65.64	58.73	55.27	110.55	101.91	91.55	88.09	148.55	136.46	122.64	117.46
48	70.82	65.64	58.73	57.00	110.55	101.91	91.55	88.09	148.55	136.46	124.37	117.46
49	70.82	65.64	58.73	57.00	110.55	101.91	91.55	88.09	150.28	138.18	126.09	119.18
50	72.55	65.64	60.46	57.00	110.55	101.91	91.55	88.09	152.00	139.91	126.09	120.91
51	72.55	67.37	60.46	58.73	114.00	103.64	95.00	89.82	153.73	141.64	127.82	122.64
52	74.27	69.09	62.18	58.73	117.46	107.09	98.46	93.27	155.46	143.37	129.55	122.64
53	76.00	69.09	63.91	60.46	120.91	110.55	100.18	95.00	157.19	145.09	131.28	124.37
54	77.73	70.82	63.91	60.46	124.37	114.00	103.64	98.46	158.91	146.82	133.00	126.09
55	79.46	72.55	65.64	62.18	127.82	117.46	107.09	100.18	160.64	148.55	134.73	127.82
56	84.64	77.73	70.82	67.37	136.46	126.09	114.00	108.82	171.00	157.19	143.37	136.46
57	91.55	82.91	76.00	72.55	146.82	134.73	122.64	115.73	183.09	167.55	152.00	145.09
58	96.73	88.09	81.18	76.00	157.19	143.37	131.28	124.37	193.46	176.19	160.64	152.00
59	101.91	95.00	86.37	81.18	165.82	152.00	138.18	131.28	203.82	186.55	169.28	160.64
60	108.82	100.18	89.82	86.37	176.19	162.37	146.82	139.91	214.19	196.91	177.91	169.28
61	119.18	108.82	98.46	93.27	188.28	172.73	157.19	148.55	229.73	210.73	191.73	181.37
62	127.82	117.46	107.09	101.91	200.37	183.09	167.55	158.91	245.28	224.55	203.82	195.19
63	138.18	126.09	115.73	108.82	212.46	195.19	176.19	167.55	260.82	240.10	217.64	207.28
64	148.55	134.73	122.64	117.46	224.55	205.55	186.55	177.91	276.37	253.91	231.46	219.37
65	157.19	145.09	131.28	124.37	236.64	215.91	196.91	186.55	291.92	267.73	243.55	231.46
66	177.91	162.37	148.55	141.64	264.28	243.55	221.10	209.00	321.28	295.37	267.73	255.64
67	198.64	181.37	165.82	157.19	293.64	269.46	245.28	231.46	350.64	321.28	291.92	278.10
68	217.64	200.37	181.37	172.73	321.28	295.37	267.73	255.64	380.01	348.92	317.83	300.55
69	238.37	219.37	198.64	188.28	350.64	321.28	291.92	278.10	409.37	374.83	342.01	324.73
70	259.10	236.64	215.91	205.55	378.28	347.19	316.10	300.55	438.74	402.46	366.19	347.19
71	298.82	274.64	248.73	236.64	431.83	395.55	361.01	342.01	494.01	452.56	411.10	390.37
72	338.55	310.92	281.55	267.73	485.37	445.65	404.19	385.19	549.28	502.65	457.74	433.55
73	378.28	347.19	316.10	298.82	538.92	494.01	449.10	426.65	602.83	552.74	502.65	478.46
74	418.01	383.46	348.92	331.64	592.47	542.38	494.01	468.10	658.11	602.83	549.28	521.65
75	457.74	419.74	381.74	362.74	646.01	592.47	537.19	511.28	713.38	654.65	594.19	564.83
76	521.65	478.46	435.28	412.83	728.92	668.47	608.01	576.92	799.74	732.38	665.01	632.20
77	595.92	545.83	495.74	471.56	823.93	754.83	687.47	652.92	894.75	820.47	746.20	708.20
78	666.74	611.47	556.19	528.56	915.47	839.47	761.74	723.74	984.57	901.66	820.47	779.02
79	734.11	671.92	611.47	580.38	996.66	913.75	830.84	789.38	1,062.30	974.20	886.11	841.20
80	792.84	725.47	659.83	627.01	1,076.11	988.02	898.20	853.29	1,148.66	1,051.93	956.93	908.57
81	848.11	777.29	706.47	670.20	1,152.12	1,057.11	960.38	912.02	1,228.12	1,126.21	1,024.29	972.48
82	910.29	836.02	760.02	722.02	1,238.48	1,134.84	1,032.93	981.11	1,319.66	1,210.84	1,100.30	1,045.02
83	984.57	901.66	820.47	779.02	1,338.67	1,226.39	1,114.11	1,058.84	1,426.76	1,307.57	1,188.39	1,129.66
84	1,067.48	979.38	889.56	844.65	1,450.94	1,330.03	1,209.12	1,148.66	1,547.67	1,418.12	1,290.30	1,224.66
85	1,164.21	1,067.48	969.02	920.66	1,582.22	1,450.94	1,317.94	1,252.30	1,685.85	1,545.94	1,406.03	1,335.21
86	1,267.85	1,162.48	1,057.11	1,003.57	1,723.86	1,580.49	1,437.12	1,364.57	1,837.86	1,685.85	1,532.12	1,456.12
87	1,381.85	1,267.85	1,152.12	1,095.11	1,879.31	1,723.86	1,566.67	1,488.94	2,003.68	1,836.13	1,670.31	1,585.67
88	1,507.94	1,381.85	1,255.75	1,193.57	2,048.59	1,877.59	1,708.31	1,621.94	2,185.05	2,001.95	1,820.58	1,729.04
89	1,642.67	1,506.21	1,369.76	1,300.66	2,233.41	2,046.86	1,862.04	1,768.77	2,380.23	2,181.59	1,984.68	1,884.50
90	1,791.22	1,640.94	1,492.40	1,418.12	2,433.78	2,231.68	2,029.59	1,927.68	2,594.42	2,378.51	2,162.59	2,053.77
91	1,951.86	1,789.49	1,627.13	1,545.94	2,653.15	2,432.05	2,210.96	2,100.41	2,829.33	2,592.69	2,357.78	2,238.59
92	2,128.05	1,950.13	1,772.22	1,684.13	2,893.24	2,651.42	2,409.60	2,290.41	3,083.25	2,825.88	2,570.24	2,440.69
93	2,318.05	2,126.32	1,932.86	1,836.13	3,152.34	2,889.79	2,627.24	2,495.96	3,361.35	3,081.52	2,799.97	2,660.06
94	2,527.05	2,316.32	2,105.59	2,000.22	3,435.62	3,150.61	2,863.88	2,720.51	3,663.62	3,357.89	3,052.16	2,900.15

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Individual

Unlimited

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	58.73	53.55	48.36	46.64	89.82	82.91	76.00	70.82	119.18	108.82	100.18	95.00
25-29	62.18	57.00	51.82	50.09	96.73	89.82	81.18	77.73	127.82	117.46	107.09	101.91
30-34	67.37	62.18	55.27	53.55	105.37	95.00	86.37	82.91	138.18	126.09	115.73	108.82
35-39	72.55	65.64	60.46	57.00	112.28	103.64	93.27	89.82	148.55	136.46	124.37	117.46
40-44	77.73	70.82	63.91	60.46	120.91	110.55	100.18	95.00	158.91	146.82	133.00	126.09
45	79.46	72.55	65.64	62.18	122.64	112.28	103.64	98.46	162.37	148.55	134.73	129.55
46	79.46	72.55	65.64	62.18	122.64	114.00	103.64	98.46	164.09	150.28	136.46	129.55
47	79.46	72.55	65.64	62.18	122.64	114.00	103.64	98.46	165.82	152.00	138.18	131.28
48	79.46	72.55	65.64	63.91	122.64	114.00	103.64	98.46	167.55	153.73	139.91	133.00
49	79.46	72.55	67.37	63.91	124.37	114.00	103.64	98.46	169.28	155.46	139.91	133.00
50	79.46	74.27	67.37	63.91	124.37	114.00	103.64	98.46	171.00	155.46	141.64	134.73
51	81.18	74.27	67.37	65.64	127.82	117.46	105.37	100.18	172.73	158.91	143.37	136.46
52	82.91	76.00	69.09	65.64	131.28	120.91	108.82	103.64	174.46	160.64	145.09	138.18
53	84.64	77.73	70.82	67.37	134.73	124.37	112.28	107.09	176.19	162.37	146.82	139.91
54	86.37	79.46	72.55	69.09	138.18	127.82	115.73	110.55	177.91	164.09	148.55	141.64
55	88.09	81.18	74.27	69.09	143.37	131.28	119.18	112.28	181.37	165.82	150.28	143.37
56	95.00	86.37	79.46	74.27	153.73	141.64	127.82	120.91	191.73	176.19	160.64	152.00
57	101.91	93.27	84.64	81.18	164.09	150.28	136.46	129.55	203.82	186.55	171.00	162.37
58	108.82	100.18	89.82	86.37	176.19	160.64	146.82	138.18	215.91	198.64	179.64	171.00
59	115.73	105.37	96.73	91.55	186.55	171.00	155.46	148.55	228.00	209.00	190.00	179.64
60	122.64	112.28	101.91	96.73	196.91	181.37	164.09	157.19	240.10	219.37	200.37	190.00
61	133.00	120.91	110.55	105.37	210.73	193.46	176.19	167.55	257.37	236.64	214.19	203.82
62	143.37	131.28	119.18	114.00	224.55	205.55	186.55	177.91	274.64	252.19	229.73	217.64
63	155.46	141.64	129.55	122.64	238.37	217.64	198.64	188.28	291.92	267.73	243.55	231.46
64	165.82	152.00	138.18	131.28	250.46	229.73	209.00	198.64	310.92	285.01	259.10	245.28
65	176.19	162.37	146.82	139.91	264.28	241.82	221.10	209.00	328.19	300.55	272.91	259.10
66	198.64	183.09	165.82	157.19	297.10	271.19	247.01	234.91	361.01	329.92	300.55	285.01
67	221.10	203.82	184.82	176.19	328.19	300.55	272.91	260.82	393.83	361.01	328.19	310.92
68	245.28	224.55	203.82	193.46	361.01	329.92	300.55	285.01	426.65	390.37	355.83	336.83
69	267.73	245.28	222.82	210.73	392.10	359.28	326.46	310.92	459.46	421.46	381.74	362.74
70	290.19	266.01	241.82	229.73	424.92	388.64	354.10	335.10	492.28	450.83	409.37	388.64
71	335.10	307.46	278.10	264.28	483.65	443.92	404.19	383.46	552.74	507.83	461.19	437.01
72	378.28	347.19	316.10	300.55	544.10	499.19	452.56	430.10	614.92	563.10	511.28	487.10
73	423.19	388.64	352.37	335.10	602.83	552.74	502.65	478.46	675.38	620.10	563.10	535.47
74	468.10	430.10	390.37	371.37	663.29	608.01	552.74	525.10	737.56	675.38	614.92	583.83
75	513.01	469.83	426.65	405.92	722.02	663.29	602.83	571.74	798.02	732.38	665.01	632.20
76	585.56	535.47	487.10	462.92	817.02	747.93	680.56	646.01	894.75	820.47	746.20	708.20
77	666.74	611.47	556.19	528.56	922.38	846.38	768.65	730.65	1,001.84	918.93	834.29	792.84
78	746.20	684.01	621.83	590.74	1,024.29	939.66	853.29	811.84	1,102.02	1,010.48	918.93	872.29
79	820.47	753.11	684.01	649.47	1,117.57	1,024.29	931.02	884.38	1,190.12	1,091.66	991.48	943.11
80	887.84	813.56	739.29	703.02	1,205.66	1,105.48	1,005.29	955.20	1,285.12	1,178.03	1,070.93	1,017.39
81	948.29	870.56	791.11	751.38	1,290.30	1,183.21	1,076.11	1,020.84	1,374.94	1,260.94	1,146.93	1,089.93
82	1,020.84	934.47	849.84	808.38	1,387.03	1,271.30	1,155.57	1,098.57	1,478.58	1,355.94	1,231.57	1,171.12
83	1,102.02	1,010.48	918.93	872.29	1,497.58	1,373.21	1,248.85	1,186.66	1,597.76	1,464.76	1,331.76	1,264.39
84	1,195.30	1,095.11	996.66	946.57	1,625.40	1,490.67	1,354.21	1,286.85	1,732.49	1,589.13	1,444.03	1,371.48
85	1,302.39	1,195.30	1,086.48	1,031.20	1,772.22	1,623.67	1,476.85	1,402.58	1,889.68	1,730.76	1,573.58	1,495.85
86	1,419.85	1,302.39	1,183.21	1,124.48	1,931.13	1,770.49	1,609.85	1,528.67	2,058.95	1,887.95	1,715.22	1,630.58
87	1,547.67	1,419.85	1,290.30	1,226.39	2,105.59	1,929.41	1,754.95	1,666.85	2,243.78	2,057.23	1,870.68	1,777.40
88	1,687.58	1,547.67	1,406.03	1,335.21	2,293.87	2,103.86	1,912.13	1,817.13	2,445.87	2,242.05	2,038.23	1,936.31
89	1,839.59	1,685.85	1,532.12	1,456.12	2,501.14	2,292.14	2,084.86	1,979.50	2,666.97	2,444.14	2,221.32	2,110.77
90	2,005.41	1,837.86	1,670.31	1,587.40	2,725.70	2,499.42	2,271.41	2,159.14	2,907.06	2,663.51	2,421.69	2,300.78
91	2,185.05	2,003.68	1,820.58	1,730.76	2,970.97	2,723.97	2,476.96	2,352.60	3,167.89	2,903.61	2,639.33	2,508.05
92	2,381.96	2,183.32	1,984.68	1,886.22	3,238.71	2,969.25	2,699.79	2,565.06	3,452.89	3,164.43	2,877.70	2,734.33
93	2,596.15	2,380.23	2,164.32	2,055.50	3,530.62	3,236.98	2,941.61	2,794.79	3,763.81	3,449.44	3,136.79	2,979.61
94	2,831.06	2,594.42	2,357.78	2,240.32	3,848.45	3,527.17	3,207.61	3,046.97	4,102.36	3,760.35	3,418.35	3,247.34

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Joint

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	17.27	17.27	15.55	13.82	27.64	25.91	24.18	22.46	38.00	34.55	31.09	29.36
25-29	19.00	17.27	15.55	15.55	31.09	27.64	25.91	24.18	41.46	38.00	34.55	32.82
30-34	20.73	19.00	17.27	17.27	32.82	29.36	27.64	25.91	43.18	39.73	36.27	34.55
35-39	22.46	20.73	19.00	17.27	34.55	32.82	29.36	27.64	46.64	43.18	39.73	38.00
40-44	24.18	22.46	20.73	19.00	38.00	34.55	31.09	29.36	50.09	46.64	43.18	39.73
45	24.18	22.46	20.73	19.00	38.00	34.55	31.09	31.09	51.82	48.36	43.18	41.46
46	24.18	22.46	20.73	19.00	38.00	34.55	32.82	31.09	51.82	48.36	43.18	41.46
47	25.91	22.46	20.73	20.73	38.00	36.27	32.82	31.09	53.55	48.36	44.91	41.46
48	25.91	24.18	20.73	20.73	39.73	36.27	32.82	31.09	53.55	50.09	44.91	43.18
49	25.91	24.18	20.73	20.73	39.73	36.27	32.82	31.09	55.27	50.09	44.91	43.18
50	25.91	24.18	22.46	20.73	39.73	36.27	32.82	31.09	55.27	50.09	46.64	43.18
51	25.91	24.18	22.46	20.73	39.73	36.27	32.82	31.09	57.00	51.82	46.64	44.91
52	27.64	24.18	22.46	20.73	39.73	36.27	34.55	32.82	57.00	51.82	48.36	44.91
53	27.64	24.18	22.46	20.73	41.46	38.00	34.55	32.82	58.73	53.55	48.36	46.64
54	27.64	25.91	22.46	22.46	41.46	38.00	34.55	32.82	58.73	55.27	50.09	46.64
55	27.64	25.91	22.46	22.46	41.46	38.00	34.55	32.82	60.46	55.27	50.09	48.36
56	31.09	27.64	25.91	24.18	44.91	41.46	38.00	36.27	62.18	57.00	51.82	50.09
57	32.82	29.36	27.64	25.91	50.09	44.91	41.46	39.73	65.64	60.46	53.55	51.82
58	34.55	32.82	29.36	27.64	53.55	48.36	44.91	41.46	67.37	62.18	57.00	53.55
59	38.00	34.55	31.09	29.36	57.00	51.82	46.64	44.91	70.82	63.91	58.73	55.27
60	39.73	36.27	32.82	31.09	60.46	55.27	50.09	48.36	72.55	65.64	60.46	57.00
61	43.18	39.73	36.27	34.55	65.64	60.46	53.55	51.82	77.73	70.82	65.64	62.18
62	46.64	43.18	39.73	38.00	69.09	63.91	58.73	55.27	82.91	76.00	69.09	65.64
63	50.09	46.64	41.46	39.73	74.27	69.09	62.18	58.73	89.82	81.18	74.27	70.82
64	55.27	50.09	44.91	43.18	79.46	72.55	65.64	62.18	95.00	86.37	79.46	74.27
65	58.73	53.55	48.36	46.64	84.64	77.73	69.09	65.64	100.18	91.55	82.91	79.46
66	65.64	60.46	53.55	51.82	93.27	84.64	77.73	74.27	108.82	100.18	91.55	86.37
67	72.55	65.64	60.46	57.00	101.91	93.27	84.64	81.18	119.18	108.82	98.46	93.27
68	79.46	72.55	65.64	62.18	112.28	101.91	93.27	88.09	127.82	117.46	107.09	101.91
69	86.37	79.46	72.55	69.09	120.91	110.55	100.18	96.73	138.18	126.09	114.00	108.82
70	93.27	86.37	77.73	74.27	131.28	119.18	108.82	103.64	146.82	134.73	122.64	115.73
71	107.09	98.46	89.82	84.64	148.55	136.46	122.64	117.46	165.82	152.00	138.18	131.28
72	120.91	110.55	100.18	95.00	165.82	152.00	138.18	131.28	184.82	169.28	153.73	146.82
73	134.73	122.64	112.28	105.37	183.09	167.55	152.00	145.09	203.82	186.55	171.00	162.37
74	146.82	134.73	122.64	117.46	200.37	183.09	167.55	158.91	222.82	205.55	186.55	176.19
75	160.64	146.82	134.73	127.82	217.64	200.37	181.37	172.73	241.82	222.82	202.10	191.73
76	184.82	169.28	153.73	146.82	245.28	224.55	205.55	195.19	271.19	248.73	226.28	214.19
77	209.00	191.73	174.46	165.82	272.91	250.46	228.00	215.91	298.82	274.64	248.73	236.64
78	233.19	214.19	193.46	184.82	300.55	276.37	250.46	238.37	326.46	298.82	272.91	259.10
79	257.37	234.91	214.19	203.82	328.19	302.28	274.64	260.82	355.83	324.73	295.37	281.55
80	281.55	257.37	233.19	222.82	357.55	326.46	297.10	283.28	383.46	350.64	319.55	304.01
81	300.55	274.64	250.46	238.37	381.74	350.64	317.83	302.28	409.37	376.55	342.01	324.73
82	323.01	295.37	269.46	255.64	411.10	376.55	342.01	324.73	440.46	404.19	367.92	348.92
83	348.92	319.55	290.19	276.37	443.92	405.92	369.64	350.64	476.74	437.01	397.28	376.55
84	378.28	347.19	316.10	298.82	480.19	440.46	400.74	380.01	516.47	473.28	430.10	409.37
85	412.83	378.28	343.73	326.46	525.10	480.19	437.01	414.55	563.10	516.47	469.83	445.65
86	449.10	412.83	374.83	355.83	571.74	523.37	476.74	452.56	613.20	563.10	511.28	485.37
87	490.56	449.10	409.37	388.64	623.56	571.74	518.19	492.28	668.47	613.20	557.92	530.28
88	533.74	490.56	445.65	423.19	678.83	621.83	566.56	537.19	728.92	668.47	608.01	576.92
89	582.10	533.74	485.37	461.19	739.29	678.83	616.65	585.56	794.56	728.92	661.56	628.74
90	635.65	582.10	528.56	502.65	806.65	739.29	671.92	639.10	865.38	794.56	722.02	685.74
91	692.65	633.92	576.92	547.56	879.20	806.65	732.38	696.11	944.84	865.38	785.93	747.93
92	754.83	690.92	628.74	597.65	958.66	879.20	798.02	758.29	1,029.48	943.11	856.75	815.29
93	822.20	753.11	685.74	651.20	1,045.02	956.93	870.56	827.38	1,121.02	1,027.75	934.47	887.84
94	896.47	822.20	746.20	709.92	1,138.30	1,043.30	948.29	901.66	1,222.94	1,121.02	1,019.11	967.29

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Joint

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	22.46	20.73	19.00	17.27	34.55	31.09	27.64	27.64	44.91	41.46	38.00	36.27
25-29	24.18	22.46	20.73	19.00	36.27	32.82	31.09	29.36	48.36	44.91	41.46	38.00
30-34	25.91	24.18	22.46	20.73	39.73	36.27	32.82	31.09	51.82	48.36	43.18	41.46
35-39	27.64	25.91	24.18	22.46	41.46	38.00	34.55	32.82	57.00	51.82	46.64	44.91
40-44	31.09	27.64	25.91	24.18	44.91	41.46	38.00	36.27	60.46	55.27	50.09	48.36
45	31.09	27.64	25.91	24.18	46.64	43.18	38.00	36.27	62.18	57.00	51.82	48.36
46	31.09	29.36	25.91	24.18	46.64	43.18	38.00	36.27	62.18	57.00	51.82	50.09
47	31.09	29.36	25.91	24.18	46.64	43.18	38.00	36.27	63.91	58.73	53.55	50.09
48	31.09	29.36	25.91	25.91	46.64	43.18	39.73	36.27	65.64	58.73	53.55	51.82
49	32.82	29.36	25.91	25.91	46.64	43.18	39.73	36.27	65.64	60.46	55.27	51.82
50	32.82	29.36	27.64	25.91	46.64	43.18	39.73	38.00	67.37	60.46	55.27	53.55
51	32.82	29.36	27.64	25.91	48.36	44.91	39.73	38.00	67.37	62.18	57.00	53.55
52	32.82	31.09	27.64	25.91	50.09	44.91	41.46	39.73	69.09	63.91	57.00	55.27
53	34.55	31.09	27.64	27.64	50.09	46.64	41.46	39.73	70.82	63.91	58.73	55.27
54	34.55	31.09	29.36	27.64	51.82	46.64	43.18	41.46	70.82	65.64	58.73	57.00
55	34.55	32.82	29.36	27.64	53.55	48.36	43.18	41.46	72.55	67.37	60.46	57.00
56	38.00	34.55	31.09	29.36	57.00	51.82	46.64	44.91	76.00	69.09	63.91	60.46
57	39.73	36.27	32.82	31.09	60.46	55.27	50.09	48.36	79.46	72.55	65.64	62.18
58	41.46	38.00	34.55	32.82	63.91	58.73	53.55	51.82	82.91	76.00	69.09	65.64
59	43.18	39.73	36.27	34.55	69.09	62.18	57.00	53.55	86.37	79.46	72.55	69.09
60	46.64	41.46	38.00	36.27	72.55	67.37	60.46	57.00	89.82	82.91	74.27	70.82
61	50.09	46.64	41.46	39.73	79.46	72.55	65.64	62.18	96.73	88.09	79.46	76.00
62	55.27	50.09	46.64	43.18	84.64	77.73	70.82	67.37	101.91	93.27	84.64	81.18
63	58.73	55.27	50.09	46.64	91.55	82.91	76.00	72.55	108.82	100.18	89.82	86.37
64	63.91	58.73	53.55	50.09	96.73	89.82	81.18	77.73	114.00	105.37	95.00	91.55
65	67.37	62.18	57.00	53.55	103.64	95.00	86.37	81.18	120.91	110.55	100.18	95.00
66	76.00	70.82	63.91	60.46	114.00	105.37	95.00	91.55	133.00	120.91	110.55	105.37
67	84.64	77.73	70.82	67.37	126.09	115.73	105.37	100.18	145.09	133.00	120.91	114.00
68	93.27	84.64	77.73	74.27	138.18	126.09	114.00	108.82	157.19	143.37	131.28	124.37
69	101.91	93.27	84.64	81.18	148.55	136.46	124.37	117.46	167.55	153.73	139.91	133.00
70	110.55	100.18	91.55	86.37	160.64	146.82	133.00	127.82	179.64	165.82	150.28	143.37
71	127.82	115.73	105.37	100.18	181.37	167.55	152.00	143.37	203.82	186.55	169.28	160.64
72	145.09	133.00	120.91	114.00	203.82	186.55	169.28	160.64	228.00	209.00	190.00	179.64
73	162.37	148.55	134.73	127.82	224.55	207.28	188.28	177.91	252.19	229.73	209.00	198.64
74	179.64	164.09	148.55	141.64	247.01	226.28	205.55	195.19	274.64	252.19	229.73	217.64
75	196.91	179.64	164.09	155.46	267.73	247.01	224.55	212.46	298.82	274.64	248.73	236.64
76	224.55	205.55	186.55	177.91	304.01	278.10	252.19	240.10	335.10	307.46	279.82	266.01
77	252.19	231.46	210.73	200.37	338.55	310.92	281.55	267.73	371.37	340.28	309.19	293.64
78	279.82	257.37	233.19	221.10	373.10	342.01	310.92	295.37	407.65	373.10	340.28	323.01
79	309.19	283.28	257.37	243.55	407.65	374.83	340.28	323.01	443.92	407.65	369.64	350.64
80	336.83	309.19	279.82	266.01	442.19	405.92	369.64	350.64	480.19	440.46	400.74	380.01
81	359.28	329.92	300.55	285.01	473.28	435.28	395.55	374.83	513.01	471.56	428.37	405.92
82	386.92	354.10	323.01	305.73	509.56	466.37	424.92	404.19	552.74	506.10	459.46	437.01
83	418.01	383.46	348.92	331.64	551.01	504.37	457.74	435.28	595.92	547.56	497.47	471.56
84	454.28	416.28	378.28	359.28	597.65	547.56	497.47	473.28	647.74	592.47	538.92	513.01
85	494.01	452.56	412.83	392.10	651.20	595.92	542.38	514.74	704.74	646.01	587.29	557.92
86	538.92	494.01	449.10	426.65	709.92	649.47	590.74	561.38	768.65	704.74	640.83	608.01
87	587.29	538.92	488.83	464.65	773.83	708.20	644.29	611.47	837.75	768.65	697.83	663.29
88	640.83	587.29	533.74	506.10	842.93	772.11	703.02	666.74	913.75	837.75	761.74	723.74
89	697.83	639.10	582.10	552.74	918.93	842.93	765.20	727.20	994.93	912.02	829.11	787.65
90	760.02	697.83	633.92	602.83	1,001.84	917.20	834.29	792.84	1,084.75	994.93	905.11	858.47
91	829.11	760.02	690.92	656.38	1,091.66	1,000.11	910.29	863.66	1,183.21	1,084.75	986.29	936.20
92	903.38	829.11	753.11	715.11	1,190.12	1,089.93	991.48	941.38	1,290.30	1,181.48	1,074.39	1,020.84
93	984.57	903.38	820.47	780.74	1,297.21	1,188.39	1,081.30	1,026.02	1,406.03	1,288.57	1,171.12	1,112.39
94	1,074.39	984.57	894.75	849.84	1,412.94	1,295.48	1,178.03	1,119.30	1,532.12	1,404.30	1,276.48	1,212.57

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Joint

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	22.46	20.73	19.00	19.00	36.27	32.82	29.36	27.64	48.36	43.18	39.73	38.00
25-29	24.18	22.46	20.73	19.00	38.00	34.55	31.09	29.36	51.82	46.64	43.18	41.46
30-34	25.91	24.18	22.46	20.73	41.46	38.00	34.55	32.82	55.27	50.09	46.64	43.18
35-39	29.36	25.91	24.18	22.46	44.91	39.73	36.27	34.55	60.46	55.27	50.09	46.64
40-44	31.09	27.64	25.91	24.18	46.64	43.18	39.73	38.00	63.91	58.73	53.55	50.09
45	31.09	29.36	25.91	24.18	48.36	44.91	39.73	38.00	65.64	60.46	55.27	51.82
46	31.09	29.36	25.91	25.91	48.36	44.91	41.46	38.00	67.37	60.46	55.27	53.55
47	31.09	29.36	25.91	25.91	50.09	44.91	41.46	39.73	67.37	62.18	57.00	53.55
48	32.82	29.36	27.64	25.91	50.09	46.64	41.46	39.73	69.09	63.91	58.73	55.27
49	32.82	29.36	27.64	25.91	50.09	46.64	41.46	39.73	70.82	65.64	58.73	55.27
50	32.82	29.36	27.64	25.91	51.82	46.64	43.18	39.73	72.55	65.64	60.46	57.00
51	32.82	31.09	27.64	25.91	51.82	48.36	43.18	41.46	72.55	67.37	60.46	57.00
52	34.55	31.09	29.36	27.64	53.55	48.36	44.91	41.46	74.27	67.37	62.18	58.73
53	34.55	32.82	29.36	27.64	53.55	50.09	44.91	43.18	74.27	69.09	62.18	58.73
54	36.27	32.82	31.09	29.36	55.27	50.09	44.91	43.18	76.00	69.09	62.18	60.46
55	38.00	34.55	31.09	29.36	55.27	51.82	46.64	44.91	76.00	70.82	63.91	60.46
56	39.73	36.27	32.82	31.09	60.46	55.27	50.09	48.36	79.46	74.27	67.37	63.91
57	41.46	38.00	34.55	32.82	65.64	58.73	53.55	51.82	84.64	77.73	69.09	65.64
58	44.91	41.46	38.00	34.55	69.09	63.91	58.73	55.27	88.09	81.18	72.55	69.09
59	46.64	43.18	39.73	38.00	74.27	67.37	62.18	58.73	91.55	82.91	76.00	72.55
60	50.09	44.91	41.46	39.73	77.73	72.55	65.64	62.18	95.00	86.37	79.46	76.00
61	53.55	50.09	44.91	43.18	84.64	77.73	70.82	67.37	101.91	93.27	84.64	81.18
62	57.00	53.55	48.36	46.64	91.55	82.91	76.00	72.55	108.82	98.46	89.82	86.37
63	62.18	57.00	51.82	48.36	96.73	89.82	81.18	77.73	114.00	105.37	95.00	91.55
64	65.64	60.46	55.27	51.82	103.64	95.00	86.37	81.18	120.91	110.55	101.91	96.73
65	70.82	63.91	58.73	55.27	108.82	100.18	91.55	86.37	127.82	117.46	107.09	101.91
66	79.46	72.55	65.64	62.18	122.64	112.28	101.91	96.73	141.64	129.55	117.46	112.28
67	88.09	81.18	74.27	70.82	134.73	122.64	112.28	107.09	153.73	141.64	129.55	122.64
68	96.73	89.82	81.18	77.73	146.82	134.73	122.64	115.73	167.55	153.73	139.91	133.00
69	107.09	98.46	88.09	84.64	158.91	145.09	133.00	126.09	181.37	165.82	150.28	143.37
70	115.73	105.37	96.73	91.55	171.00	157.19	143.37	136.46	193.46	177.91	162.37	153.73
71	134.73	122.64	112.28	107.09	195.19	177.91	162.37	153.73	219.37	202.10	183.09	174.46
72	152.00	139.91	127.82	120.91	217.64	200.37	181.37	172.73	245.28	224.55	203.82	195.19
73	171.00	157.19	143.37	136.46	241.82	221.10	200.37	190.00	271.19	248.73	226.28	214.19
74	190.00	174.46	158.91	150.28	264.28	241.82	219.37	209.00	297.10	272.91	247.01	234.91
75	209.00	191.73	174.46	165.82	286.73	264.28	240.10	228.00	323.01	295.37	269.46	255.64
76	241.82	222.82	202.10	191.73	329.92	302.28	274.64	260.82	366.19	335.10	305.73	290.19
77	276.37	253.91	229.73	219.37	373.10	342.01	310.92	295.37	411.10	376.55	342.01	324.73
78	310.92	285.01	259.10	245.28	414.55	380.01	345.46	328.19	454.28	416.28	378.28	359.28
79	345.46	316.10	286.73	272.91	457.74	419.74	381.74	362.74	497.47	456.01	414.55	393.83
80	378.28	347.19	316.10	300.55	499.19	457.74	416.28	395.55	542.38	497.47	450.83	428.37
81	405.92	371.37	338.55	321.28	535.47	490.56	445.65	423.19	580.38	532.01	483.65	459.46
82	435.28	399.01	362.74	345.46	575.19	526.83	478.46	456.01	623.56	571.74	519.92	494.01
83	471.56	431.83	392.10	373.10	621.83	570.01	518.19	492.28	673.65	616.65	561.38	533.74
84	511.28	468.10	424.92	404.19	673.65	618.38	561.38	533.74	730.65	670.20	608.01	578.65
85	556.19	511.28	464.65	440.46	734.11	673.65	611.47	582.10	796.29	728.92	663.29	630.47
86	606.29	556.19	506.10	480.19	801.47	734.11	666.74	633.92	867.11	796.29	723.74	687.47
87	661.56	606.29	551.01	523.37	872.29	799.74	727.20	690.92	946.57	867.11	787.65	749.65
88	720.29	661.56	601.10	571.74	951.75	872.29	792.84	753.11	1,031.20	944.84	858.47	817.02
89	785.93	720.29	654.65	621.83	1,036.39	950.02	863.66	820.47	1,124.48	1,029.48	936.20	889.56
90	856.75	785.93	713.38	678.83	1,129.66	1,036.39	941.38	894.75	1,224.66	1,122.75	1,020.84	969.02
91	934.47	856.75	779.02	739.29	1,231.57	1,129.66	1,026.02	975.93	1,335.21	1,224.66	1,112.39	1,057.11
92	1,017.39	932.75	848.11	806.65	1,342.12	1,231.57	1,119.30	1,064.02	1,456.12	1,333.48	1,212.57	1,152.12
93	1,108.93	1,017.39	924.11	879.20	1,463.03	1,342.12	1,219.48	1,159.03	1,585.67	1,454.40	1,321.39	1,255.75
94	1,209.12	1,108.93	1,007.02	956.93	1,596.03	1,463.03	1,330.03	1,262.66	1,729.04	1,585.67	1,440.58	1,368.03

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Joint

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	25.91	24.18	22.46	20.73	39.73	36.27	34.55	32.82	55.27	50.09	44.91	43.18
25-29	27.64	25.91	24.18	22.46	43.18	39.73	36.27	34.55	58.73	53.55	48.36	46.64
30-34	31.09	27.64	25.91	24.18	46.64	43.18	39.73	36.27	62.18	57.00	51.82	50.09
35-39	32.82	29.36	27.64	25.91	50.09	46.64	41.46	39.73	67.37	62.18	57.00	53.55
40-44	34.55	32.82	29.36	27.64	53.55	50.09	44.91	43.18	72.55	67.37	60.46	57.00
45	36.27	32.82	29.36	27.64	55.27	50.09	46.64	43.18	74.27	67.37	62.18	58.73
46	36.27	32.82	29.36	29.36	55.27	50.09	46.64	43.18	76.00	69.09	62.18	58.73
47	36.27	32.82	31.09	29.36	55.27	50.09	46.64	43.18	76.00	69.09	63.91	60.46
48	36.27	32.82	31.09	29.36	55.27	50.09	46.64	43.18	76.00	70.82	63.91	60.46
49	36.27	32.82	31.09	29.36	55.27	50.09	46.64	43.18	77.73	70.82	63.91	62.18
50	36.27	34.55	31.09	29.36	55.27	50.09	46.64	43.18	77.73	72.55	65.64	62.18
51	38.00	34.55	31.09	29.36	57.00	51.82	46.64	44.91	79.46	72.55	65.64	62.18
52	38.00	34.55	32.82	31.09	58.73	53.55	48.36	46.64	81.18	74.27	67.37	63.91
53	39.73	36.27	32.82	31.09	60.46	55.27	50.09	48.36	81.18	74.27	67.37	63.91
54	39.73	36.27	32.82	31.09	62.18	57.00	51.82	48.36	82.91	76.00	69.09	65.64
55	41.46	38.00	34.55	32.82	63.91	58.73	53.55	50.09	84.64	77.73	69.09	65.64
56	44.91	39.73	36.27	34.55	69.09	62.18	57.00	53.55	88.09	81.18	74.27	70.82
57	46.64	43.18	39.73	38.00	72.55	67.37	60.46	58.73	93.27	86.37	77.73	74.27
58	50.09	46.64	41.46	39.73	77.73	72.55	65.64	62.18	98.46	89.82	82.91	77.73
59	53.55	50.09	44.91	43.18	82.91	76.00	69.09	65.64	103.64	95.00	86.37	81.18
60	57.00	51.82	48.36	44.91	88.09	81.18	72.55	69.09	108.82	100.18	89.82	86.37
61	62.18	57.00	51.82	48.36	95.00	86.37	79.46	74.27	115.73	107.09	96.73	91.55
62	65.64	60.46	55.27	51.82	101.91	93.27	84.64	79.46	124.37	114.00	103.64	98.46
63	70.82	65.64	58.73	55.27	107.09	98.46	89.82	84.64	131.28	120.91	110.55	103.64
64	76.00	69.09	62.18	60.46	114.00	105.37	95.00	89.82	139.91	127.82	115.73	110.55
65	79.46	72.55	67.37	63.91	120.91	110.55	100.18	95.00	146.82	134.73	122.64	117.46
66	89.82	82.91	74.27	70.82	134.73	124.37	112.28	107.09	162.37	148.55	134.73	127.82
67	100.18	91.55	82.91	79.46	150.28	136.46	124.37	117.46	176.19	162.37	146.82	139.91
68	110.55	101.91	91.55	88.09	164.09	150.28	136.46	129.55	191.73	176.19	158.91	152.00
69	120.91	110.55	100.18	95.00	177.91	164.09	148.55	141.64	205.55	190.00	172.73	164.09
70	131.28	120.91	108.82	103.64	191.73	176.19	160.64	152.00	221.10	202.10	184.82	174.46
71	152.00	138.18	126.09	119.18	219.37	200.37	183.09	172.73	248.73	228.00	207.28	196.91
72	171.00	157.19	143.37	136.46	245.28	224.55	205.55	195.19	276.37	253.91	231.46	219.37
73	191.73	176.19	160.64	152.00	272.91	250.46	228.00	215.91	305.73	279.82	253.91	241.82
74	212.46	195.19	176.19	167.55	298.82	274.64	248.73	236.64	333.37	305.73	278.10	264.28
75	233.19	212.46	193.46	184.82	326.46	298.82	271.19	257.37	361.01	329.92	300.55	285.01
76	264.28	243.55	221.10	210.73	367.92	338.55	307.46	291.92	404.19	369.64	336.83	319.55
77	302.28	276.37	252.19	240.10	416.28	381.74	347.19	329.92	452.56	414.55	376.55	357.55
78	338.55	310.92	281.55	267.73	462.92	423.19	385.19	366.19	497.47	456.01	414.55	393.83
79	373.10	342.01	310.92	295.37	504.37	461.19	419.74	399.01	537.19	492.28	447.37	424.92
80	402.46	367.92	335.10	317.83	544.10	499.19	452.56	430.10	580.38	532.01	483.65	459.46
81	430.10	393.83	359.28	340.28	582.10	533.74	485.37	461.19	621.83	570.01	518.19	492.28
82	462.92	423.19	385.19	366.19	625.29	573.47	521.65	495.74	668.47	611.47	556.19	528.56
83	499.19	457.74	416.28	395.55	675.38	620.10	563.10	535.47	722.02	661.56	601.10	571.74
84	542.38	497.47	450.83	428.37	732.38	671.92	611.47	580.38	782.47	716.83	652.92	620.10
85	590.74	542.38	492.28	468.10	799.74	732.38	666.74	632.20	853.29	782.47	711.65	675.38
86	644.29	590.74	537.19	509.56	870.56	798.02	725.47	689.20	929.29	851.56	775.56	735.83
87	701.29	642.56	585.56	556.19	950.02	870.56	791.11	751.38	1,013.93	929.29	844.65	803.20
88	765.20	701.29	637.38	606.29	1,034.66	948.29	861.93	818.74	1,105.48	1,012.20	920.66	874.02
89	834.29	765.20	694.38	659.83	1,127.93	1,034.66	939.66	893.02	1,203.94	1,103.75	1,003.57	953.48
90	908.57	832.56	758.29	720.29	1,229.84	1,127.93	1,024.29	974.20	1,312.76	1,203.94	1,093.39	1,039.84
91	991.48	908.57	825.65	784.20	1,340.39	1,228.12	1,117.57	1,060.57	1,430.21	1,311.03	1,191.84	1,133.12
92	1,079.57	989.75	899.93	855.02	1,461.30	1,338.67	1,217.75	1,157.30	1,559.76	1,430.21	1,298.94	1,235.03
93	1,176.30	1,079.57	981.11	932.75	1,592.58	1,459.58	1,326.57	1,260.94	1,699.67	1,558.03	1,416.39	1,345.57
94	1,283.39	1,176.30	1,069.20	1,015.66	1,735.95	1,590.85	1,445.76	1,374.94	1,853.40	1,697.95	1,544.22	1,466.49

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Joint

4380 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	27.64	25.91	24.18	22.46	44.91	39.73	36.27	34.55	58.73	53.55	48.36	46.64
25-29	31.09	27.64	25.91	24.18	46.64	43.18	39.73	38.00	62.18	57.00	51.82	50.09
30-34	32.82	29.36	27.64	25.91	51.82	46.64	43.18	39.73	67.37	62.18	55.27	53.55
35-39	34.55	32.82	29.36	27.64	55.27	50.09	44.91	43.18	72.55	65.64	60.46	57.00
40-44	38.00	34.55	31.09	29.36	58.73	53.55	48.36	46.64	77.73	70.82	63.91	62.18
45	38.00	34.55	32.82	31.09	60.46	55.27	50.09	46.64	79.46	72.55	65.64	62.18
46	38.00	34.55	32.82	31.09	60.46	55.27	50.09	48.36	79.46	72.55	67.37	63.91
47	38.00	36.27	32.82	31.09	60.46	55.27	50.09	48.36	81.18	74.27	67.37	63.91
48	39.73	36.27	32.82	31.09	60.46	55.27	50.09	48.36	81.18	74.27	67.37	63.91
49	39.73	36.27	32.82	31.09	60.46	55.27	50.09	48.36	82.91	76.00	69.09	65.64
50	39.73	36.27	32.82	31.09	60.46	55.27	50.09	48.36	82.91	76.00	69.09	65.64
51	39.73	36.27	32.82	31.09	62.18	57.00	51.82	50.09	84.64	77.73	70.82	67.37
52	41.46	38.00	34.55	32.82	63.91	58.73	53.55	50.09	84.64	77.73	70.82	67.37
53	41.46	38.00	34.55	32.82	65.64	60.46	55.27	51.82	86.37	79.46	70.82	67.37
54	41.46	38.00	34.55	32.82	67.37	62.18	57.00	53.55	86.37	79.46	72.55	69.09
55	43.18	39.73	36.27	34.55	69.09	63.91	58.73	55.27	88.09	81.18	72.55	69.09
56	46.64	43.18	38.00	36.27	74.27	69.09	62.18	58.73	93.27	86.37	77.73	74.27
57	50.09	44.91	41.46	39.73	79.46	74.27	67.37	63.91	100.18	91.55	82.91	79.46
58	53.55	48.36	43.18	41.46	86.37	77.73	70.82	67.37	105.37	96.73	88.09	82.91
59	55.27	51.82	46.64	44.91	91.55	82.91	76.00	72.55	110.55	101.91	93.27	88.09
60	58.73	55.27	50.09	46.64	96.73	88.09	79.46	76.00	117.46	107.09	96.73	91.55
61	63.91	58.73	53.55	51.82	101.91	95.00	86.37	81.18	126.09	114.00	103.64	98.46
62	70.82	63.91	58.73	55.27	108.82	100.18	91.55	86.37	134.73	122.64	112.28	105.37
63	76.00	69.09	62.18	60.46	115.73	105.37	96.73	91.55	141.64	131.28	119.18	112.28
64	81.18	74.27	67.37	63.91	122.64	112.28	101.91	96.73	150.28	138.18	126.09	119.18
65	86.37	79.46	72.55	67.37	129.55	117.46	107.09	101.91	158.91	146.82	133.00	126.09
66	96.73	89.82	81.18	76.00	145.09	133.00	120.91	114.00	176.19	160.64	146.82	138.18
67	108.82	98.46	89.82	86.37	160.64	146.82	133.00	126.09	191.73	176.19	158.91	152.00
68	119.18	108.82	98.46	95.00	176.19	160.64	146.82	139.91	207.28	190.00	172.73	164.09
69	129.55	119.18	108.82	103.64	191.73	176.19	158.91	152.00	222.82	205.55	186.55	176.19
70	141.64	129.55	117.46	112.28	207.28	190.00	172.73	164.09	240.10	219.37	200.37	190.00
71	162.37	148.55	136.46	129.55	236.64	215.91	196.91	186.55	269.46	247.01	224.55	212.46
72	184.82	169.28	153.73	146.82	264.28	243.55	221.10	209.00	298.82	274.64	248.73	236.64
73	207.28	190.00	172.73	164.09	293.64	269.46	245.28	233.19	329.92	302.28	274.64	260.82
74	228.00	209.00	190.00	181.37	323.01	295.37	269.46	255.64	359.28	329.92	298.82	285.01
75	250.46	229.73	209.00	198.64	352.37	323.01	293.64	278.10	388.64	355.83	324.73	307.46
76	285.01	260.82	238.37	226.28	397.28	364.46	331.64	314.37	435.28	399.01	362.74	345.46
77	324.73	297.10	271.19	257.37	449.10	412.83	374.83	355.83	488.83	447.37	405.92	386.92
78	364.46	333.37	304.01	288.46	499.19	457.74	416.28	395.55	537.19	492.28	447.37	424.92
79	400.74	366.19	333.37	316.10	544.10	499.19	452.56	430.10	580.38	532.01	483.65	459.46
80	431.83	395.55	361.01	342.01	587.29	538.92	488.83	464.65	627.01	573.47	521.65	495.74
81	462.92	423.19	385.19	366.19	628.74	576.92	523.37	497.47	670.20	614.92	557.92	530.28
82	497.47	456.01	414.55	393.83	675.38	620.10	563.10	535.47	720.29	659.83	599.38	570.01
83	537.19	492.28	447.37	424.92	728.92	668.47	608.01	576.92	777.29	713.38	647.74	616.65
84	582.10	533.74	485.37	461.19	791.11	725.47	659.83	627.01	844.65	773.83	703.02	668.47
85	635.65	582.10	528.56	502.65	863.66	791.11	718.56	684.01	920.66	842.93	766.93	728.92
86	692.65	633.92	576.92	547.56	941.38	861.93	784.20	744.47	1,003.57	918.93	836.02	794.56
87	754.83	690.92	628.74	597.65	1,026.02	939.66	855.02	811.84	1,093.39	1,001.84	910.29	865.38
88	822.20	754.83	685.74	651.20	1,117.57	1,024.29	931.02	884.38	1,191.84	1,091.66	993.20	943.11
89	896.47	822.20	747.93	709.92	1,217.75	1,117.57	1,015.66	963.84	1,298.94	1,190.12	1,083.02	1,027.75
90	977.66	896.47	813.56	773.83	1,328.30	1,217.75	1,107.21	1,051.93	1,414.67	1,297.21	1,179.75	1,121.02
91	1,065.75	975.93	887.84	842.93	1,447.49	1,326.57	1,205.66	1,145.21	1,542.49	1,414.67	1,285.12	1,221.21
92	1,160.75	1,064.02	967.29	918.93	1,577.03	1,445.76	1,314.48	1,248.85	1,682.40	1,540.76	1,400.85	1,331.76
93	1,266.12	1,160.75	1,055.39	1,001.84	1,720.40	1,577.03	1,433.67	1,361.12	1,832.68	1,680.67	1,526.94	1,450.94
94	1,380.12	1,264.39	1,150.39	1,091.66	1,874.13	1,718.67	1,561.49	1,483.76	1,998.50	1,830.95	1,665.13	1,582.22

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Joint

5840 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	31.09	29.36	25.91	24.18	48.36	44.91	41.46	38.00	63.91	58.73	53.55	51.82
25-29	34.55	31.09	27.64	25.91	51.82	48.36	43.18	41.46	69.09	63.91	57.00	55.27
30-34	36.27	32.82	29.36	29.36	57.00	51.82	46.64	44.91	74.27	69.09	62.18	58.73
35-39	39.73	36.27	32.82	31.09	60.46	55.27	50.09	48.36	79.46	74.27	67.37	63.91
40-44	41.46	38.00	34.55	32.82	65.64	60.46	55.27	51.82	86.37	79.46	72.55	69.09
45	43.18	39.73	36.27	34.55	67.37	60.46	55.27	53.55	88.09	81.18	72.55	69.09
46	43.18	39.73	36.27	34.55	67.37	60.46	55.27	53.55	88.09	81.18	74.27	70.82
47	43.18	39.73	36.27	34.55	67.37	60.46	55.27	53.55	89.82	82.91	74.27	70.82
48	43.18	39.73	36.27	34.55	67.37	60.46	55.27	53.55	89.82	82.91	76.00	70.82
49	43.18	39.73	36.27	34.55	67.37	62.18	55.27	53.55	91.55	82.91	76.00	72.55
50	43.18	39.73	36.27	34.55	67.37	62.18	55.27	53.55	91.55	84.64	76.00	72.55
51	44.91	41.46	36.27	34.55	69.09	63.91	57.00	55.27	93.27	84.64	77.73	74.27
52	44.91	41.46	38.00	36.27	70.82	65.64	58.73	57.00	95.00	86.37	77.73	74.27
53	46.64	41.46	38.00	36.27	72.55	67.37	60.46	58.73	95.00	88.09	79.46	76.00
54	46.64	43.18	39.73	36.27	76.00	69.09	62.18	58.73	96.73	88.09	81.18	76.00
55	48.36	43.18	39.73	38.00	77.73	70.82	63.91	60.46	98.46	89.82	81.18	77.73
56	51.82	46.64	43.18	41.46	82.91	76.00	69.09	65.64	103.64	95.00	86.37	82.91
57	55.27	50.09	46.64	43.18	89.82	81.18	74.27	70.82	110.55	101.91	91.55	88.09
58	58.73	53.55	48.36	46.64	95.00	86.37	79.46	76.00	117.46	107.09	96.73	93.27
59	62.18	57.00	51.82	50.09	100.18	93.27	84.64	79.46	122.64	112.28	101.91	96.73
60	65.64	60.46	55.27	51.82	107.09	98.46	88.09	84.64	129.55	119.18	108.82	101.91
61	72.55	65.64	60.46	57.00	114.00	105.37	95.00	89.82	139.91	127.82	115.73	110.55
62	77.73	70.82	63.91	62.18	120.91	110.55	101.91	96.73	148.55	136.46	124.37	117.46
63	82.91	76.00	69.09	65.64	127.82	117.46	107.09	101.91	158.91	145.09	131.28	126.09
64	89.82	82.91	74.27	70.82	136.46	124.37	114.00	107.09	167.55	153.73	139.91	133.00
65	95.00	88.09	79.46	76.00	143.37	131.28	119.18	114.00	177.91	162.37	148.55	139.91
66	107.09	98.46	89.82	84.64	160.64	146.82	133.00	127.82	195.19	177.91	162.37	153.73
67	119.18	110.55	100.18	95.00	177.91	162.37	148.55	139.91	212.46	195.19	177.91	167.55
68	133.00	120.91	110.55	105.37	195.19	177.91	162.37	153.73	229.73	210.73	191.73	183.09
69	145.09	133.00	120.91	114.00	212.46	195.19	176.19	167.55	248.73	228.00	207.28	196.91
70	157.19	143.37	131.28	124.37	229.73	210.73	191.73	181.37	266.01	243.55	221.10	210.73
71	181.37	165.82	150.28	143.37	262.55	240.10	217.64	207.28	298.82	274.64	248.73	236.64
72	205.55	188.28	171.00	162.37	293.64	269.46	245.28	233.19	331.64	304.01	276.37	262.55
73	229.73	210.73	191.73	181.37	326.46	298.82	271.19	259.10	366.19	335.10	304.01	290.19
74	253.91	231.46	210.73	200.37	359.28	328.19	298.82	283.28	399.01	366.19	331.64	316.10
75	278.10	253.91	231.46	219.37	390.37	357.55	326.46	309.19	431.83	395.55	359.28	342.01
76	316.10	290.19	264.28	250.46	442.19	404.19	367.92	348.92	483.65	443.92	402.46	383.46
77	361.01	329.92	300.55	285.01	499.19	457.74	416.28	395.55	542.38	497.47	450.83	428.37
78	404.19	369.64	336.83	319.55	554.47	507.83	461.19	438.74	595.92	545.83	497.47	471.56
79	443.92	407.65	369.64	352.37	604.56	552.74	502.65	478.46	644.29	590.74	537.19	509.56
80	480.19	440.46	399.01	380.01	652.92	597.65	544.10	516.47	694.38	637.38	578.65	551.01
81	513.01	469.83	428.37	405.92	697.83	639.10	582.10	552.74	744.47	682.29	620.10	589.01
82	551.01	506.10	459.46	437.01	749.65	687.47	625.29	594.19	799.74	732.38	666.74	633.92
83	595.92	545.83	495.74	471.56	810.11	742.74	675.38	640.83	863.66	791.11	720.29	684.01
84	646.01	592.47	538.92	511.28	879.20	804.93	732.38	696.11	936.20	858.47	780.74	741.02
85	704.74	646.01	587.29	557.92	958.66	877.47	798.02	758.29	1,020.84	936.20	851.56	808.38
86	768.65	704.74	640.83	608.01	1,045.02	956.93	870.56	827.38	1,114.11	1,020.84	927.57	880.93
87	837.75	766.93	697.83	663.29	1,138.30	1,043.30	948.29	901.66	1,214.30	1,112.39	1,010.48	960.38
88	912.02	836.02	760.02	722.02	1,240.21	1,136.57	1,034.66	982.84	1,323.12	1,212.57	1,102.02	1,046.75
89	994.93	912.02	829.11	787.65	1,352.48	1,240.21	1,126.21	1,070.93	1,442.30	1,321.39	1,202.21	1,141.75
90	1,084.75	993.20	903.38	858.47	1,473.40	1,350.76	1,228.12	1,167.66	1,571.85	1,440.58	1,309.30	1,243.66
91	1,181.48	1,083.02	984.57	936.20	1,606.40	1,473.40	1,338.67	1,271.30	1,713.49	1,570.12	1,426.76	1,355.94
92	1,288.57	1,181.48	1,074.39	1,019.11	1,751.49	1,604.67	1,459.58	1,387.03	1,867.22	1,711.76	1,556.31	1,478.58
93	1,404.30	1,286.85	1,169.39	1,112.39	1,908.68	1,749.77	1,590.85	1,511.40	2,034.77	1,865.49	1,696.22	1,611.58
94	1,530.40	1,402.58	1,274.75	1,212.57	2,081.41	1,906.95	1,734.22	1,647.85	2,217.87	2,033.04	1,848.22	1,756.67

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Joint

7300 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP	0 EP	30 EP	90 EP	180 EP
18-24	32.82	31.09	27.64	25.91	51.82	48.36	43.18	41.46	69.09	63.91	57.00	55.27
25-29	36.27	32.82	29.36	29.36	57.00	51.82	46.64	44.91	74.27	67.37	62.18	58.73
30-34	38.00	36.27	32.82	31.09	60.46	55.27	50.09	48.36	79.46	72.55	67.37	63.91
35-39	41.46	38.00	34.55	32.82	65.64	60.46	53.55	51.82	86.37	79.46	70.82	67.37
40-44	44.91	41.46	38.00	36.27	70.82	63.91	58.73	55.27	91.55	84.64	77.73	72.55
45	44.91	41.46	38.00	36.27	70.82	65.64	58.73	57.00	93.27	86.37	77.73	74.27
46	44.91	41.46	38.00	36.27	70.82	65.64	58.73	57.00	95.00	86.37	79.46	76.00
47	46.64	41.46	38.00	36.27	70.82	65.64	58.73	57.00	96.73	88.09	79.46	76.00
48	46.64	41.46	38.00	36.27	70.82	65.64	58.73	57.00	96.73	88.09	81.18	76.00
49	46.64	43.18	38.00	36.27	70.82	65.64	58.73	57.00	98.46	89.82	81.18	77.73
50	46.64	43.18	38.00	36.27	70.82	65.64	60.46	57.00	98.46	89.82	82.91	77.73
51	46.64	43.18	39.73	38.00	74.27	67.37	62.18	58.73	100.18	91.55	82.91	79.46
52	48.36	44.91	39.73	38.00	76.00	69.09	63.91	60.46	100.18	93.27	84.64	79.46
53	48.36	44.91	41.46	39.73	77.73	72.55	65.64	62.18	101.91	93.27	84.64	81.18
54	50.09	46.64	41.46	39.73	81.18	74.27	67.37	63.91	103.64	95.00	86.37	81.18
55	51.82	46.64	43.18	39.73	82.91	76.00	69.09	65.64	103.64	95.00	86.37	82.91
56	55.27	50.09	44.91	43.18	88.09	81.18	74.27	70.82	110.55	101.91	93.27	88.09
57	58.73	53.55	48.36	46.64	95.00	88.09	79.46	76.00	117.46	108.82	98.46	93.27
58	62.18	57.00	51.82	50.09	101.91	93.27	84.64	81.18	124.37	114.00	103.64	98.46
59	67.37	60.46	55.27	53.55	107.09	98.46	89.82	84.64	131.28	120.91	110.55	103.64
60	70.82	63.91	58.73	55.27	114.00	105.37	95.00	89.82	138.18	127.82	115.73	110.55
61	76.00	70.82	63.91	60.46	122.64	112.28	101.91	96.73	148.55	136.46	124.37	117.46
62	82.91	76.00	69.09	65.64	129.55	119.18	108.82	101.91	158.91	145.09	133.00	126.09
63	89.82	81.18	74.27	70.82	138.18	126.09	114.00	108.82	169.28	155.46	141.64	134.73
64	95.00	88.09	79.46	76.00	145.09	133.00	120.91	115.73	179.64	164.09	150.28	141.64
65	101.91	93.27	84.64	81.18	153.73	139.91	127.82	120.91	190.00	174.46	157.19	150.28
66	115.73	105.37	96.73	91.55	171.00	157.19	143.37	136.46	209.00	191.73	174.46	165.82
67	127.82	117.46	107.09	101.91	190.00	174.46	158.91	150.28	228.00	209.00	190.00	179.64
68	141.64	129.55	117.46	112.28	209.00	191.73	174.46	165.82	247.01	226.28	205.55	195.19
69	155.46	141.64	129.55	122.64	226.28	209.00	190.00	179.64	266.01	243.55	221.10	210.73
70	167.55	153.73	139.91	133.00	245.28	224.55	203.82	195.19	285.01	260.82	236.64	224.55
71	193.46	177.91	160.64	153.73	279.82	257.37	233.19	221.10	319.55	293.64	266.01	253.91
72	219.37	200.37	183.09	174.46	314.37	288.46	262.55	248.73	355.83	326.46	297.10	281.55
73	245.28	224.55	203.82	193.46	348.92	319.55	290.19	276.37	390.37	359.28	326.46	309.19
74	271.19	248.73	226.28	214.19	383.46	352.37	319.55	304.01	426.65	390.37	355.83	338.55
75	297.10	272.91	247.01	234.91	418.01	383.46	348.92	331.64	462.92	423.19	385.19	366.19
76	338.55	310.92	281.55	267.73	473.28	433.55	393.83	374.83	518.19	475.01	431.83	409.37
77	385.19	354.10	321.28	305.73	533.74	488.83	445.65	423.19	580.38	532.01	483.65	459.46
78	431.83	395.55	359.28	342.01	592.47	544.10	494.01	469.83	637.38	583.83	532.01	504.37
79	475.01	435.28	395.55	376.55	646.01	592.47	538.92	511.28	689.20	632.20	573.47	545.83
80	513.01	469.83	428.37	405.92	697.83	639.10	582.10	552.74	744.47	682.29	620.10	589.01
81	549.28	502.65	457.74	435.28	746.20	684.01	621.83	590.74	796.29	728.92	663.29	630.47
82	590.74	540.65	492.28	468.10	803.20	735.83	668.47	635.65	855.02	784.20	713.38	677.11
83	637.38	583.83	532.01	504.37	867.11	794.56	722.02	685.74	924.11	846.38	770.38	732.38
84	692.65	633.92	576.92	547.56	941.38	861.93	784.20	744.47	1,003.57	918.93	836.02	794.56
85	754.83	690.92	628.74	597.65	1,026.02	939.66	855.02	811.84	1,093.39	1,001.84	910.29	865.38
86	822.20	753.11	685.74	651.20	1,117.57	1,024.29	931.02	884.38	1,191.84	1,091.66	993.20	943.11
87	896.47	820.47	746.20	709.92	1,217.75	1,115.84	1,015.66	963.84	1,298.94	1,190.12	1,081.30	1,027.75
88	975.93	894.75	813.56	773.83	1,328.30	1,217.75	1,107.21	1,051.93	1,414.67	1,297.21	1,179.75	1,121.02
89	1,064.02	975.93	887.84	842.93	1,447.49	1,326.57	1,205.66	1,145.21	1,542.49	1,414.67	1,285.12	1,221.21
90	1,160.75	1,064.02	967.29	918.93	1,577.03	1,445.76	1,314.48	1,248.85	1,682.40	1,540.76	1,400.85	1,331.76
91	1,264.39	1,159.03	1,053.66	1,001.84	1,718.67	1,577.03	1,433.67	1,361.12	1,832.68	1,680.67	1,526.94	1,450.94
92	1,378.39	1,264.39	1,148.66	1,091.66	1,874.13	1,718.67	1,561.49	1,483.76	1,998.50	1,830.95	1,665.13	1,582.22
93	1,502.76	1,376.67	1,252.30	1,190.12	2,043.41	1,872.40	1,703.13	1,616.76	2,178.14	1,996.77	1,815.40	1,723.86
94	1,637.49	1,501.03	1,364.57	1,297.21	2,226.50	2,041.68	1,855.13	1,763.58	2,373.32	2,176.41	1,977.77	1,879.31

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	173.28	157.53	141.77	133.90	236.29	212.66	196.91	189.04
25-29	109.07	101.80	94.53	87.26	174.53	159.98	145.44	138.17	232.70	210.89	196.34	181.80
30-34	108.34	101.56	94.80	88.03	176.05	155.74	142.19	135.43	230.21	216.68	196.36	182.81
35-39	112.86	100.32	94.05	87.78	169.29	156.76	144.21	137.94	232.00	213.18	194.37	181.84
40-44	109.61	98.08	92.31	86.54	173.08	155.77	144.22	132.69	230.76	213.46	190.38	184.62
45	103.71	98.26	87.33	81.88	163.75	152.83	136.46	130.99	223.79	201.96	185.59	174.66
46	107.09	96.38	85.67	80.31	160.64	149.93	133.86	128.52	219.54	203.47	182.06	176.71
47	105.37	94.83	84.29	84.29	158.04	147.52	131.70	126.44	221.27	200.19	184.39	173.86
48	103.64	93.27	88.09	82.91	160.64	145.09	129.55	124.37	217.64	202.10	181.37	171.00
49	101.22	96.15	86.03	80.98	156.89	141.71	131.58	121.46	217.63	197.38	182.20	172.07
50	104.11	94.19	84.28	79.32	153.68	138.80	128.89	118.98	213.17	198.29	178.46	168.55
51	102.29	92.55	82.80	77.93	151.00	141.26	126.64	121.77	214.32	194.84	180.23	170.48
52	100.12	90.58	85.82	81.05	152.55	138.25	123.95	119.18	214.53	195.47	176.39	171.62
53	97.57	92.93	83.63	78.99	148.68	134.74	125.45	116.16	213.73	195.15	176.56	167.27
54	100.32	91.20	82.08	77.53	150.48	136.81	123.12	118.57	214.32	196.08	177.85	168.73
55	98.04	89.12	80.22	75.76	147.06	133.70	120.32	115.86	213.91	196.08	178.26	169.34
56	104.88	96.14	87.40	83.03	157.32	144.21	131.10	122.36	214.13	196.66	179.17	170.43
57	110.03	97.33	88.87	84.64	165.05	152.35	135.43	131.20	215.83	198.90	181.97	173.51
58	110.53	102.34	94.16	90.06	171.94	155.57	143.29	135.09	216.97	200.60	180.12	171.94
59	114.20	106.33	94.52	90.58	177.22	161.47	145.71	137.84	216.61	196.91	181.17	169.34
60	117.81	106.40	98.80	95.00	182.40	167.20	152.00	144.40	216.61	197.61	178.61	171.00
61	126.27	115.13	103.99	100.26	189.40	174.54	159.69	152.26	226.53	207.97	189.40	178.26
62	133.58	122.75	111.91	104.70	198.56	180.50	166.06	155.23	234.66	216.61	198.56	187.73
63	140.26	129.74	115.72	112.21	206.88	189.35	171.82	161.30	245.45	224.42	203.37	192.86
64	147.81	134.06	123.75	116.87	213.12	195.92	178.74	168.43	254.37	233.74	213.12	202.80
65	153.36	140.02	126.68	120.01	220.02	200.02	183.35	173.35	263.37	240.03	220.02	206.69
66	164.74	151.82	138.89	132.43	235.80	216.41	197.03	187.34	277.79	255.17	232.57	219.65
67	178.21	162.57	146.94	140.69	250.11	231.35	209.47	200.09	290.76	265.75	243.86	231.35
68	188.48	173.28	158.08	148.96	267.53	243.20	221.93	209.77	307.05	279.69	255.36	243.20
69	199.67	182.06	164.44	158.56	278.95	255.47	231.98	220.23	317.13	290.71	264.28	249.59
70	206.80	189.80	172.80	164.30	288.94	266.29	240.79	229.45	325.77	300.27	271.95	257.78
71	230.70	211.47	192.25	181.26	318.59	291.13	266.41	252.67	357.03	326.82	299.36	282.88
72	250.04	231.42	210.14	199.50	345.81	316.55	287.28	273.99	385.71	353.79	321.87	305.91
73	268.43	245.41	224.97	212.18	365.57	337.44	306.76	291.43	409.02	375.79	342.56	324.67
74	286.53	261.83	237.12	227.24	387.80	355.69	323.58	306.28	432.26	397.68	360.63	343.33
75	298.17	274.51	248.48	236.64	404.66	371.53	336.04	319.47	449.62	411.76	376.26	357.33
76	328.11	300.95	273.80	260.22	436.71	400.51	364.30	346.20	479.71	441.24	400.51	380.14
77	354.10	323.86	295.80	280.68	462.05	425.35	386.49	367.05	505.23	464.22	421.04	401.59
78	379.31	346.16	315.07	300.55	489.18	449.80	408.34	387.61	530.63	487.10	443.57	420.77
79	397.76	364.29	330.81	315.07	508.03	466.68	423.37	401.70	549.39	502.13	456.84	433.21
80	410.40	376.83	343.25	324.60	522.34	479.43	434.67	414.14	561.51	514.87	466.37	443.99
81	423.95	388.03	352.09	335.93	538.92	494.01	449.10	425.75	578.45	529.94	481.44	458.09
82	454.48	416.76	379.04	361.07	578.45	529.94	481.44	458.09	621.55	569.46	517.36	492.22
83	492.22	450.89	409.57	389.82	625.15	573.05	520.95	494.01	670.06	614.37	558.68	531.73
84	533.54	488.63	443.72	422.16	677.24	621.55	564.07	537.13	727.55	666.46	607.18	576.64
85	582.04	533.54	485.03	459.88	738.32	677.24	616.17	585.63	794.01	727.55	661.08	628.74
86	634.12	580.24	528.14	501.20	804.79	738.32	671.86	637.73	864.07	792.22	720.36	684.43
87	691.62	634.12	574.85	546.11	878.44	804.79	731.13	695.21	943.11	864.07	785.03	745.50
88	752.69	689.81	626.95	596.40	957.48	876.64	797.60	758.09	1,027.55	941.32	856.88	813.76
89	820.95	752.69	684.43	650.30	1,043.71	955.68	869.45	826.35	1,119.16	1,025.74	932.33	885.63
90	894.61	820.95	745.50	707.78	1,137.12	1,041.92	946.70	900.00	1,219.76	1,119.16	1,016.77	966.46
91	975.45	894.61	811.97	772.46	1,239.51	1,135.32	1,032.93	980.83	1,331.14	1,219.76	1,108.38	1,052.70
92	1,063.47	973.65	885.63	840.72	1,350.89	1,237.72	1,124.55	1,068.86	1,449.70	1,329.33	1,208.98	1,147.90
93	1,158.68	1,061.68	964.67	917.96	1,471.25	1,349.10	1,226.94	1,165.87	1,580.84	1,449.70	1,316.76	1,252.10
94	1,262.86	1,156.88	1,052.70	1,000.59	1,604.19	1,471.25	1,336.52	1,270.05	1,722.74	1,579.04	1,435.33	1,363.46

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	220.55	204.79	189.04	173.28	299.31	275.67	244.17	236.29
25-29	145.44	138.17	123.63	116.35	218.16	203.62	181.80	174.53	298.16	269.06	247.25	232.70
30-34	148.96	135.43	121.88	115.11	223.44	203.13	182.81	176.05	297.93	270.84	243.75	236.99
35-39	150.48	137.94	125.40	119.13	219.45	200.65	181.84	175.57	294.70	269.62	244.54	232.00
40-44	144.22	132.69	121.15	115.38	219.23	201.92	184.62	173.08	288.46	265.39	242.31	230.76
45	141.92	130.99	114.62	109.17	212.87	191.04	174.66	169.21	283.83	256.54	234.71	223.79
46	139.22	128.52	117.81	112.45	208.83	187.41	171.35	166.00	278.45	257.02	235.61	219.54
47	136.98	126.44	115.90	110.63	205.47	189.66	168.58	163.32	279.22	258.15	231.81	221.27
48	134.73	124.37	114.00	108.82	202.10	186.55	165.82	160.64	279.82	253.91	233.19	222.82
49	136.64	121.46	111.34	106.28	197.38	182.20	167.01	156.89	278.35	253.04	232.81	217.63
50	133.85	123.94	109.06	104.11	193.34	178.46	163.60	153.68	277.61	252.83	228.05	218.12
51	131.52	121.77	112.03	107.16	194.84	180.23	160.75	155.87	277.64	253.30	228.94	219.19
52	133.48	119.18	109.65	104.88	195.47	181.17	162.09	152.55	276.50	252.67	228.84	219.30
53	130.10	120.80	111.51	102.22	195.15	181.21	162.62	153.33	269.50	250.92	227.67	213.73
54	132.24	118.57	109.44	104.88	196.08	177.85	164.16	155.04	269.05	246.24	228.00	214.32
55	129.24	120.32	106.96	102.50	196.08	178.26	164.88	155.98	267.38	245.10	222.82	213.91
56	135.47	126.74	113.63	109.25	205.39	187.92	170.43	161.70	275.31	253.46	231.62	218.50
57	139.66	126.95	114.26	110.03	215.83	194.66	177.74	169.28	279.30	258.15	232.76	220.06
58	143.29	130.99	118.72	114.62	221.06	200.60	184.22	176.02	282.46	257.90	237.43	225.15
59	145.71	133.90	118.15	114.20	224.48	204.79	189.04	177.22	283.56	259.93	236.29	224.48
60	144.40	133.00	121.61	114.00	228.00	209.00	190.00	182.40	285.01	262.20	235.61	224.20
61	155.98	144.84	129.98	122.56	245.10	222.82	204.25	193.11	297.10	271.11	248.81	233.96
62	166.06	151.63	137.18	129.96	256.31	234.66	212.99	202.16	306.86	281.59	256.31	241.88
63	171.82	157.79	143.77	136.75	266.49	241.94	220.91	210.38	315.58	291.03	262.98	252.47
64	182.18	168.43	151.24	144.37	278.43	254.37	230.31	219.98	329.98	302.48	274.99	261.24
65	190.02	173.35	156.69	150.02	286.69	263.37	240.03	226.69	336.70	306.70	280.03	266.70
66	206.73	187.34	171.19	161.50	306.86	281.02	258.40	245.48	355.30	326.23	297.16	281.02
67	221.98	203.22	184.46	175.07	328.27	300.14	272.00	259.50	375.17	343.91	312.64	297.02
68	237.12	215.85	197.61	185.44	346.57	319.20	288.81	276.65	395.21	361.77	331.36	313.13
69	246.66	226.10	205.55	196.74	364.11	334.75	302.45	287.76	411.10	375.86	343.56	325.94
70	257.78	237.95	215.30	203.96	376.75	345.60	314.44	300.27	424.92	388.10	354.10	337.11
71	291.13	266.41	241.69	230.70	414.72	381.75	346.05	329.57	466.90	428.44	387.25	368.02
72	319.20	292.61	266.01	252.71	449.56	412.30	375.07	356.44	502.75	462.85	420.29	399.01
73	342.56	314.44	286.32	270.99	478.05	439.70	398.81	378.35	534.29	490.84	444.82	424.37
74	368.04	335.93	306.28	291.46	506.36	464.37	422.37	402.62	565.65	518.72	471.78	447.08
75	385.73	354.96	321.83	305.27	527.71	485.12	440.16	418.85	589.24	539.54	489.85	466.19
76	420.87	386.93	350.72	334.90	570.21	522.71	475.18	452.56	631.31	579.26	524.97	500.08
77	453.41	414.55	377.85	358.41	606.71	557.05	507.40	481.49	667.17	611.04	554.89	528.99
78	482.95	443.57	402.12	383.46	642.56	590.74	536.85	509.90	702.67	644.63	586.59	555.50
79	506.06	462.75	421.40	399.73	667.53	612.41	557.27	529.70	726.61	665.56	606.49	574.99
80	522.34	479.43	434.67	414.14	686.51	630.54	572.70	544.72	744.34	682.77	621.22	589.49
81	538.92	494.01	449.10	425.75	707.78	648.50	591.02	560.48	767.06	704.19	639.52	607.18
82	578.45	529.94	481.44	458.09	761.68	698.80	634.12	603.59	824.54	756.28	688.02	653.89
83	625.15	573.05	520.95	494.01	822.75	754.49	684.43	650.30	891.01	817.37	741.91	705.99
84	677.24	621.55	564.07	537.13	892.82	817.37	743.71	705.99	966.46	885.63	806.59	765.27
85	738.32	677.24	616.17	585.63	971.86	891.01	810.18	770.66	1,054.49	966.46	878.44	833.53
86	804.79	738.32	671.86	637.73	1,059.87	971.86	883.83	838.92	1,149.69	1,052.70	957.48	908.98
87	878.44	804.79	731.13	695.21	1,155.09	1,059.87	962.87	914.36	1,252.10	1,147.90	1,043.71	991.61
88	957.48	876.64	797.60	758.09	1,259.28	1,155.09	1,049.09	997.01	1,365.27	1,252.10	1,137.12	1,081.43
89	1,043.71	955.68	869.45	826.35	1,372.45	1,257.48	1,144.31	1,086.83	1,487.41	1,363.46	1,239.51	1,178.44
90	1,137.12	1,041.92	946.70	900.00	1,496.40	1,372.45	1,246.70	1,183.82	1,622.14	1,487.41	1,350.89	1,284.42
91	1,239.51	1,135.32	1,032.93	980.83	1,631.13	1,494.61	1,359.88	1,291.61	1,767.65	1,620.35	1,473.05	1,399.40
92	1,350.89	1,237.72	1,124.55	1,068.86	1,778.43	1,629.34	1,482.03	1,406.58	1,927.54	1,765.86	1,605.98	1,525.15
93	1,471.25	1,349.10	1,226.94	1,165.87	1,938.32	1,776.64	1,614.97	1,534.13	2,099.99	1,925.75	1,749.70	1,663.47
94	1,604.19	1,471.25	1,336.52	1,270.05	2,112.57	1,936.52	1,760.48	1,672.45	2,288.62	2,098.20	1,907.78	1,812.56

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	244.17	228.42	204.79	196.91	330.81	307.18	275.67	267.80
25-29	159.98	145.44	130.90	123.63	247.25	225.43	203.62	196.34	334.51	305.43	276.33	261.79
30-34	162.50	148.96	135.43	128.65	243.75	223.44	203.13	196.36	331.78	304.70	277.61	264.08
35-39	156.76	144.21	131.68	125.40	244.54	225.73	206.92	194.37	332.31	300.97	275.89	263.34
40-44	155.77	144.22	132.69	126.92	242.31	225.01	201.92	190.38	328.85	300.00	271.15	259.62
45	152.83	141.92	125.54	120.08	234.71	212.87	196.50	185.59	316.58	289.29	262.00	251.08
46	149.93	139.22	123.16	117.81	230.25	214.19	192.76	182.06	315.92	289.16	262.38	251.67
47	147.52	136.98	126.44	115.90	231.81	210.73	194.93	184.39	316.10	289.76	263.41	252.88
48	145.09	134.73	124.37	119.18	228.00	212.46	191.73	181.37	316.10	290.19	264.28	253.91
49	146.77	131.58	121.46	116.40	227.75	207.50	187.26	177.14	318.84	288.47	263.17	253.04
50	143.77	128.89	118.98	114.02	223.08	208.21	188.38	178.46	317.28	292.49	262.74	252.83
51	146.13	131.52	121.77	112.03	224.07	204.59	185.10	180.23	316.62	287.39	263.03	248.42
52	143.02	133.48	119.18	114.42	224.07	205.00	185.93	176.39	309.88	286.04	257.44	247.90
53	144.04	134.74	120.80	116.16	223.02	204.44	185.85	176.56	306.67	283.44	255.56	241.62
54	145.92	132.24	123.12	114.00	223.44	205.20	186.96	173.28	305.53	278.16	255.36	241.69
55	147.06	133.70	120.32	115.86	218.36	200.54	182.72	173.80	303.04	276.30	249.56	240.65
56	152.95	139.85	126.74	122.36	231.62	214.13	196.66	183.55	310.27	284.06	257.84	244.73
57	156.58	143.89	131.20	126.95	241.22	224.30	203.13	190.43	313.17	287.76	262.38	249.68
58	163.75	147.37	135.09	126.91	249.72	229.25	208.78	200.60	319.31	290.66	266.09	249.72
59	165.41	149.66	137.84	129.96	259.93	236.29	216.61	204.79	319.00	291.43	263.86	252.05
60	167.20	152.00	140.61	133.00	266.01	243.20	220.40	209.00	319.20	292.61	266.01	254.61
61	178.26	163.40	148.55	141.12	278.53	256.24	233.96	219.11	334.23	308.24	278.53	263.68
62	184.11	169.68	155.23	148.01	288.81	267.14	241.88	231.04	346.57	317.69	288.81	274.36
63	192.86	175.32	161.30	150.77	301.56	277.01	252.47	238.44	357.66	326.10	298.05	280.52
64	202.80	185.61	168.43	158.12	312.80	288.74	261.24	247.49	371.24	340.29	309.36	292.17
65	206.69	190.02	173.35	163.36	323.37	296.70	270.04	256.70	376.71	346.71	313.37	300.03
66	226.10	206.73	190.58	180.89	348.85	319.78	290.71	274.56	403.76	371.45	335.93	319.78
67	243.86	225.10	203.22	193.83	372.04	340.78	309.52	293.88	428.32	390.80	356.42	337.66
68	261.44	240.16	218.89	206.73	395.21	361.77	328.32	313.13	449.93	413.44	376.97	358.73
69	276.02	252.54	231.98	220.23	414.03	378.80	343.56	328.89	469.83	431.65	393.48	372.92
70	288.94	266.29	240.79	229.45	430.58	393.76	359.76	339.93	487.24	447.57	405.09	385.26
71	326.82	299.36	271.90	258.16	472.39	433.93	395.49	373.51	535.55	488.87	444.92	422.95
72	359.11	329.85	300.59	284.63	513.39	470.83	428.27	406.99	577.23	529.35	481.46	457.54
73	388.58	355.34	322.11	306.76	544.52	501.05	455.05	432.03	613.54	562.41	511.28	485.72
74	414.97	380.38	345.81	328.52	577.99	528.60	481.67	456.96	649.63	595.28	540.94	513.77
75	435.42	399.92	364.42	345.50	601.06	551.37	501.68	475.65	676.80	620.00	563.21	534.81
76	486.50	445.77	405.03	384.67	660.73	606.42	549.86	522.71	733.14	672.04	610.95	581.53
77	528.99	483.65	440.46	418.87	712.51	652.05	593.77	563.53	783.77	718.99	654.22	621.83
78	570.01	522.34	474.66	451.86	760.71	698.53	634.27	603.18	833.26	764.85	694.38	659.14
79	600.58	551.36	500.16	476.54	797.50	730.55	663.60	632.09	868.38	795.53	722.67	687.23
80	626.81	574.58	522.34	496.22	826.42	757.39	688.37	652.92	895.44	820.82	746.20	708.89
81	644.90	591.02	537.13	510.17	851.50	779.63	709.58	673.65	921.55	844.31	768.85	729.34
82	693.41	635.93	578.45	549.70	914.36	838.92	761.68	723.94	991.61	908.98	826.35	785.03
83	749.10	686.22	623.36	592.82	988.02	905.39	822.75	781.44	1,070.65	980.83	892.82	847.91
84	811.97	745.50	677.24	643.11	1,072.46	982.64	892.82	847.91	1,162.28	1,065.27	968.26	919.76
85	885.63	811.97	738.32	700.59	1,167.66	1,070.65	973.65	925.14	1,266.47	1,160.47	1,054.49	1,002.39
86	964.67	885.63	804.79	763.47	1,273.64	1,167.66	1,061.68	1,007.78	1,379.64	1,264.67	1,149.69	1,092.21
87	1,052.70	964.67	876.64	833.53	1,388.62	1,271.85	1,156.88	1,099.40	1,503.59	1,379.64	1,253.89	1,191.01
88	1,146.10	1,050.90	955.68	907.19	1,512.57	1,386.83	1,261.07	1,198.20	1,640.11	1,503.59	1,367.07	1,298.80
89	1,250.29	1,146.10	1,041.92	989.82	1,649.10	1,510.78	1,374.24	1,305.98	1,787.42	1,638.32	1,489.22	1,415.56
90	1,361.67	1,248.50	1,135.32	1,077.84	1,798.20	1,647.30	1,498.19	1,422.75	1,947.29	1,785.62	1,623.95	1,541.31
91	1,485.62	1,361.67	1,237.72	1,174.85	1,959.88	1,796.40	1,632.92	1,550.29	2,123.35	1,945.50	1,769.46	1,681.44
92	1,618.56	1,483.83	1,349.10	1,280.83	2,135.92	1,958.07	1,780.24	1,690.42	2,313.77	2,121.55	1,929.34	1,832.33
93	1,764.07	1,616.76	1,471.25	1,397.59	2,328.13	2,134.12	1,940.12	1,843.11	2,522.15	2,311.97	2,101.79	1,997.60
94	1,923.94	1,762.27	1,602.39	1,523.35	2,536.52	2,326.34	2,114.36	2,008.38	2,750.29	2,520.35	2,292.21	2,177.24

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	283.56	259.93	236.29	228.42	385.95	354.45	322.94	307.18
25-29	181.80	167.25	152.71	145.44	283.61	261.79	232.70	225.43	378.15	349.05	319.97	298.16
30-34	182.81	169.28	155.74	148.96	284.39	257.30	236.99	223.44	379.18	352.09	318.24	304.70
35-39	181.84	169.29	150.48	144.21	282.15	257.07	232.00	225.73	382.47	351.13	313.50	300.97
40-44	184.62	167.31	149.99	144.22	276.92	253.85	230.76	219.23	375.00	346.16	311.53	300.00
45	174.66	158.30	147.37	136.46	267.45	245.63	223.79	212.87	360.24	332.96	300.20	289.29
46	171.35	160.64	144.57	139.22	262.38	240.95	219.54	208.83	358.76	331.99	299.86	283.80
47	168.58	158.04	142.24	136.98	258.15	237.07	215.99	205.47	358.25	326.64	300.30	284.48
48	171.00	155.46	139.91	134.73	253.91	233.19	212.46	202.10	357.55	326.46	295.37	279.82
49	167.01	151.83	136.64	131.58	248.00	227.75	207.50	197.38	349.21	323.90	293.54	278.35
50	163.60	148.72	133.85	128.89	242.91	223.08	203.25	193.34	347.02	317.28	287.52	272.66
51	165.62	151.00	136.39	131.52	248.42	228.94	204.59	194.84	345.84	316.62	287.39	272.78
52	162.09	152.55	138.25	128.72	247.90	228.84	209.77	195.47	343.25	314.65	286.04	271.74
53	162.62	148.68	134.74	130.10	250.92	227.67	209.08	199.79	339.20	311.32	283.44	269.50
54	164.16	150.48	136.81	127.69	250.81	232.57	209.77	200.65	337.44	310.09	282.73	269.05
55	164.88	151.52	133.70	129.24	254.02	231.74	209.46	200.54	334.23	307.50	276.30	262.93
56	170.43	157.32	144.21	135.47	266.58	244.73	222.88	209.77	345.23	319.02	288.42	275.31
57	177.74	165.05	148.12	143.89	275.07	253.91	232.76	220.06	355.48	325.86	296.23	279.30
58	184.22	171.94	155.57	147.37	286.56	262.00	237.43	225.15	360.24	331.59	298.84	286.56
59	189.04	173.28	157.53	149.66	291.43	267.80	244.17	232.36	366.26	334.75	303.24	287.50
60	193.81	178.61	163.40	155.81	300.20	273.61	250.81	235.61	368.61	338.20	307.81	292.61
61	204.25	189.40	170.83	163.40	311.95	285.96	259.95	248.81	386.22	352.80	323.09	304.53
62	212.99	194.95	176.90	169.68	324.91	299.64	270.76	259.93	400.72	368.23	332.13	317.69
63	220.91	203.37	185.84	175.32	336.62	308.57	280.52	266.49	413.76	378.70	343.63	326.10
64	230.31	213.12	192.49	182.18	350.60	323.11	292.17	278.43	429.67	391.86	357.49	340.29
65	236.70	216.69	196.69	186.68	360.04	330.04	300.03	283.36	440.05	403.37	366.71	346.71
66	261.64	239.02	216.41	206.73	390.84	358.54	326.23	310.09	468.36	429.60	390.84	371.45
67	281.38	256.36	234.49	221.98	418.95	381.43	347.03	331.40	493.97	453.33	412.69	390.80
68	300.97	276.65	249.28	237.12	443.85	407.36	370.89	352.65	519.85	477.29	434.73	413.44
69	317.13	290.71	264.28	249.59	466.90	428.72	390.55	369.99	540.30	496.26	452.21	428.72
70	331.44	303.11	277.61	263.45	487.24	447.57	405.09	385.26	560.89	512.73	467.40	441.91
71	370.77	340.56	310.34	293.87	538.30	491.61	447.67	425.69	609.70	560.26	508.08	483.37
72	406.99	375.07	340.48	321.87	585.21	534.68	486.79	462.85	657.03	603.84	547.97	521.37
73	439.70	401.35	365.57	347.67	623.76	570.08	518.96	493.39	695.34	639.10	580.31	552.19
74	469.31	429.79	390.26	370.50	659.50	605.16	550.82	523.66	733.61	674.32	612.58	580.46
75	492.22	449.62	409.39	388.10	688.62	631.83	575.03	546.65	761.98	698.09	636.56	603.43
76	536.28	491.02	445.77	425.40	744.46	683.36	620.00	590.58	816.86	748.98	681.10	647.15
77	582.96	535.47	485.80	462.05	803.20	736.26	669.33	634.78	872.29	801.04	727.63	690.92
78	625.98	574.16	522.34	495.39	856.05	783.50	713.03	677.80	922.38	845.69	769.00	729.62
79	655.72	600.58	545.46	517.89	886.11	813.26	738.42	701.01	945.19	866.41	787.65	748.27
80	669.71	613.74	557.79	529.80	906.64	832.01	755.53	718.21	968.19	887.97	805.89	766.72
81	689.81	632.33	574.85	546.11	934.13	856.88	777.84	740.12	997.01	914.36	831.73	788.62
82	741.91	680.84	617.96	587.42	1,004.18	919.76	837.13	795.81	1,072.46	982.64	892.82	847.91
83	801.19	734.72	668.27	634.12	1,085.03	993.40	903.58	858.67	1,156.88	1,061.68	964.67	916.17
84	869.45	797.60	725.75	688.02	1,176.65	1,077.84	980.83	932.33	1,255.69	1,151.50	1,047.30	995.21
85	948.49	869.45	790.41	750.90	1,282.63	1,176.65	1,068.86	1,014.96	1,368.86	1,255.69	1,140.72	1,083.22
86	1,032.93	946.70	860.48	817.37	1,397.59	1,280.83	1,165.87	1,106.59	1,492.81	1,368.86	1,243.11	1,182.03
87	1,126.34	1,032.93	939.52	891.01	1,523.35	1,397.59	1,270.05	1,207.19	1,627.54	1,491.02	1,356.29	1,288.02
88	1,228.73	1,126.34	1,023.95	971.86	1,661.67	1,523.35	1,385.02	1,314.96	1,773.05	1,625.75	1,476.65	1,402.99
89	1,338.32	1,226.94	1,115.56	1,059.87	1,810.77	1,659.88	1,508.97	1,433.53	1,932.93	1,771.26	1,611.38	1,530.53
90	1,458.68	1,336.52	1,216.16	1,155.09	1,974.25	1,808.98	1,645.51	1,562.87	2,107.18	1,931.13	1,755.08	1,667.06
91	1,589.82	1,456.89	1,325.74	1,259.28	2,150.30	1,972.45	1,792.81	1,702.99	2,295.80	2,105.39	1,913.16	1,817.96
92	1,733.52	1,588.01	1,444.31	1,372.45	2,344.31	2,148.49	1,954.48	1,855.68	2,502.39	2,294.00	2,085.63	1,981.43
93	1,889.81	1,731.73	1,573.65	1,496.40	2,556.28	2,342.51	2,130.54	2,022.75	2,728.73	2,500.60	2,274.25	2,159.27
94	2,058.67	1,888.02	1,715.57	1,631.13	2,786.22	2,554.49	2,320.96	2,205.98	2,973.05	2,725.15	2,477.24	2,353.29

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	307.18	283.56	259.93	244.17	409.57	378.08	338.69	322.94
25-29	196.34	181.80	167.25	152.71	305.43	283.61	254.52	247.25	407.23	370.88	334.51	319.97
30-34	196.36	182.81	162.50	155.74	311.46	284.39	257.30	243.75	406.27	372.40	338.55	318.24
35-39	194.37	181.84	163.02	156.76	307.23	282.15	257.07	244.54	407.56	369.94	338.59	319.78
40-44	196.15	178.85	161.54	155.77	305.77	276.92	253.85	242.31	398.07	369.23	334.62	317.30
45	185.59	169.21	158.30	147.37	294.75	267.45	245.63	229.25	387.53	354.79	322.04	305.67
46	182.06	171.35	155.28	144.57	289.16	262.38	240.95	224.90	380.18	353.40	321.28	305.21
47	184.39	168.58	152.78	142.24	284.48	258.15	237.07	226.53	379.31	347.71	316.10	300.30
48	181.37	165.82	150.28	145.09	279.82	253.91	233.19	222.82	378.28	347.19	316.10	300.55
49	177.14	161.95	146.77	141.71	273.29	248.00	227.75	217.63	369.46	339.09	308.72	293.54
50	173.51	158.63	143.77	138.80	267.69	242.91	223.08	213.17	366.85	337.11	307.35	292.49
51	175.36	160.75	146.13	136.39	272.78	248.42	224.07	214.32	365.32	336.10	306.87	287.39
52	171.62	157.32	143.02	138.25	271.74	247.90	228.84	214.53	362.32	333.72	300.35	286.04
53	171.91	157.98	144.04	134.74	274.15	250.92	227.67	218.38	357.78	325.26	297.38	283.44
54	173.28	159.61	141.36	136.81	278.16	250.81	228.00	218.89	355.69	323.77	296.40	282.73
55	169.34	155.98	142.60	133.70	276.30	254.02	231.74	218.36	352.06	320.86	294.12	276.30
56	179.17	166.06	148.59	144.21	292.80	266.58	244.73	231.62	367.09	336.49	305.91	288.42
57	186.20	173.51	156.58	148.12	304.70	279.30	253.91	241.22	376.63	342.78	313.17	296.23
58	192.40	176.02	159.65	151.47	311.12	286.56	262.00	245.63	384.82	352.06	319.31	302.94
59	196.91	181.17	165.41	157.53	319.00	291.43	267.80	252.05	389.89	358.38	326.88	307.18
60	201.40	186.20	167.20	159.61	326.81	300.20	273.61	258.40	395.21	364.81	330.61	315.40
61	215.39	196.83	178.26	170.83	341.66	311.95	282.25	271.11	415.93	382.51	345.38	330.52
62	227.43	205.78	187.73	180.50	353.79	321.29	292.41	277.98	433.21	397.11	361.01	342.96
63	234.93	217.40	196.36	185.84	361.17	333.12	301.56	287.52	445.31	410.26	371.68	354.15
64	247.49	226.87	206.25	195.92	374.67	343.73	312.80	299.05	464.04	426.23	384.99	367.80
65	256.70	233.36	213.36	203.35	383.38	353.38	320.03	303.36	476.72	436.71	396.71	376.71
66	281.02	258.40	232.57	222.88	416.68	381.15	348.85	329.46	507.12	465.13	423.14	400.54
67	303.27	278.26	250.11	237.61	447.08	409.56	372.04	353.28	534.62	490.85	447.08	425.20
68	322.24	297.93	270.57	255.36	477.29	437.77	398.25	376.97	562.41	516.81	471.21	446.89
69	340.63	314.20	284.83	270.16	502.13	461.02	416.98	396.41	587.29	537.37	487.45	463.95
70	356.94	328.60	297.45	283.28	524.07	478.75	436.25	413.59	606.22	555.23	504.24	478.75
71	400.98	365.28	332.31	315.84	579.49	530.06	483.37	458.65	661.89	606.96	552.03	524.57
72	438.91	401.67	367.09	348.46	630.43	577.23	524.03	497.43	710.23	651.72	593.19	563.93
73	470.38	432.03	393.69	373.23	672.34	616.10	559.85	531.73	751.58	690.23	626.32	595.64
74	503.89	461.90	419.91	397.68	713.85	654.57	595.28	563.17	792.89	726.19	659.50	627.39
75	527.71	485.12	440.16	418.85	745.42	681.52	620.00	589.24	823.51	754.89	686.26	650.77
76	577.00	527.23	479.71	457.08	803.28	737.67	669.78	635.84	880.22	807.81	733.14	696.94
77	626.14	574.32	522.50	496.59	867.97	794.56	723.31	686.60	941.38	863.66	783.77	744.90
78	673.65	617.68	561.72	532.71	924.46	847.76	771.08	731.68	994.93	912.02	829.11	787.65
79	704.94	645.88	586.80	557.27	957.00	876.27	797.50	758.12	1,020.01	935.33	850.67	807.35
80	720.09	660.38	600.69	570.84	979.38	897.30	815.22	776.04	1,042.81	957.00	869.32	826.42
81	741.91	680.84	617.96	587.42	1,009.58	925.14	840.72	799.40	1,076.05	986.23	896.41	851.50
82	797.60	731.13	664.67	632.33	1,085.03	993.40	903.58	858.67	1,155.09	1,059.87	962.87	914.36
83	862.28	790.41	718.56	682.64	1,171.25	1,074.25	975.45	926.95	1,248.50	1,144.31	1,040.12	988.02
84	935.92	856.88	779.63	740.12	1,270.05	1,164.07	1,059.87	1,005.99	1,354.49	1,241.32	1,128.13	1,072.46
85	1,018.56	934.13	849.70	806.59	1,385.02	1,270.05	1,155.09	1,095.81	1,476.65	1,352.68	1,230.54	1,169.46
86	1,111.97	1,018.56	925.14	880.23	1,508.97	1,383.23	1,257.48	1,194.60	1,609.57	1,474.84	1,341.92	1,273.64
87	1,210.78	1,110.18	1,009.58	959.27	1,645.51	1,508.97	1,370.65	1,302.39	1,755.08	1,607.78	1,462.27	1,388.62
88	1,320.36	1,210.78	1,099.40	1,045.50	1,794.61	1,643.70	1,494.61	1,420.96	1,911.37	1,753.29	1,593.41	1,514.37
89	1,438.92	1,318.55	1,198.20	1,138.91	1,954.48	1,792.81	1,629.34	1,548.50	2,083.83	1,911.37	1,737.12	1,649.10
90	1,568.26	1,437.12	1,307.77	1,241.32	2,130.54	1,954.48	1,776.64	1,686.82	2,272.44	2,082.02	1,893.41	1,798.20
91	1,710.17	1,566.47	1,424.55	1,352.68	2,322.75	2,128.74	1,936.52	1,839.52	2,475.44	2,270.65	2,064.07	1,959.88
92	1,862.87	1,708.38	1,552.09	1,474.84	2,532.93	2,320.96	2,110.77	2,004.79	2,698.19	2,473.64	2,249.09	2,135.92
93	2,031.73	1,861.08	1,692.21	1,607.78	2,759.28	2,529.33	2,299.40	2,184.43	2,942.51	2,696.40	2,452.08	2,329.94
94	2,213.17	2,029.94	1,844.90	1,753.29	3,008.97	2,757.48	2,507.77	2,382.03	3,206.58	2,938.92	2,673.05	2,538.32

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	346.57	315.07	283.56	275.67	456.84	417.46	378.08	362.32
25-29	218.16	203.62	181.80	174.53	341.78	312.70	283.61	269.06	450.87	414.50	378.15	356.32
30-34	216.68	203.13	182.81	176.05	345.33	311.46	284.39	270.84	453.67	413.03	379.18	358.87
35-39	219.45	200.65	181.84	175.57	338.59	313.50	282.15	269.62	451.44	413.83	376.21	357.39
40-44	213.46	196.15	178.85	173.08	334.62	311.53	282.69	265.39	444.23	409.61	369.23	351.92
45	207.41	191.04	174.66	163.75	327.49	300.20	272.91	256.54	431.21	393.00	354.79	338.42
46	203.47	187.41	171.35	160.64	321.28	294.50	267.73	251.67	423.02	390.89	353.40	337.35
47	200.19	184.39	168.58	158.04	316.10	289.76	263.41	247.61	421.46	384.59	352.97	331.90
48	202.10	181.37	165.82	160.64	310.92	285.01	259.10	243.55	419.74	383.46	347.19	331.64
49	197.38	177.14	161.95	156.89	303.66	278.35	253.04	237.87	415.01	379.58	344.15	328.97
50	193.34	178.46	158.63	153.68	297.45	272.66	247.86	233.00	406.51	371.80	342.06	322.23
51	194.84	175.36	160.75	151.00	302.00	277.64	248.42	238.68	404.30	370.19	336.10	321.48
52	190.70	176.39	162.09	152.55	300.35	276.50	252.67	238.37	400.45	367.09	333.72	319.42
53	190.50	176.56	157.98	153.33	302.02	278.79	250.92	241.62	394.95	362.43	329.90	311.32
54	191.53	173.28	159.61	150.48	305.53	282.73	255.36	241.69	392.17	360.24	328.32	310.09
55	191.62	173.80	155.98	151.52	307.50	280.76	254.02	245.10	387.71	356.52	325.32	307.50
56	201.02	183.55	166.06	157.32	323.38	297.16	270.95	257.84	406.41	371.45	336.49	323.38
57	207.36	190.43	173.51	165.05	338.55	308.93	279.30	266.61	418.96	380.87	347.02	330.09
58	212.87	196.50	180.12	167.84	347.97	319.31	290.66	274.28	425.75	393.00	356.16	339.78
59	220.55	200.85	181.17	173.28	354.45	326.88	295.37	279.62	433.21	397.76	362.32	342.62
60	224.20	205.20	186.20	178.61	361.01	330.61	300.20	285.01	440.81	402.81	364.81	349.61
61	237.67	219.11	196.83	189.40	378.80	345.38	315.67	300.81	460.50	423.37	386.22	363.94
62	249.09	231.04	209.38	198.56	389.89	357.39	324.91	310.46	480.14	440.42	400.72	379.06
63	262.98	238.44	217.40	206.88	403.24	368.17	336.62	319.08	494.41	455.84	413.76	392.72
64	274.99	250.93	230.31	216.56	415.92	381.55	347.18	329.98	515.60	470.91	429.67	409.04
65	283.36	260.03	236.70	226.69	426.71	390.04	356.71	336.70	526.72	483.39	440.05	416.71
66	310.09	284.24	258.40	245.48	461.90	423.14	384.37	365.00	562.03	516.81	468.36	445.75
67	334.52	306.39	278.26	265.75	497.10	453.33	412.69	393.93	594.02	544.00	493.97	468.96
68	358.73	328.32	297.93	285.77	528.97	486.41	440.81	419.54	626.25	574.58	522.89	495.54
69	378.80	346.49	317.13	299.52	557.92	510.94	463.95	440.46	651.89	596.10	543.23	513.87
70	396.59	362.60	331.44	314.44	580.72	532.56	484.41	458.92	671.37	617.55	560.89	532.56
71	444.92	406.47	370.77	351.54	642.67	587.74	535.55	508.08	733.29	672.87	612.46	579.49
72	486.79	446.89	406.99	385.71	699.60	641.07	582.56	553.29	790.04	723.54	657.03	625.11
73	524.07	480.61	437.14	414.14	746.48	682.57	621.22	590.54	835.95	764.37	695.34	662.11
74	558.23	511.30	466.84	442.14	790.41	726.19	659.50	627.39	879.33	807.71	733.61	696.56
75	586.87	537.18	489.85	463.82	825.88	757.26	688.62	653.12	913.44	837.71	761.98	724.12
76	640.36	586.05	531.76	506.87	893.80	819.12	744.46	705.99	977.52	896.06	814.59	773.88
77	695.24	636.95	578.65	550.58	962.97	883.08	803.20	762.17	1,045.02	958.66	870.14	826.95
78	748.27	686.09	623.91	592.82	1,026.02	941.04	853.99	812.53	1,104.78	1,011.51	920.31	874.72
79	781.75	716.77	651.79	618.31	1,061.36	974.73	886.11	840.83	1,132.25	1,037.74	943.22	895.95
80	800.29	733.14	665.98	632.40	1,087.59	996.18	906.64	860.00	1,158.48	1,061.47	966.33	917.82
81	824.54	754.49	686.22	652.09	1,119.16	1,025.74	934.13	887.42	1,194.60	1,094.00	995.21	944.91
82	885.63	811.97	738.32	700.59	1,203.59	1,102.99	1,002.39	953.89	1,282.63	1,176.65	1,068.86	1,016.77
83	955.68	876.64	797.60	756.28	1,300.60	1,191.01	1,083.22	1,029.34	1,386.83	1,270.05	1,155.09	1,097.61
84	1,038.31	952.10	864.07	820.95	1,410.18	1,293.41	1,174.85	1,117.37	1,503.59	1,377.84	1,253.89	1,191.01
85	1,131.74	1,036.52	943.11	894.61	1,537.72	1,410.18	1,280.83	1,217.95	1,640.11	1,501.80	1,365.27	1,297.01
86	1,232.34	1,129.94	1,027.55	975.45	1,676.04	1,535.93	1,397.59	1,327.54	1,787.42	1,638.32	1,489.22	1,413.77
87	1,343.71	1,232.34	1,119.16	1,063.47	1,826.94	1,674.25	1,523.35	1,446.11	1,947.29	1,785.62	1,622.14	1,541.31
88	1,464.06	1,341.92	1,219.76	1,160.47	1,992.20	1,825.15	1,659.88	1,577.23	2,123.35	1,945.50	1,769.46	1,681.44
89	1,597.00	1,464.06	1,331.14	1,264.67	2,170.05	1,990.41	1,808.98	1,719.16	2,313.77	2,121.55	1,927.54	1,832.33
90	1,740.71	1,595.20	1,449.70	1,377.84	2,365.87	2,168.26	1,972.45	1,873.65	2,522.15	2,311.97	2,101.79	1,997.60
91	1,897.00	1,738.92	1,580.84	1,501.80	2,579.64	2,364.07	2,148.49	2,042.51	2,748.50	2,520.35	2,290.41	2,177.24
92	2,067.66	1,895.21	1,722.74	1,636.53	2,811.36	2,576.04	2,342.51	2,225.74	2,996.40	2,746.70	2,496.99	2,373.04
93	2,254.49	2,065.86	1,877.24	1,783.83	3,064.66	2,809.57	2,552.68	2,425.14	3,265.86	2,994.61	2,721.54	2,585.02
94	2,455.69	2,252.69	2,047.89	1,945.50	3,339.51	3,061.07	2,782.63	2,644.31	3,560.47	3,264.07	2,967.65	2,818.55

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	370.19	338.69	307.18	291.43	488.35	448.97	401.70	385.95
25-29	232.70	218.16	196.34	189.07	363.59	334.51	305.43	290.88	479.95	443.58	399.96	385.42
30-34	236.99	216.68	196.36	182.81	365.64	338.55	304.70	291.15	480.74	440.12	399.49	379.18
35-39	232.00	213.18	194.37	188.10	363.67	332.31	300.97	288.42	482.80	438.91	401.28	382.47
40-44	230.76	213.46	190.38	184.62	363.46	328.85	300.00	288.46	473.08	438.46	398.07	375.00
45	223.79	201.96	185.59	174.66	349.33	316.58	289.29	272.91	458.50	420.29	382.08	365.71
46	219.54	198.12	182.06	171.35	342.70	310.57	283.80	273.09	455.14	417.66	380.18	358.76
47	215.99	200.19	179.12	168.58	337.17	310.84	279.22	268.68	453.08	416.20	374.05	358.25
48	212.46	196.91	176.19	171.00	331.64	305.73	274.64	264.28	445.65	409.37	373.10	352.37
49	207.50	192.32	172.07	167.01	323.90	298.60	268.23	258.11	440.30	404.89	369.46	349.21
50	208.21	188.38	173.51	163.60	317.28	292.49	262.74	252.83	436.25	401.55	361.89	347.02
51	204.59	189.96	170.48	165.62	321.48	292.26	267.91	253.30	433.51	399.42	360.46	345.84
52	205.00	190.70	171.62	162.09	324.19	295.57	271.74	257.44	429.07	395.69	357.55	338.49
53	204.44	185.85	171.91	162.62	325.26	297.38	269.50	255.56	422.83	390.31	353.13	334.55
54	205.20	186.96	168.73	159.61	328.32	300.97	273.61	259.93	419.54	387.61	351.13	332.89
55	205.00	187.17	169.34	160.44	329.78	303.04	276.30	258.48	414.45	383.26	347.60	329.78
56	214.13	196.66	179.17	170.43	345.23	319.02	288.42	275.31	432.64	397.68	362.72	345.23
57	224.30	203.13	186.20	177.74	359.71	330.09	300.47	283.53	448.58	410.50	372.40	355.48
58	229.25	208.78	192.40	180.12	372.52	339.78	311.12	294.75	458.50	417.55	380.72	360.24
59	232.36	216.61	196.91	185.10	378.08	346.57	315.07	299.31	464.71	425.33	385.95	366.26
60	239.40	220.40	197.61	190.00	387.61	357.21	323.01	307.81	471.21	433.21	391.40	372.40
61	256.24	233.96	211.68	200.54	404.79	371.37	337.95	319.38	493.93	453.08	412.22	389.94
62	267.14	245.48	223.83	212.99	418.77	382.67	350.18	332.13	512.64	469.31	425.99	407.94
63	280.52	255.98	234.93	220.91	431.29	396.22	357.66	340.12	529.47	487.40	441.82	420.77
64	295.61	268.11	244.05	233.74	446.85	409.04	371.24	354.04	549.98	505.29	460.60	436.54
65	303.36	280.03	253.37	240.03	456.72	416.71	380.05	360.04	563.40	516.72	470.06	446.72
66	332.70	303.63	277.79	264.87	494.20	455.43	413.44	390.84	600.80	552.34	500.67	478.05
67	359.53	328.27	300.14	284.51	531.49	487.72	443.96	418.95	634.66	581.51	528.37	503.36
68	383.05	352.65	319.20	304.01	565.45	519.85	471.21	449.93	668.82	614.09	559.37	528.97
69	405.22	372.92	337.68	320.07	596.10	546.18	496.26	472.76	695.93	637.20	581.41	552.04
70	424.92	388.10	354.10	337.11	620.39	569.40	518.39	492.90	719.53	660.03	600.55	569.40
71	475.13	436.67	395.49	376.26	686.60	628.93	574.00	543.79	785.47	719.57	653.65	620.69
72	521.37	478.81	433.59	412.30	747.47	686.29	622.45	593.19	845.90	774.08	704.92	667.68
73	559.85	513.84	467.82	442.26	797.60	731.13	664.67	631.43	892.19	818.05	743.92	708.13
74	597.76	548.35	498.95	474.25	847.23	775.60	706.43	669.38	941.09	862.05	785.47	745.96
75	627.09	575.03	522.97	496.94	885.04	811.68	735.95	700.46	977.32	896.88	814.05	773.82
76	683.36	626.79	570.21	540.81	954.89	875.69	796.49	755.77	1,047.66	959.42	871.17	828.17
77	744.90	682.29	619.68	589.44	1,029.91	943.54	859.33	816.15	1,118.43	1,025.59	932.75	885.24
78	800.09	733.76	667.44	634.27	1,098.57	1,007.37	914.10	868.49	1,181.48	1,081.99	984.57	934.82
79	836.88	765.99	697.07	661.63	1,136.20	1,041.68	947.16	899.89	1,211.02	1,110.59	1,010.17	958.97
80	856.26	783.50	712.62	677.17	1,162.20	1,067.06	970.05	921.55	1,240.56	1,136.09	1,033.48	981.25
81	882.04	808.38	734.72	697.00	1,198.20	1,099.40	998.80	948.49	1,277.25	1,171.25	1,065.27	1,011.37
82	946.70	869.45	790.41	750.90	1,288.02	1,180.23	1,074.25	1,020.36	1,372.45	1,259.28	1,144.31	1,086.83
83	1,023.95	937.73	853.29	810.18	1,392.21	1,275.45	1,158.68	1,101.19	1,483.83	1,359.88	1,235.92	1,174.85
84	1,110.18	1,018.56	925.14	878.44	1,508.97	1,383.23	1,257.48	1,194.60	1,609.57	1,474.84	1,341.92	1,273.64
85	1,210.78	1,110.18	1,007.78	957.48	1,645.51	1,508.97	1,370.65	1,302.39	1,753.29	1,607.78	1,462.27	1,388.62
86	1,318.55	1,208.98	1,099.40	1,043.71	1,792.81	1,643.70	1,494.61	1,419.15	1,911.37	1,753.29	1,593.41	1,514.37
87	1,437.12	1,318.55	1,198.20	1,138.91	1,954.48	1,792.81	1,629.34	1,548.50	2,083.83	1,909.57	1,737.12	1,649.10
88	1,568.26	1,437.12	1,305.98	1,241.32	2,130.54	1,952.69	1,776.64	1,686.82	2,272.44	2,082.02	1,893.41	1,798.20
89	1,708.38	1,566.47	1,424.55	1,352.68	2,322.75	2,128.74	1,936.52	1,839.52	2,475.44	2,268.86	2,064.07	1,959.88
90	1,862.87	1,706.58	1,552.09	1,474.84	2,531.13	2,320.96	2,110.77	2,004.79	2,698.19	2,473.64	2,249.09	2,135.92
91	2,029.94	1,861.08	1,692.21	1,607.78	2,759.28	2,529.33	2,299.40	2,184.43	2,942.51	2,696.40	2,452.08	2,328.13
92	2,213.17	2,028.14	1,843.11	1,751.49	3,008.97	2,757.48	2,505.98	2,382.03	3,206.58	2,938.92	2,673.05	2,538.32
93	2,410.78	2,211.37	2,010.17	1,909.57	3,278.43	3,005.39	2,732.32	2,595.80	3,495.79	3,204.78	2,911.96	2,766.45
94	2,628.14	2,408.98	2,189.81	2,080.23	3,573.04	3,276.64	2,978.43	2,829.33	3,810.16	3,492.21	3,174.25	3,016.16

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay 10 Individual

Unlimited

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	409.57	378.08	346.57	322.94	543.49	496.22	456.84	433.21
25-29	261.79	239.98	218.16	210.89	407.23	378.15	341.78	327.24	538.13	494.49	450.87	429.04
30-34	264.08	243.75	216.68	209.90	413.03	372.40	338.55	325.02	541.68	494.29	453.67	426.58
35-39	263.34	238.26	219.45	206.92	407.56	376.21	338.59	326.05	539.23	495.34	451.44	426.36
40-44	259.62	236.53	213.46	201.92	403.84	369.23	334.62	317.30	530.77	490.38	444.23	421.16
45	251.08	229.25	207.41	196.50	387.53	354.79	327.49	311.12	513.08	469.41	425.75	409.37
46	246.31	224.90	203.47	192.76	380.18	353.40	321.28	305.21	508.69	465.85	423.02	401.59
47	242.35	221.27	200.19	189.66	374.05	347.71	316.10	300.30	505.75	463.62	421.46	400.39
48	238.37	217.64	196.91	191.73	367.92	342.01	310.92	295.37	502.65	461.19	419.74	399.01
49	232.81	212.57	197.38	187.26	364.40	334.03	303.66	288.47	495.98	455.49	409.95	389.70
50	228.05	213.17	193.34	183.43	356.94	327.18	297.45	282.57	490.78	446.17	406.51	386.68
51	228.94	209.46	189.96	185.10	360.46	331.23	297.14	282.52	487.10	448.14	404.30	384.82
52	228.84	209.77	190.70	181.17	362.32	333.72	300.35	286.04	481.50	443.37	400.45	381.39
53	227.67	209.08	190.50	181.21	362.43	334.55	302.02	288.09	473.94	436.77	394.95	376.37
54	228.00	209.77	191.53	182.40	364.81	337.44	305.53	291.85	469.69	433.21	392.17	373.93
55	227.28	209.46	191.62	178.26	369.89	338.69	307.50	289.67	467.93	427.82	387.71	369.89
56	240.35	218.50	201.02	187.92	388.94	358.34	323.38	305.91	485.08	445.75	406.41	384.57
57	249.68	228.53	207.36	198.90	402.03	368.17	334.32	317.40	499.37	457.04	418.96	397.80
58	257.90	237.43	212.87	204.68	417.55	380.72	347.97	327.49	511.71	470.78	425.75	405.28
59	263.86	240.23	220.55	208.72	425.33	389.89	354.45	338.69	519.85	476.54	433.21	409.57
60	269.81	247.01	224.20	212.81	433.21	399.01	361.01	345.81	528.21	482.62	440.81	418.01
61	285.96	259.95	237.67	226.53	453.08	415.93	378.80	360.23	553.34	508.78	460.50	438.21
62	299.64	274.36	249.09	238.26	469.31	429.60	389.89	371.84	574.00	527.07	480.14	454.87
63	315.58	287.52	262.98	248.96	483.89	441.82	403.24	382.20	592.59	543.50	494.41	469.87
64	329.98	302.48	274.99	261.24	498.42	457.16	415.92	395.30	618.73	567.16	515.60	488.11
65	340.04	313.37	283.36	270.04	510.05	466.72	426.71	403.37	633.40	580.07	526.72	500.05
66	371.45	342.38	310.09	293.94	555.58	507.12	461.90	439.29	675.08	616.94	562.03	532.96
67	400.19	368.92	334.52	318.90	594.02	544.00	493.97	472.09	712.83	653.42	594.02	562.75
68	431.69	395.21	358.73	340.48	635.37	580.66	528.97	501.62	750.90	687.05	626.25	592.82
69	455.14	416.98	378.80	358.25	666.57	610.77	554.99	528.56	781.09	716.49	648.95	616.65
70	475.91	436.25	396.59	376.75	696.87	637.38	580.72	549.57	807.35	739.36	671.37	637.38
71	532.80	488.87	442.18	420.20	769.00	705.83	642.67	609.70	878.85	807.44	733.29	694.85
72	582.56	534.68	486.79	462.85	837.92	768.76	696.94	662.35	946.98	867.18	787.37	750.13
73	626.32	575.19	521.51	495.94	892.19	818.05	743.92	708.13	999.56	917.75	833.39	792.49
74	669.38	615.04	558.23	531.06	948.49	869.45	790.41	750.90	1,054.72	965.79	879.33	834.88
75	702.83	643.67	584.50	556.11	989.16	908.70	825.88	783.29	1,093.28	1,003.37	911.07	866.11
76	767.09	701.46	638.10	606.42	1,070.29	979.79	891.53	846.27	1,172.12	1,074.82	977.52	927.74
77	833.42	764.33	695.24	660.69	1,152.97	1,057.97	960.81	913.32	1,252.30	1,148.66	1,042.87	991.05
78	895.44	820.82	746.20	708.89	1,229.15	1,127.59	1,023.95	974.20	1,322.42	1,212.57	1,102.72	1,046.75
79	935.33	858.54	779.78	740.40	1,274.03	1,167.70	1,061.36	1,008.20	1,356.73	1,244.49	1,130.28	1,075.15
80	958.86	878.65	798.43	759.25	1,302.11	1,193.92	1,085.71	1,031.62	1,387.93	1,272.26	1,156.60	1,098.77
81	986.23	905.39	822.75	781.44	1,341.92	1,230.54	1,119.16	1,061.68	1,429.93	1,311.38	1,192.81	1,133.53
82	1,061.68	971.86	883.83	840.72	1,442.50	1,322.16	1,201.79	1,142.52	1,537.72	1,410.18	1,280.83	1,217.95
83	1,146.10	1,050.90	955.68	907.19	1,557.48	1,428.14	1,298.80	1,234.13	1,661.67	1,523.35	1,385.02	1,314.96
84	1,243.11	1,138.91	1,036.52	984.43	1,690.42	1,550.29	1,408.37	1,338.32	1,801.79	1,652.69	1,501.80	1,426.34
85	1,354.49	1,243.11	1,129.94	1,072.46	1,843.11	1,688.61	1,535.93	1,458.68	1,965.26	1,799.99	1,636.53	1,555.69
86	1,476.65	1,354.49	1,230.54	1,169.46	2,008.38	1,841.31	1,674.25	1,589.82	2,141.32	1,963.47	1,783.83	1,695.80
87	1,609.57	1,476.65	1,341.92	1,275.45	2,189.81	2,006.59	1,825.15	1,733.52	2,333.53	2,139.52	1,945.50	1,848.50
88	1,755.08	1,609.57	1,462.27	1,388.62	2,385.62	2,188.02	1,988.62	1,889.81	2,543.71	2,331.73	2,119.76	2,013.76
89	1,913.16	1,753.29	1,593.41	1,514.37	2,601.19	2,383.82	2,168.26	2,058.67	2,773.64	2,541.90	2,310.18	2,195.21
90	2,085.63	1,911.37	1,737.12	1,650.89	2,834.72	2,599.40	2,362.26	2,245.50	3,023.34	2,770.06	2,518.55	2,392.81
91	2,272.44	2,083.83	1,893.41	1,799.99	3,089.81	2,832.92	2,576.04	2,446.70	3,294.60	3,019.75	2,744.90	2,608.37
92	2,477.24	2,270.65	2,064.07	1,961.68	3,368.25	3,088.02	2,807.78	2,667.66	3,591.01	3,291.01	2,992.81	2,843.70
93	2,699.99	2,475.44	2,250.89	2,137.71	3,671.85	3,366.46	3,059.27	2,906.58	3,914.37	3,587.42	3,262.27	3,098.79
94	2,944.30	2,698.19	2,452.08	2,329.94	4,002.38	3,668.26	3,335.92	3,168.85	4,266.46	3,910.76	3,555.09	3,377.24

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

730 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	47.49	43.18	38.86	36.70	64.77	58.30	53.98	51.82
25-29	35.75	33.37	30.98	28.60	57.20	52.44	47.67	45.28	76.28	69.13	64.37	59.59
30-34	48.36	45.34	42.31	39.30	78.59	69.52	63.48	60.46	102.77	96.73	87.66	81.61
35-39	64.37	57.20	53.63	50.05	96.54	89.39	82.24	78.67	132.29	121.57	110.84	103.69
40-44	75.48	67.54	63.56	59.59	119.18	107.27	99.31	91.37	158.91	147.00	131.10	127.12
45	78.76	74.62	66.33	62.18	124.37	116.08	103.64	99.49	169.97	153.38	140.94	132.65
46	83.61	75.24	66.88	62.71	125.40	117.04	104.50	100.32	171.38	158.85	142.12	137.94
47	83.94	75.55	67.16	67.16	125.92	117.52	104.94	100.73	176.29	159.50	146.90	138.52
48	84.64	76.18	71.94	67.71	131.20	118.49	105.79	101.56	177.74	165.05	148.12	139.66
49	85.67	81.38	72.83	68.54	132.80	119.95	111.38	102.81	184.21	167.07	154.21	145.64
50	90.68	82.04	73.40	69.09	133.86	120.91	112.28	103.64	185.68	172.73	155.46	146.82
51	91.05	82.38	73.70	69.37	134.40	125.73	112.73	108.39	190.77	173.43	160.41	151.75
52	91.78	83.03	78.67	74.29	139.85	126.74	113.63	109.25	196.66	179.17	161.70	157.32
53	92.50	88.09	79.28	74.88	140.94	127.74	118.93	110.12	202.62	185.00	167.38	158.56
54	97.28	88.44	79.59	75.17	145.92	132.65	119.39	114.97	207.83	190.14	172.45	163.61
55	98.04	89.12	80.22	75.76	147.06	133.70	120.32	115.86	213.91	196.08	178.26	169.34

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1095 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	60.46	56.13	51.82	47.49	82.04	75.57	66.94	64.77
25-29	47.67	45.28	40.52	38.13	71.52	66.75	59.59	57.20	97.73	88.20	81.05	76.28
30-34	66.49	60.46	54.40	51.39	99.76	90.68	81.61	78.59	133.00	120.91	108.82	105.79
35-39	85.82	78.67	71.52	67.94	125.14	114.42	103.69	100.12	168.04	153.74	139.44	132.29
40-44	99.31	91.37	83.43	79.46	150.97	139.04	127.12	119.18	198.64	182.75	166.85	158.91
45	107.79	99.49	87.06	82.91	161.67	145.09	132.65	128.52	215.57	194.84	178.26	169.97
46	108.69	100.32	91.96	87.78	163.02	146.30	133.77	129.59	217.36	200.65	183.93	171.38
47	109.13	100.73	92.34	88.15	163.69	151.11	134.32	130.12	222.46	205.67	184.69	176.29
48	110.03	101.56	93.10	88.87	165.05	152.35	135.43	131.20	228.53	207.36	190.43	181.97
49	115.66	102.81	94.24	89.95	167.07	154.21	141.36	132.80	235.61	214.19	197.05	184.21
50	116.59	107.95	95.00	90.68	168.41	155.46	142.50	133.86	241.82	220.23	198.64	190.00
51	117.06	108.39	99.72	95.38	173.43	160.41	143.07	138.73	247.13	225.45	203.77	195.11
52	122.36	109.25	100.52	96.14	179.17	166.06	148.59	139.85	253.46	231.62	209.77	201.02
53	123.34	114.52	105.71	96.90	185.00	171.78	154.16	145.35	255.47	237.85	215.83	202.62
54	128.24	114.97	106.13	101.71	190.14	172.45	159.19	150.34	260.89	238.78	221.10	207.83
55	129.24	120.32	106.96	102.50	196.08	178.26	164.88	155.98	267.38	245.10	222.82	213.91

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1460 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	66.94	62.61	56.13	53.98	90.68	84.21	75.57	73.40
25-29	52.44	47.67	42.90	40.52	81.05	73.90	66.75	64.37	109.65	100.12	90.58	85.82
30-34	72.55	66.49	60.46	57.43	108.82	99.76	90.68	87.66	148.12	136.03	123.94	117.89
35-39	89.39	82.24	75.09	71.52	139.44	128.72	117.99	110.84	189.51	171.62	157.32	150.17
40-44	107.27	99.31	91.37	87.40	166.85	154.94	139.04	131.10	226.45	206.58	186.72	178.77
45	116.08	107.79	95.35	91.20	178.26	161.67	149.24	140.94	240.44	219.72	198.99	190.70
46	117.04	108.69	96.14	91.96	179.75	167.20	150.48	142.12	246.63	225.73	204.83	196.46
47	117.52	109.13	100.73	92.34	184.69	167.90	155.30	146.90	251.84	230.86	209.86	201.48
48	118.49	110.03	101.56	97.33	186.20	173.51	156.58	148.12	258.15	236.99	215.83	207.36
49	124.23	111.38	102.81	98.52	192.76	175.64	158.50	149.93	269.88	244.17	222.76	214.19
50	125.22	112.28	103.64	99.31	194.32	181.37	164.09	155.46	276.37	254.77	228.86	220.23
51	130.07	117.06	108.39	99.72	199.43	182.09	164.75	160.41	281.81	255.80	234.12	221.11
52	131.10	122.36	109.25	104.88	205.39	187.92	170.43	161.70	284.06	262.20	235.99	227.24
53	136.54	127.74	114.52	110.12	211.43	193.81	176.19	167.38	290.71	268.68	242.25	229.04
54	141.51	128.24	119.39	110.55	216.68	198.99	181.30	168.03	296.27	269.74	247.62	234.37
55	147.06	133.70	120.32	115.86	218.36	200.54	182.72	173.80	303.04	276.30	249.56	240.65

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

1825 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	77.73	71.25	64.77	62.61	105.79	97.16	88.52	84.21
25-29	59.59	54.82	50.05	47.67	92.97	85.82	76.28	73.90	123.95	114.42	104.88	97.73
30-34	81.61	75.57	69.52	66.49	126.95	114.86	105.79	99.76	169.28	157.19	142.07	136.03
35-39	103.69	96.54	85.82	82.24	160.89	146.59	132.29	128.72	218.11	200.23	178.77	171.62
40-44	127.12	115.21	103.29	99.31	190.70	174.81	158.91	150.97	258.23	238.37	214.53	206.58
45	132.65	120.22	111.93	103.64	203.13	186.55	169.97	161.67	273.61	252.88	228.00	219.72
46	133.77	125.40	112.86	108.69	204.83	188.10	171.38	163.02	280.07	259.16	234.08	221.55
47	134.32	125.92	113.33	109.13	205.67	188.88	172.09	163.69	285.42	260.23	239.25	226.65
48	139.66	126.95	114.26	110.03	207.36	190.43	173.51	165.05	292.00	266.61	241.22	228.53
49	141.36	128.52	115.66	111.38	209.90	192.76	175.64	167.07	295.57	274.16	248.45	235.61
50	142.50	129.55	116.59	112.28	211.59	194.32	177.04	168.41	302.28	276.37	250.46	237.50
51	147.41	134.40	121.39	117.06	221.11	203.77	182.09	173.43	307.82	281.81	255.80	242.79
52	148.59	139.85	126.74	117.99	227.24	209.77	192.28	179.17	314.65	288.42	262.20	249.09
53	154.16	140.94	127.74	123.34	237.85	215.83	198.21	189.40	321.53	295.12	268.68	255.47
54	159.19	145.92	132.65	123.82	243.20	225.51	203.41	194.57	327.22	300.69	274.16	260.89
55	164.88	151.52	133.70	129.24	254.02	231.74	209.46	200.54	334.23	307.50	276.30	262.93

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2190 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	84.21	77.73	71.25	66.94	112.28	103.64	92.85	88.52
25-29	64.37	59.59	54.82	50.05	100.12	92.97	83.43	81.05	133.48	121.57	109.65	104.88
30-34	87.66	81.61	72.55	69.52	139.04	126.95	114.86	108.82	181.37	166.25	151.13	142.07
35-39	110.84	103.69	92.97	89.39	175.19	160.89	146.59	139.44	232.41	210.96	193.08	182.36
40-44	135.08	123.16	111.24	107.27	210.56	190.70	174.81	166.85	274.12	254.26	230.43	218.50
45	140.94	128.52	120.22	111.93	223.85	203.13	186.55	174.11	294.34	269.46	244.58	232.16
46	142.12	133.77	121.22	112.86	225.73	204.83	188.10	175.57	296.79	275.89	250.81	238.26
47	146.90	134.32	121.73	113.33	226.65	205.67	188.88	180.48	302.21	277.03	251.84	239.25
48	148.12	135.43	122.72	118.49	228.53	207.36	190.43	181.97	308.93	283.53	258.15	245.45
49	149.93	137.07	124.23	119.95	231.33	209.90	192.76	184.21	312.71	287.01	261.31	248.45
50	151.13	138.18	125.22	120.91	233.19	211.59	194.32	185.68	319.55	293.64	267.73	254.77
51	156.07	143.07	130.07	121.39	242.79	221.11	199.43	190.77	325.16	299.16	273.14	255.80
52	157.32	144.21	131.10	126.74	249.09	227.24	209.77	196.66	332.13	305.91	275.31	262.20
53	162.97	149.75	136.54	127.74	259.87	237.85	215.83	207.02	339.16	308.32	281.90	268.68
54	168.03	154.76	137.07	132.65	269.74	243.20	221.10	212.26	344.91	313.96	287.43	274.16
55	169.34	155.98	142.60	133.70	276.30	254.02	231.74	218.36	352.06	320.86	294.12	276.30

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

2920 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	95.00	86.37	77.73	75.57	125.22	114.43	103.64	99.31
25-29	71.52	66.75	59.59	57.20	112.03	102.50	92.97	88.20	147.79	135.87	123.95	116.80
30-34	96.73	90.68	81.61	78.59	154.16	139.04	126.95	120.91	202.52	184.39	169.28	160.21
35-39	125.14	114.42	103.69	100.12	193.08	178.77	160.89	153.74	257.44	235.99	214.53	203.81
40-44	147.00	135.08	123.16	119.18	230.43	214.53	194.66	182.75	305.91	282.07	254.26	242.35
45	157.53	145.09	132.65	124.37	248.73	228.00	207.28	194.84	327.49	298.48	269.46	257.02
46	158.85	146.30	133.77	125.40	250.81	229.91	209.00	196.46	330.22	305.14	275.89	263.34
47	159.50	146.90	134.32	125.92	251.84	230.86	209.86	197.27	335.79	306.40	281.22	264.44
48	165.05	148.12	135.43	131.20	253.91	232.76	211.59	198.90	342.78	313.17	283.53	270.84
49	167.07	149.93	137.07	132.80	257.02	235.61	214.19	201.33	351.26	321.28	291.30	278.45
50	168.41	155.46	138.18	133.86	259.10	237.50	215.91	202.95	354.10	323.86	297.95	280.68
51	173.43	156.07	143.07	134.40	268.80	247.13	221.11	212.45	359.86	329.50	299.16	286.14
52	174.81	161.70	148.59	139.85	275.31	253.46	231.62	218.50	367.09	336.49	305.91	292.80
53	180.59	167.38	149.75	145.35	286.30	264.28	237.85	229.04	374.40	343.56	312.72	295.12
54	185.72	168.03	154.76	145.92	296.27	274.16	247.62	234.37	380.29	349.33	318.37	300.69
55	191.62	173.80	155.98	151.52	307.50	280.76	254.02	245.10	387.71	356.52	325.32	307.50

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

3650 x Daily Maximum

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	101.48	92.85	84.21	79.88	133.86	123.07	110.12	105.79
25-29	76.28	71.52	64.37	61.98	119.18	109.65	100.12	95.35	157.32	145.40	131.10	126.33
30-34	105.79	96.73	87.66	81.61	163.22	151.13	136.03	129.98	214.61	196.48	178.34	169.28
35-39	132.29	121.57	110.84	107.27	207.38	189.51	171.62	164.47	275.31	250.29	228.84	218.11
40-44	158.91	147.00	131.10	127.12	250.29	226.45	206.58	198.64	325.77	301.93	274.12	258.23
45	169.97	153.38	140.94	132.65	265.31	240.44	219.72	207.28	348.22	319.20	290.19	277.75
46	171.38	154.67	142.12	133.77	267.53	242.44	221.55	213.18	355.30	326.05	296.79	280.07
47	172.09	159.50	142.71	134.32	268.63	247.65	222.46	214.07	360.97	331.59	298.01	285.42
48	173.51	160.81	143.89	139.66	270.84	249.68	224.30	215.83	363.94	334.32	304.70	287.76
49	175.64	162.78	145.64	141.36	274.16	252.74	227.04	218.47	372.68	342.70	312.71	295.57
50	181.37	164.09	151.13	142.50	276.37	254.77	228.86	220.23	380.01	349.77	315.23	302.28
51	182.09	169.09	151.75	147.41	286.14	260.13	238.45	225.45	385.86	355.52	320.82	307.82
52	187.92	174.81	157.32	148.59	297.16	270.95	249.09	235.99	393.30	362.72	327.76	310.27
53	193.81	176.19	162.97	154.16	308.32	281.90	255.47	242.25	400.82	369.99	334.75	317.13
54	198.99	181.30	163.61	154.76	318.37	291.85	265.31	252.05	406.81	375.86	340.48	322.81
55	205.00	187.17	169.34	160.44	329.78	303.04	276.30	258.48	414.45	383.26	347.60	329.78

Appendix B

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

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

Form: 7044VA
Annual Premium per $10 Daily Benefit

Pay to 65 Individual

Unlimited

	No BIO				5% Simple BIO				5% Compound BIO			
Age	0 EP	30 EP	90 EP	180 EP	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	112.28	103.64	95.00	88.52	148.98	136.03	125.22	118.76
25-29	85.82	78.67	71.52	69.13	133.48	123.95	112.03	107.27	176.39	162.09	147.79	140.64
30-34	117.89	108.82	96.73	93.70	184.39	166.25	151.13	145.09	241.82	220.67	202.52	190.43
35-39	150.17	135.87	125.14	117.99	232.41	214.53	193.08	185.93	307.50	282.46	257.44	243.14
40-44	178.77	162.89	147.00	139.04	278.10	254.26	230.43	218.50	365.49	337.68	305.91	290.01
45	190.70	174.11	157.53	149.24	294.34	269.46	248.73	236.29	389.68	356.52	323.36	310.92
46	192.28	175.57	158.85	150.48	296.79	275.89	250.81	238.26	397.11	363.67	330.22	313.50
47	193.08	176.29	159.50	151.11	298.01	277.03	251.84	239.25	402.95	369.36	335.79	319.00
48	194.66	177.74	160.81	156.58	300.47	279.30	253.91	241.22	410.50	376.63	342.78	325.86
49	197.05	179.92	167.07	158.50	308.43	282.73	257.02	244.17	419.80	385.54	346.99	329.85
50	198.64	185.68	168.41	159.77	310.92	285.01	259.10	246.13	427.50	388.64	354.10	336.83
51	203.77	186.43	169.09	164.75	320.82	294.82	264.47	251.46	433.55	398.87	359.86	342.50
52	209.77	192.28	174.81	166.06	332.13	305.91	275.31	262.20	441.37	406.41	367.09	349.61
53	215.83	198.21	180.59	171.78	343.56	317.13	286.30	273.09	449.27	414.03	374.40	356.78
54	221.10	203.41	185.72	176.88	353.75	327.22	296.27	283.00	455.46	420.08	380.29	362.60
55	227.28	209.46	191.62	178.26	369.89	338.69	307.50	289.67	467.93	427.82	387.71	369.89

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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

NON-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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA_Compliance Certification.pdf
Item Status:	Received & Acknowledged
Status Date:	10/20/2017

Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	VA nAARP 2017 Choice 2 & 2.1 RS Individual LTC Review Requirements Checklist 20171010.pdf
Item Status:	Received & Acknowledged
Status Date:	10/20/2017

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA nAARP RS Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180319.pdf VA RS Choice 2 & 2.1 Non AARP Addendum 20190320.pdf VA RS Choice 2 & 2.1 Non 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):	VA RS Part 1 Long Term Care Insurance Rate Request Summary 20190320.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	L&H Readability - Health
Comments:	
Attachment(s):	VA_14VAC5-110-60_Readability Certification_165224.pdf VA_14VAC5-110-60_Readability Certification_165226.pdf VA_14VAC5-110-60_Readability Certification_165239.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Cover Letter
Comments:	

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

Attachment(s):	VA nAARP 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 nAARP RS 2017 Choice 2 & 2.1 Special Exhibits 20171010.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Ancillary Forms
Comments:	
Attachment(s):	62376 NFO standard rider.pdf 134613VA 062916_20160803.pdf 158271_101713p.pdf 165224NQ 111816 (VA) 121616.pdf 165935 111716_Cov Amendment Rider.pdf Summary of PH Notification Updates Post Dec2016.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_VA Letter, CAR, CBUL 20171006.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Response Letter (5/9/18)
Comments:	
Attachment(s):	VA nAARP RS Choice 2 2.1 Objection 1 Response 20180502.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Objection 1 Response Attachments
Comments:	
Attachment(s):	VA nAARP RS Choice 2 & 2.1 Objection 1 Attachments 20180502.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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

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

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

Satisfied - Item:	Response Letter (12/6/18)
Comments:	
Attachment(s):	VA RS Non-AARP Choice 2 & 2.1 Objection 3 Response 20181204.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Current Assumptions and Rate Stabilization Test
Comments:	
Attachment(s):	VA RS Non-AARP Choice 2 & 2.1 Objection 3 Attachments 20181204.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Response Letter (1/8/19)
Comments:	
Attachment(s):	VA RS Choice 2 & 2.1 Non-AARP Objection 4 Response 20190107.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 Non-AARP Objection 5 Response 20190108.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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

Satisfied - Item:	Response Letter (3/15/19)
Comments:	
Attachment(s):	VA RS Non-AARP Choice 2 & 2.1 Objection 6 Response 20190314.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Nationwide Experience and 60/80 Test (updated)
Comments:	
Attachment(s):	VA RS nAARP Choice 2 & 2.1 Objection 6 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 RS Objection 7 Response 20190320.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Response Letter (3/28/19)
Comments:	
Attachment(s):	VA RS nAARP Choice 2 & 2.1 Objection 8 Response 20190326.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Objection 8 Attachments
Comments:	
Attachment(s):	VA RS nAARP Choice 2 & 2.1 Objection 8 Attachments 20190326.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Policyholder Notification Samples
Comments:	
Attachment(s):	Sample VA_Choice2RS 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 (RS)
Project Name/Number: 2017 Choice 2 & 2.1_Round 3 (RS)/2017 Choice 2 & 2.1_Round 3 (RS)

Attachment VA Choice 2 & 2.1 RS non-AARP Objection 2 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
Non-AARP Policies Only
Actuarial Memorandum
October 2017

CONFIDENTIAL

Policy Forms: 7042VA, 7042VA Rev, 7044VA, 7044VA Rev
Rider Forms: 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA

Applies to Policies Issued On or After 10/01/2003

These forms were issued in Virginia between October 2003 and November 2012 and are no longer being marketed in any state. Forms 7042 and 7044 are also referred to by Genworth Life Insurance Company ("GLIC") as "Choice 2"; forms 7042 Rev and 7044 Rev are also referred to by GLIC as "Choice 2.1". The Choice 2.1 policy forms adjusted the Choice 2 forms to make benefits and features as consistent as possible across all states and to update new business rates. Forms 7042 and 7042 Rev were marketed by the name "Classic Select" and the 7044 and 7044 Rev forms were marketed under the name "Privileged Choice". Privileged Choice policies have many features built into the base policy that were only available as riders for Classic Select policies.

For all the policies issued in Virginia on or after October 1, 2003 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	7042	7044	7042 Rev	7044 Rev	Total
Policy Lives Inforce	1,734	6,850	2,192	6,802	17,578
Policy Lives Issued	2,310	8,484	2,534	7,634	20,962

1. Purpose of Filing

On December 9, 2016, GLIC could justify a rate increase of 50.1% on the above-referenced policy forms. 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 Non-AARP policies issued in Virginia on or after October 1, 2003 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 47% on these policy forms. 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 47% rate increase is based on emerging GLIC nationwide Choice 2 and 2.1 Virginia forms 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 34.4% on the above-mentioned policy forms, which will enhance premium adequacy but will not be sufficient to meet GLIC expected obligations. Further rate increases are anticipated on these policy forms.

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.

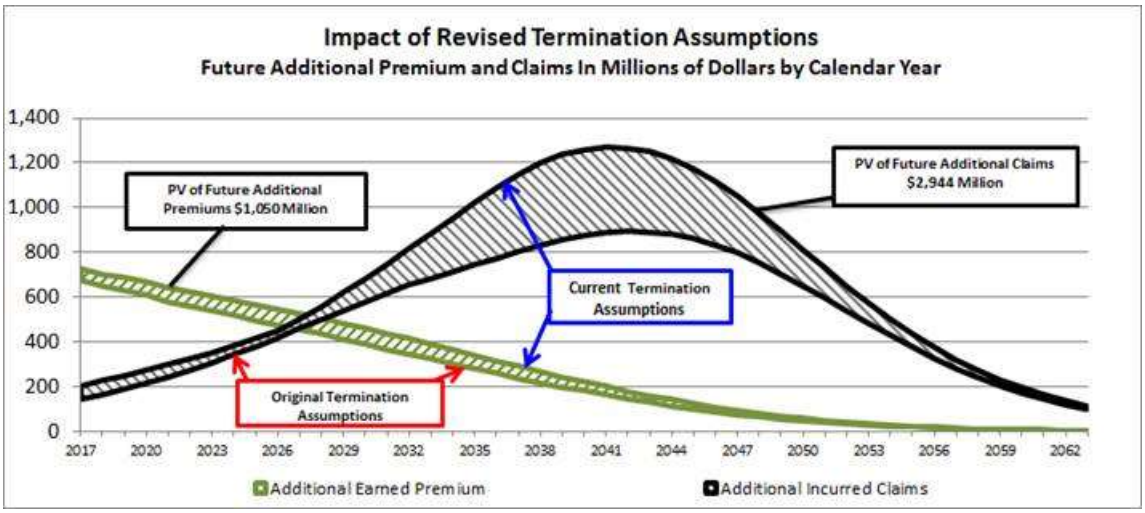
a) Without this actuarially justified rate increase, additional future earned premiums are inadequate to offset additional future incurred claims. This is a direct result of lower than originally expected Active Lives terminations.
b) Both claim continuance and claim utilization have been and are projected 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 premium 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

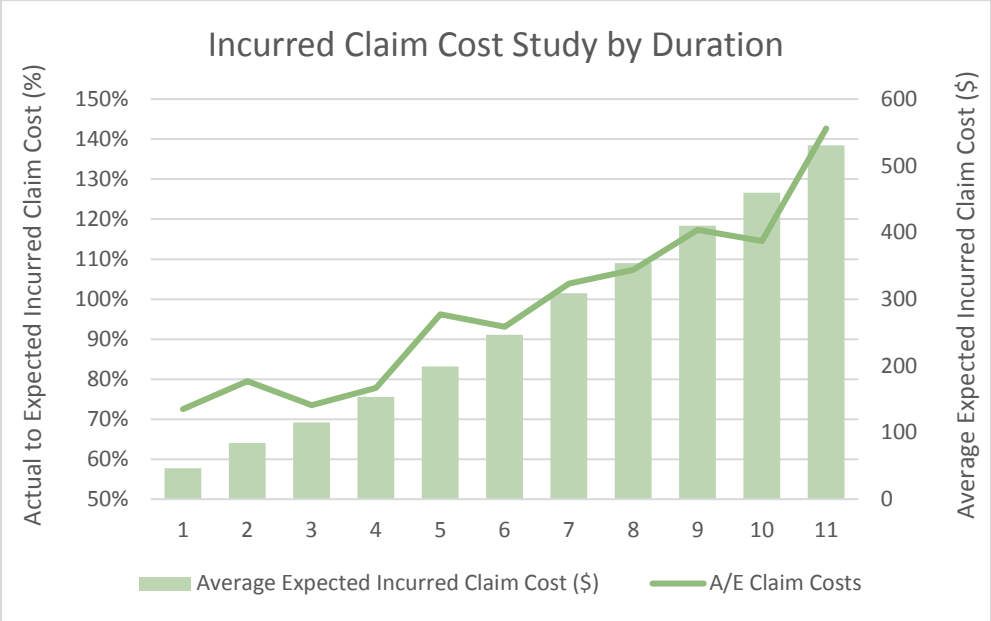
b) Both claim continuance and claim utilization have been and are projected to be higher than previously expected.

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 47% 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 47% 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 34.4%Rate Increase with MAE");

Exhibit III of the Actuarial Memorandum (entitled, "Choice 2 and Choice 2.1 Policy Forms - Nationwide (VA Forms Only) Experience Projection With 34.4% 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 With 47% Rate Increase with MAE");

Exhibit V of the Actuarial Memorandum (entitled, "Choice 2 and Choice 2.1 Policy Forms - Nationwide (VA Forms Only) Experience Projection With 47% 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-Choice 2 and Choice 2.1 Policy Forms");

Attachment 1b supplied separately with this filing (entitled, "Nationwide Rate Stability Only Experience Lifetime Loss Ratio (VA Forms Only)- With Requested Rate Increase of 34.4%, Includes MAE Provision-Choice 2 and Choice 2.1 Policy Forms");

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

Attachment 2b supplied separately with this filing (entitled, "Virginia State Rate Stability Only Experience Lifetime Loss Ratio- With Requested Rate Increase of 34.4%, Includes MAE Provision-Choice 2 and Choice 2.1 Policy Forms");

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

The Classic Select (7042 and 7042 Rev) policy forms are comprehensive products with benefits payable on a daily basis. Riders include 7-year and 10-year survivorship, waiver of elimination period for home health care benefits, monthly maximum benefit (as opposed to daily), restoration of benefits, and non-forfeiture benefits.

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

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

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 (7042 Rev and 7044 Rev) versions of these policy forms.

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 AARP policies. 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.

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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.

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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.

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The following table is a sample of claim incidence rates for a married insured, ages 55 and 65:

Claim Incidence Rates								
Gender	M	M	M	M	F	F	F	F
UW Discount	No	No	Yes	Yes	No	No	Yes	Yes
Issue Age	55	65	55	65	55	65	55	65
Duration								
1	0.05%	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:

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

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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 34.4% 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 34.4% 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 34.4% 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 533 limited pay policies on these forms 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 forms 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 47% premium rate increase, the following process has been followed:

a) Experience data is based on GLIC Nationwide Choice 2 and 2.1 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 47% rate increase has been reduced to 34.4%. The development of 34.4% 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 34.4% rate increase is implemented on May 1, 2018 is set forth in Exhibit II. Lifetime projection of Earned Premium and Incurred Claims assuming the actuarially justified rate increase of 47% are implemented on May 1, 2018 are 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 34.4%. 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 (Non-AARP Policies Only)

	Before Rate Increase	After Rate Increase
Average Annual Premium	$2,110	$2,836

*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 Non-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	17,578	37,088,262
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 Non-AARP Rate Stability Only)

	Average Issue Age	Average Attained Age
Virginia	57	66
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 34.4% 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
October 2017

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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
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Exhibit II: Choice 2 and Choice 2.1 Policy Forms - Nationwide (VA Forms Only) Experience Projection
With 34.4% 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	1,059,133,204	255,532,071	24.1%	0.9412
2019	1,126,224,250	281,411,269	25.0%	0.9040
2020	1,096,150,160	306,063,760	27.9%	0.8682
2021	1,059,411,947	332,682,493	31.4%	0.8339
2022	1,024,063,182	361,641,532	35.3%	0.8009
2023	994,839,564	393,457,612	39.5%	0.7692
2024	965,719,720	426,062,443	44.1%	0.7387
2025	934,992,833	459,047,807	49.1%	0.7095
2026	902,779,426	497,527,997	55.1%	0.6814
2027	868,984,342	550,730,773	63.4%	0.6545
2028	833,635,818	614,776,973	73.7%	0.6286
2029	796,908,146	680,218,238	85.4%	0.6037
2030	758,940,659	746,566,375	98.4%	0.5798
2031	720,004,974	814,043,621	113.1%	0.5569
2032	680,389,145	885,315,137	130.1%	0.5348
2033	640,340,402	959,758,066	149.9%	0.5137
2034	600,052,940	1,034,056,628	172.3%	0.4933
2035	559,731,611	1,105,596,197	197.5%	0.4738
2036	519,602,832	1,170,549,005	225.3%	0.4551
2037	479,894,013	1,230,155,448	256.3%	0.4371
2038	440,863,016	1,282,339,778	290.9%	0.4198
2039	402,733,643	1,321,450,870	328.1%	0.4032
2040	365,771,494	1,345,569,459	367.9%	0.3872
2041	330,204,414	1,352,989,502	409.7%	0.3719
2042	296,240,986	1,346,825,766	454.6%	0.3572
2043	264,070,411	1,327,699,262	502.8%	0.3430
2044	233,845,188	1,293,949,337	553.3%	0.3295
2045	205,706,065	1,245,903,504	605.7%	0.3164
2046	179,741,030	1,182,065,988	657.6%	0.3039
2047	155,968,382	1,107,982,814	710.4%	0.2919
2048	134,389,010	1,027,245,411	764.4%	0.2803
2049	114,975,562	943,029,102	820.2%	0.2692
2050	97,677,540	858,036,054	878.4%	0.2586
2051	82,400,121	771,481,867	936.3%	0.2484
2052	69,012,824	686,051,042	994.1%	0.2385
2053	57,381,334	604,095,671	1052.8%	0.2291
2054	47,369,478	528,046,448	1114.7%	0.2200
2055	38,835,289	459,330,510	1182.8%	0.2113
2056	31,624,653	396,108,345	1252.5%	0.2030
2057	25,574,638	338,270,836	1322.7%	0.1949
2058	20,540,725	287,152,526	1398.0%	0.1872
2059	16,389,247	242,843,650	1481.7%	0.1798
2060	12,994,769	204,393,177	1572.9%	0.1727
2061	10,240,310	171,278,353	1672.6%	0.1659
2062	8,022,258	143,355,792	1787.0%	0.1593
2063	6,249,953	119,548,594	1912.8%	0.1530
2064	4,843,571	99,271,438	2049.6%	0.1469
2065	3,734,852	82,416,845	2206.7%	0.1411
2066	2,866,253	68,287,684	2382.5%	0.1355
2067	2,189,869	56,330,709	2572.3%	0.1302
2068	1,665,759	46,138,823	2769.8%	0.1250
2069	1,261,068	37,511,421	2974.6%	0.1201
2070	949,603	30,180,969	3178.3%	0.1153
2071	710,882	24,039,576	3381.7%	0.1108
2072	528,868	19,021,592	3596.7%	0.1064
2073	390,957	14,872,455	3804.1%	0.1022
2074	287,006	11,421,228	3979.4%	0.0981
2075	209,087	8,683,940	4153.3%	0.0942
2076	151,201	6,557,656	4337.0%	0.0905

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

Past:	8,543,903,011	847,234,251	9.9%
Future:	13,561,837,930	14,362,155,034	105.9%
Lifetime:	22,105,740,942	15,209,389,285	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

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 34.4% 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):	13,561,837,930
(5)	PV Future Premiums on Original Rate Basis:	8,113,453,475
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	5,448,384,456
(7)	Accumulated Past Incurred Claims (Exhibit II)	847,234,251
(8)	PV Future Incurred Claims (Exhibit II)	14,362,155,034
(9)	Total Incurred Claims: (7) + (8)	15,209,389,285
(10)	.58 x [(2) + (5)] + .85 x [(3) + (6)] =	14,292,393,549
(11)	Test: Is (9) >= (10)?	TRUE

Genworth Life Insurance Company
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Company NAIC No: 70025

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Exhibit IV: Choice 2 and Choice 2.1 Policy Forms - Nationwide (VA Forms Only) Experience Projection
With 47% 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	1,131,144,510	257,905,247	22.8%	0.9412
2019	1,231,272,873	284,958,257	23.1%	0.9040
2020	1,198,521,473	309,664,480	25.8%	0.8682
2021	1,158,449,506	336,355,562	29.0%	0.8339
2022	1,119,865,590	365,406,926	32.6%	0.8009
2023	1,087,957,067	397,347,460	36.5%	0.7692
2024	1,056,146,826	430,078,021	40.7%	0.7387
2025	1,022,566,590	463,174,033	45.3%	0.7095
2026	987,353,922	501,790,090	50.8%	0.6814
2027	950,405,792	555,219,725	58.4%	0.6545
2028	911,754,791	619,546,920	68.0%	0.6286
2029	871,592,116	685,250,519	78.6%	0.6037
2030	830,071,585	751,835,871	90.6%	0.5798
2031	787,490,422	819,529,227	104.1%	0.5569
2032	744,164,151	891,016,628	119.7%	0.5348
2033	700,363,463	965,671,771	137.9%	0.5137
2034	656,301,056	1,040,148,108	158.5%	0.4933
2035	612,201,135	1,111,766,678	181.6%	0.4738
2036	568,311,556	1,176,679,408	207.0%	0.4551
2037	524,880,896	1,236,190,809	235.5%	0.4371
2038	482,191,459	1,288,233,215	267.2%	0.4198
2039	440,488,030	1,327,140,484	301.3%	0.4032
2040	400,061,146	1,350,998,236	337.7%	0.3872
2041	361,160,425	1,358,105,514	376.0%	0.3719
2042	324,013,102	1,351,599,084	417.1%	0.3572
2043	288,826,680	1,332,109,848	461.2%	0.3430
2044	255,767,963	1,297,979,575	507.5%	0.3295
2045	224,990,897	1,249,543,586	555.4%	0.3164
2046	196,591,727	1,185,305,953	602.9%	0.3039
2047	170,590,418	1,110,831,771	651.2%	0.2919
2048	146,987,979	1,029,723,872	700.5%	0.2803
2049	125,754,521	945,164,494	751.6%	0.2692
2050	106,834,809	859,859,869	804.8%	0.2586
2051	90,125,133	773,021,097	857.7%	0.2484
2052	75,482,776	687,335,604	910.6%	0.2385
2053	62,760,834	605,157,767	964.2%	0.2291
2054	51,810,367	528,918,695	1020.9%	0.2200
2055	42,476,097	460,043,543	1083.1%	0.2113
2056	34,589,464	396,686,093	1146.8%	0.2030
2057	27,972,260	338,734,142	1211.0%	0.1949
2058	22,466,418	287,521,867	1279.8%	0.1872
2059	17,925,739	243,137,010	1356.4%	0.1798
2060	14,213,029	204,624,997	1439.7%	0.1727
2061	11,200,339	171,460,593	1530.9%	0.1659
2062	8,774,345	143,498,740	1635.4%	0.1593
2063	6,835,886	119,660,201	1750.5%	0.1530
2064	5,297,656	99,358,110	1875.5%	0.1469
2065	4,084,994	82,484,124	2019.2%	0.1411
2066	3,134,964	68,339,832	2179.9%	0.1355
2067	2,395,170	56,370,980	2353.5%	0.1302
2068	1,821,924	46,169,731	2534.1%	0.1250
2069	1,379,293	37,534,987	2721.3%	0.1201
2070	1,038,628	30,198,763	2907.6%	0.1153
2071	777,527	24,052,900	3093.5%	0.1108
2072	578,449	19,031,505	3290.1%	0.1064
2073	427,609	14,879,734	3479.8%	0.1022
2074	313,912	11,426,468	3640.0%	0.0981
2075	228,689	8,687,677	3798.9%	0.0942
2076	165,376	6,560,302	3966.9%	0.0905

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

Past:	8,543,903,011	847,234,251	9.9%
Future:	14,732,905,717	14,440,907,589	98.0%
Lifetime:	23,276,808,729	15,288,141,840	65.7%

*Includes the rate increase approved in Virginia to all policies nationwide (VA Forms Only), and also includes the actuarially justified rate increase

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

Actuarial Memorandum
October 2017

CONFIDENTIAL

Exhibit V: Choice 2 and Choice 2.1 Policy Forms - Nationwide (VA Forms Only) Experience Projection
With 47% 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 IV):	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 IV):	14,732,905,717
(5)	PV Future Premiums on Original Rate Basis:	8,113,453,475
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	6,619,452,243
(7)	Accumulated Past Incurred Claims (Exhibit IV)	847,234,251
(8)	PV Future Incurred Claims (Exhibit IV)	14,440,907,589
(9)	Total Incurred Claims: (7) + (8)	15,288,141,840
(10)	.58 x [(2) + (5)] + .85 x [(3) + (6)] =	15,287,801,168
(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
Non-AARP Policies Only
Addendum to Actuarial Memorandum
March 2019

Policy Forms: 7042VA, 7042VA Rev, 7044VA, 7044VA Rev
Rider Forms: 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA

Applies to Policies Issued On or After 10/01/2003

These forms were issued in Virginia between October 2003 and November 2012 and are no longer being marketed in any state. Forms 7042 and 7044 are also referred to by Genworth Life Insurance Company ("GLIC") as "Choice 2"; forms 7042 Rev and 7044 Rev are also referred to by GLIC as "Choice 2.1". The Choice 2.1 policy forms adjusted the Choice 2 forms to make benefits and features as consistent as possible across all states and to update new business rates. Forms 7042 and 7042 Rev were marketed by the name "Classic Select" and the 7044 and 7044 Rev forms were marketed under the name "Privileged Choice". Privileged Choice policies have many features built into the base policy that were only available as riders for Classic Select policies.

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-131220868. 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 Non 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-131220868

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: $2,825 - 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 : 17,578

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

Form#	"Product Name"(if applicable)
7042VA	Choice 2 Classic Select
7042VA Rev	Choice 2.1 Classic Select
7044VA	Choice 2 Privileged Choice
7044VA Rev	Choice 2.1 Privileged Choice
62376VA	Nonforfeiture Benefit Rider
62378	Restoration of Benefits Rider
62381	Survivorship Benefit Rider (10 Year)
62382	Enhanced Survivorship Benefit Rider (7 year)
62383	Enhanced Survivorship Benefit Rider (7 year)
62384	Monthly Benefits Rider
62385	Waiver of Home Care EP Rider
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 47% on these policy forms. 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. Further rate increases are anticipated.

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14VAC5-110-60. Certification.

Filings subject to this chapter (14VAC5-110-10 et seq.) shall be accompanied by the appropriate certification. If the score is lower than the minimum required, the insurer may request that the policy form be approved in accordance with 14VAC5-110-70.

To confirm the accuracy of any certification, the Commission may require the submission of further information to verify the certification in question.

VIRGINIA READABILITY COMPLIANCE CERTIFICATION

For use with policy forms submitted on or after July 1, 1982

Name and Address of Insurer Genworth Life Insurance Company

Title of Form Policyholder Letter – Important Change Information

Policy Form Number 165224

I hereby certify that the Flesch reading ease score of the above policy form is 45.2. It contains 18 sentences, 334 words, and 730 syllables. The type size of the text of the policy forms is Times New Roman, and 10.5 point leaded.

I also certify to the best of my knowledge and belief that the policy form is in compliance with Section 38.2-3404 of the Code of Virginia and with the Rules and Regulations for Simplified and Readable Accident and Sickness Insurance Policies adopted pursuant thereto.

Signature of an Officer of the Insurer

Paul Loveland Name (Print)

Vice President, Product Compliance Title

October 13, 2017 Date

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14VAC5-110-60. Certification.

Filings subject to this chapter (14VAC5-110-10 et seq.) shall be accompanied by the appropriate certification. If the score is lower than the minimum required, the insurer may request that the policy form be approved in accordance with 14VAC5-110-70.

To confirm the accuracy of any certification, the Commission may require the submission of further information to verify the certification in question.

VIRGINIA READABILITY COMPLIANCE CERTIFICATION

For use with policy forms submitted on or after July 1, 1982

Name and Address of Insurer Genworth Life Insurance Company

Title of Form Policyholder Notification – Coverage Options

Policy Form Number 165226

I hereby certify that the Flesch reading ease score of the above policy form is 58.0. It contains 28 sentences, 575 words, and 861 syllables. The type size of the text of the policy forms is Arial, and 11 point leaded.

I also certify to the best of my knowledge and belief that the policy form is in compliance with Section 38.2-3404 of the Code of Virginia and with the Rules and Regulations for Simplified and Readable Accident and Sickness Insurance Policies adopted pursuant thereto.

Signature of an Officer of the Insurer

Paul Loveland Name (Print)

Vice President, Product Compliance Title

October 13, 2017 Date

prev | next

14VAC5-110-60. Certification.

Filings subject to this chapter (14VAC5-110-10 et seq.) shall be accompanied by the appropriate certification. If the score is lower than the minimum required, the insurer may request that the policy form be approved in accordance with 14VAC5-110-70.

To confirm the accuracy of any certification, the Commission may require the submission of further information to verify the certification in question.

VIRGINIA READABILITY COMPLIANCE CERTIFICATION

For use with policy forms submitted on or after July 1, 1982

Name and Address of Insurer Genworth Life Insurance Company

Title of Form Important Information Regarding This Premium Increase

Policy Form Number 165239 VA

I hereby certify that the Flesch reading ease score of the above policy form is 35.7. It contains 40.1 sentences, 1,087 words, and 2,634 syllables. The type size of the text of the policy forms is Arial, and 10 point leaded.

I also certify to the best of my knowledge and belief that the policy form is in compliance with Section 38.2-3404 of the Code of Virginia and with the Rules and Regulations for Simplified and Readable Accident and Sickness Insurance Policies adopted pursuant thereto.

We hereby request this form be approved in accordance with 14VAC5-110-70.

Signature of an Officer of the Insurer

Paul Loveland Name (Print)

Vice President, Product Compliance Title

October 13, 2017 Date

October 10, 2017

Virginia Department of Insurance

RE: Genworth Life Insurance Company (GLIC)
Company NAIC No: 70025
SERFF Tracking No: GEFA-130998418
Non-AARP Policy Forms: 7042VA, 7042VA Rev, 7044VA, 7044VA Rev
Rider Forms: 62376VA, 62378, 62381, 62382, 62383, 62384, 62385, 36378VA, 39129VA
Applies to Policies Issued On or After 10/01/2003

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

These existing policy forms provide benefits for institutional confinement and home care. These forms, also referred to as Choice 2 and 2.1, were issued in Virginia between October 2003 and November 2012. These forms are 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 forms. 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 Non-AARP policies issued in Virginia on or after October 1, 2003 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 47% on these policy forms. 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 47% rate increase is based on emerging GLIC nationwide Choice 2 and 2.1 Virginia forms 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 34.4% on the above-mentioned policy forms, which will enhance premium adequacy but will not be sufficient to meet GLIC expected obligations. Further rate increases are anticipated on these policy forms.

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; 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 benefit distributions.

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
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Thank you for your assistance in reviewing this filing.

Respectfully,

Jamala Murray Arland, 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 34.4%, 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	827,479,003	183,995,797	22.2%	98,624,434		272,427	0.94124
	2019	880,608,399	203,865,586	23.2%	117,254,507		267,470	0.90399
	2020	857,055,773	222,295,758	25.9%	135,666,507		262,250	0.86822
	2021	827,621,016	241,613,669	29.2%	154,146,446		256,740	0.83387
	2022	799,474,704	262,468,882	32.8%	173,096,344		250,908	0.80087
	2023	777,184,831	285,756,087	36.8%	192,957,319		244,703	0.76918
	2024	755,343,363	310,012,362	41.0%	213,694,208		238,103	0.73874
	2025	732,250,622	334,455,882	45.7%	235,517,637		231,110	0.70951
	2026	707,981,775	362,963,896	51.3%	258,268,033		223,708	0.68144
	2027	682,446,478	402,711,502	59.0%	283,137,045		215,881	0.65447
	2028	655,599,808	450,961,706	68.8%	312,080,529		207,656	0.62858
	2029	627,582,167	500,784,560	79.8%	345,501,776		199,060	0.60370
	2030	598,496,055	551,244,132	92.1%	382,628,763		190,137	0.57981
	2031	568,554,993	602,444,575	106.0%	422,650,225		180,955	0.55687
	2032	538,013,756	657,050,745	122.1%	464,760,734		171,575	0.53484
	2033	507,074,349	714,697,343	140.9%	508,568,663		162,034	0.51367
	2034	475,884,681	772,828,793	162.4%	554,243,076		152,377	0.49335
	2035	444,598,626	829,084,039	186.5%	605,590,840		142,651	0.47383
	2036	413,399,650	880,541,910	213.0%	662,790,900		132,908	0.45508
	2037	382,454,263	928,679,164	242.8%	720,551,565		123,206	0.43707
	2038	351,965,747	971,568,735	276.0%	776,877,799		113,607	0.41977
	2039	322,106,178	1,004,825,872	312.0%	830,455,113		104,177	0.40316
	2040	293,090,912	1,026,947,351	350.4%	879,464,162		94,979	0.38721
	2041	265,106,641	1,036,484,386	391.0%	921,980,454		86,076	0.37189
	2042	238,317,781	1,035,890,944	434.7%	956,609,132		77,527	0.35717
	2043	212,873,673	1,025,090,531	481.5%	982,440,025		69,386	0.34304
	2044	188,900,692	1,002,833,674	530.9%	998,607,666		61,700	0.32947
	2045	166,521,842	969,614,030	582.3%	1,004,420,570		54,510	0.31643
	2046	145,817,739	923,764,798	633.5%	999,433,488		47,837	0.30391
	2047	126,808,516	869,353,206	685.6%	983,207,153		41,697	0.29188
	2048	109,504,537	808,876,232	738.7%	956,184,273		36,098	0.28033
	2049	93,893,671	745,048,077	793.5%	919,195,034		31,042	0.26924
	2050	79,947,162	680,299,472	850.9%	873,677,533		26,515	0.25859
	2051	67,598,158	613,646,656	907.8%	821,262,911		22,494	0.24835
	2052	56,748,102	547,212,753	964.3%	763,168,833		18,952	0.23853
	2053	47,295,888	483,166,342	1021.6%	701,057,197		15,859	0.22909
	2054	39,138,972	423,548,031	1082.2%	636,816,377		13,184	0.22002
	2055	32,168,533	369,496,704	1148.6%	572,515,580		10,890	0.21132
	2056	26,263,746	319,421,622	1216.2%	509,884,576		8,937	0.20296
	2057	21,294,965	273,391,781	1283.8%	449,846,623		7,287	0.19492
	2058	17,148,687	232,608,612	1356.4%	393,237,894		5,904	0.18721
	2059	13,719,573	197,181,835	1437.2%	340,807,608		4,755	0.17980
	2060	10,907,755	166,393,581	1525.5%	293,068,056		3,808	0.17269
	2061	8,619,332	139,795,840	1621.9%	250,198,336		3,033	0.16586
	2062	6,771,116	117,358,212	1733.2%	212,209,241		2,403	0.15929
	2063	5,290,110	98,132,045	1855.0%	179,003,029		1,895	0.15299
	2064	4,111,638	81,697,652	1987.0%	150,235,976		1,488	0.14694
	2065	3,180,106	67,993,673	2138.1%	125,572,523		1,164	0.14112
	2066	2,448,377	56,503,682	2307.8%	104,669,046		907	0.13554
	2067	1,877,023	46,777,259	2492.1%	87,091,259		703	0.13017
	2068	1,433,005	38,465,420	2684.2%	72,366,814		543	0.12502
	2069	1,088,986	31,414,665	2884.8%	60,042,733		418	0.12008
	2070	823,150	25,387,116	3084.1%	49,705,375		319	0.11532
	2071	618,503	20,307,698	3283.4%	40,995,341		242	0.11076
	2072	461,760	16,133,584	3493.9%	33,635,553		183	0.10638
	2073	342,455	12,634,218	3689.3%	27,420,218		137	0.10217
	2074	252,140	9,705,198	3849.1%	22,159,002		102	0.09813
	2075	184,189	7,374,439	4003.7%	17,721,353		75	0.09424
	2076	133,555	5,563,219	4165.5%	14,024,591		55	0.09051
	Total PV Past	6,263,773,195	574,316,088	9.2%	267,262,892			
	Total PV Future	10,665,224,956	10,849,788,887	101.7%	9,437,756,329			
	Grand Total PV	16,928,998,150	11,424,104,976	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	89,609	0	0.0%	0		405	1.72469
	2004	2,941,365	0	0.0%	0		2,592	1.65644
	2005	7,367,812	0	0.0%	0		4,916	1.59090
	2006	12,416,584	89,519	0.7%	10,533		7,377	1.52795
	2007	17,866,507	44,000	0.2%	67,295		10,092	1.46749
	2008	23,562,986	626,391	2.7%	91,315		12,206	1.40942
	2009	26,944,059	1,717,898	6.4%	345,988		13,305	1.35365
	2010	29,747,109	564,298	1.9%	624,198		14,847	1.30009
	2011	34,063,522	2,761,565	8.1%	692,063		17,347	1.24864
	2012	38,716,848	3,597,401	9.3%	1,157,105		18,434	1.19923
	2013	38,879,306	3,657,838	9.4%	1,860,164		18,205	1.15178
	2014	38,295,532	4,851,478	12.7%	2,582,517		17,964	1.10620
	2015	37,675,538	7,478,969	19.9%	3,398,332		17,757	1.06243
	2016	37,201,186	8,606,887	23.1%	4,403,369	183,012,189	17,578	1.02039
Projected Future Experience	2017	41,215,121	10,136,895	24.6%	5,344,690		17,290	0.98002
	2018	44,693,236	11,317,918	25.3%	6,468,744		16,994	0.94124
	2019	43,510,018	12,350,985	28.4%	7,604,067		16,693	0.90399
	2020	42,416,597	13,486,332	31.8%	8,727,174		16,376	0.86822
	2021	41,114,627	14,749,854	35.9%	9,875,711		16,041	0.83387
	2022	39,721,469	16,095,647	40.5%	11,038,268		15,688	0.80087
	2023	38,663,344	17,577,918	45.5%	12,254,870		15,311	0.76918
	2024	37,614,855	19,124,224	50.8%	13,509,806		14,912	0.73874
	2025	36,497,991	20,676,762	56.7%	14,890,488		14,491	0.70951
	2026	35,338,460	22,492,923	63.6%	16,350,912		14,047	0.68144
	2027	34,125,162	25,020,608	73.3%	17,940,091		13,578	0.65447
	2028	32,852,532	28,122,709	85.6%	19,757,516		13,087	0.62858
	2029	31,520,149	31,338,736	99.4%	21,885,026		12,574	0.60370
	2030	30,138,165	34,644,150	115.0%	24,269,602		12,041	0.57981
	2031	28,719,800	38,067,735	132.5%	26,868,718		11,492	0.55687
	2032	27,268,470	41,737,046	153.1%	29,623,474		10,929	0.53484
	2033	25,794,423	45,723,282	177.3%	32,512,676		10,356	0.51367
	2034	24,303,280	49,828,112	205.0%	35,563,521		9,774	0.49335
	2035	22,802,456	53,882,219	236.3%	39,072,483		9,185	0.47383
	2036	21,299,561	57,715,352	271.0%	43,062,823		8,595	0.45508
	2037	19,796,507	61,350,027	309.9%	47,158,291		8,004	0.43707
	2038	18,314,097	64,825,821	354.0%	51,221,971		7,417	0.41977
	2039	16,853,089	67,737,970	401.9%	55,191,919		6,837	0.40316
	2040	15,422,667	69,902,513	453.2%	58,942,152		6,269	0.38721
	2041	14,038,908	71,253,752	507.5%	62,317,621		5,716	0.37189
	2042	12,706,338	71,882,830	565.7%	65,224,572		5,182	0.35717
	2043	11,432,411	71,918,234	629.1%	67,580,133		4,670	0.34304
	2044	10,224,197	71,167,119	696.1%	69,333,071		4,183	0.32947
	2045	9,087,788	69,599,769	765.9%	70,412,888		3,724	0.31643
	2046	8,028,118	67,120,717	836.1%	70,761,872		3,295	0.30391
	2047	7,047,295	63,922,491	907.1%	70,330,919		2,897	0.29188
	2048	6,146,331	60,259,648	980.4%	69,118,169		2,531	0.28033
	2049	5,325,949	56,305,345	1057.2%	67,176,401		2,197	0.26924
	2050	4,585,845	52,193,964	1138.2%	64,592,329		1,896	0.25859
	2051	3,923,820	47,893,265	1220.6%	61,466,574		1,625	0.24835
	2052	3,335,921	43,369,043	1300.1%	57,873,811		1,384	0.23853
	2053	2,817,526	38,824,065	1377.9%	53,889,644		1,171	0.22909
	2054	2,364,277	34,488,100	1458.7%	49,632,712		985	0.22002
	2055	1,971,623	30,529,350	1548.4%	45,253,899		823	0.21132
	2056	1,634,297	26,846,539	1642.7%	40,896,094		683	0.20296
	2057	1,346,319	23,325,431	1732.5%	36,630,667		563	0.19492
	2058	1,100,235	20,108,442	1827.6%	32,508,104		462	0.18721
	2059	893,785	17,269,400	1932.2%	28,594,596		376	0.17980
	2060	722,259	14,723,763	2038.6%	24,943,616		304	0.17269
	2061	580,148	12,512,022	2156.7%	21,589,339		245	0.16586
	2062	463,253	10,616,259	2291.7%	18,553,038		196	0.15929
	2063	367,842	8,995,591	2445.5%	15,847,320		156	0.15299
	2064	290,544	7,544,874	2596.8%	13,460,546		123	0.14694
	2065	228,336	6,321,603	2768.5%	11,374,981		97	0.14112
	2066	178,599	5,285,979	2959.7%	9,577,254		76	0.13554
	2067	139,080	4,395,805	3160.6%	8,040,744		59	0.13017
	2068	107,843	3,639,192	3374.5%	6,733,724		46	0.12502
	2069	83,219	2,981,932	3583.2%	5,623,557		35	0.12008
	2070	63,862	2,408,864	3772.0%	4,681,889		27	0.11532
	2071	48,683	1,926,656	3957.5%	3,880,606		20	0.11076
	2072	36,834	1,528,842	4150.6%	3,196,564		15	0.10638
	2073	27,644	1,204,492	4357.1%	2,613,133		11	0.10217
	2074	20,561	922,467	4486.4%	2,115,019		8	0.09813
	2075	15,144	702,150	4636.4%	1,689,580		6	0.09424
	2076	11,051	535,584	4846.7%	1,332,273		4	0.09051
	Total PV Past	424,390,004	38,213,644	9.0%	16,878,137			
	Total PV Future	550,719,858	732,873,292	133.1%	648,081,008			
	Grand Total PV	975,109,862	771,086,936	79.1%	664,959,145			

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 34.4%, 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	89,609	0	0.0%	0		405	1.72469
	2004	2,941,365	0	0.0%	0		2,592	1.65644
	2005	7,367,812	0	0.0%	0		4,916	1.59090
	2006	12,416,584	89,519	0.7%	10,533		7,377	1.52795
	2007	17,866,507	44,000	0.2%	67,295		10,092	1.46749
	2008	23,562,986	626,391	2.7%	91,315		12,206	1.40942
	2009	26,944,059	1,717,898	6.4%	345,988		13,305	1.35365
	2010	29,747,109	564,298	1.9%	624,198		14,847	1.30009
	2011	34,063,522	2,761,565	8.1%	692,063		17,347	1.24864
	2012	38,716,848	3,597,401	9.3%	1,157,105		18,434	1.19923
	2013	38,879,306	3,657,838	9.4%	1,860,164		18,205	1.15178
	2014	38,295,532	4,851,478	12.7%	2,582,517		17,964	1.10620
	2015	37,675,538	7,478,969	19.9%	3,398,332		17,757	1.06243
	2016	37,201,186	8,606,887	23.1%	4,403,369	183,012,189	17,578	1.02039
Projected Future Experience	2017	41,215,121	10,136,895	24.6%	5,344,690		17,290	0.98002
	2018	54,894,342	11,618,513	21.2%	6,468,744		16,994	0.94124
	2019	58,391,044	12,800,435	21.9%	7,604,067		16,693	0.90399
	2020	56,943,782	13,943,790	24.5%	8,727,174		16,376	0.86822
	2021	55,210,056	15,218,827	27.6%	9,875,711		16,041	0.83387
	2022	53,351,643	16,577,120	31.1%	11,038,268		15,688	0.80087
	2023	51,938,338	18,076,418	34.8%	12,254,870		15,311	0.76918
	2024	50,536,317	19,640,873	38.9%	13,509,806		14,912	0.73874
	2025	49,039,594	21,209,190	43.2%	14,890,488		14,491	0.70951
	2026	47,484,224	23,044,506	48.5%	16,350,912		14,047	0.68144
	2027	45,856,012	25,603,601	55.8%	17,940,091		13,578	0.65447
	2028	44,147,904	28,745,644	65.1%	19,757,516		13,087	0.62858
	2029	42,358,857	32,000,043	75.5%	21,885,026		12,574	0.60370
	2030	40,502,653	35,341,111	87.3%	24,269,602		12,041	0.57981
	2031	38,597,157	38,798,329	100.5%	26,868,718		11,492	0.55687
	2032	36,647,094	42,501,885	116.0%	29,623,474		10,929	0.53484
	2033	34,666,356	46,524,284	134.2%	32,512,676		10,356	0.51367
	2034	32,662,611	50,661,693	155.1%	35,563,521		9,774	0.49335
	2035	30,645,713	54,734,311	178.6%	39,072,483		9,185	0.47383
	2036	28,625,979	58,569,141	204.6%	43,062,823		8,595	0.45508
	2037	26,605,996	62,197,472	233.8%	47,158,291		8,004	0.43707
	2038	24,613,746	65,662,137	266.8%	51,221,971		7,417	0.41977
	2039	22,650,244	68,554,302	302.7%	55,191,919		6,837	0.40316
	2040	20,727,820	70,689,712	341.0%	58,942,152		6,269	0.38721
	2041	18,868,230	72,004,056	381.6%	62,317,621		5,716	0.37189
	2042	17,077,277	72,590,710	425.1%	65,224,572		5,182	0.35717
	2043	15,365,129	72,580,819	472.4%	67,580,133		4,670	0.34304
	2044	13,741,298	71,780,704	522.4%	69,333,071		4,183	0.32947
	2045	12,213,979	70,161,763	574.4%	70,412,888		3,724	0.31643
	2046	10,789,789	67,628,698	626.8%	70,761,872		3,295	0.30391
	2047	9,471,565	64,375,984	679.7%	70,330,919		2,897	0.29188
	2048	8,260,669	60,660,640	734.3%	69,118,169		2,531	0.28033
	2049	7,158,076	56,656,872	791.5%	67,176,401		2,197	0.26924
	2050	6,163,376	52,499,944	851.8%	64,592,329		1,896	0.25859
	2051	5,273,614	48,157,030	913.2%	61,466,574		1,625	0.24835
	2052	4,483,478	43,593,441	972.3%	57,873,811		1,384	0.23853
	2053	3,786,755	39,013,029	1030.2%	53,889,644		1,171	0.22909
	2054	3,177,588	34,646,161	1090.3%	49,632,712		985	0.22002
	2055	2,649,861	30,661,283	1157.1%	45,253,899		823	0.21132
	2056	2,196,495	26,956,021	1227.2%	40,896,094		683	0.20296
	2057	1,809,453	23,415,130	1294.0%	36,630,667		563	0.19492
	2058	1,478,716	20,181,327	1364.8%	32,508,104		462	0.18721
	2059	1,201,246	17,328,458	1442.5%	28,594,596		376	0.17980
	2060	970,716	14,771,338	1521.7%	24,943,616		304	0.17269
	2061	779,719	12,550,197	1609.6%	21,589,339		245	0.16586
	2062	622,612	10,646,879	1710.0%	18,553,038		196	0.15929
	2063	494,380	9,020,116	1824.5%	15,847,320		156	0.15299
	2064	390,491	7,564,337	1937.1%	13,460,546		123	0.14694
	2065	306,884	6,337,036	2065.0%	11,374,981		97	0.14112
	2066	240,037	5,298,197	2207.2%	9,577,254		76	0.13554
	2067	186,923	4,405,417	2356.8%	8,040,744		59	0.13017
	2068	144,941	3,646,711	2516.0%	6,733,724		46	0.12502
	2069	111,847	2,987,764	2671.3%	5,623,557		35	0.12008
	2070	85,831	2,413,340	2811.7%	4,681,889		27	0.11532
	2071	65,430	1,930,053	2949.8%	3,880,606		20	0.11076
	2072	49,505	1,531,400	3093.4%	3,196,564		15	0.10638
	2073	37,154	1,206,395	3247.0%	2,613,133		11	0.10217
	2074	27,634	923,842	3343.1%	2,115,019		8	0.09813
	2075	20,354	703,139	3454.5%	1,689,580		6	0.09424
	2076	14,852	536,299	3611.0%	1,332,273		4	0.09051
	Total PV Past	424,390,004	38,213,644	9.0%	16,878,137			
	Total PV Future	721,134,610	743,653,254	103.1%	648,081,008			
	Grand Total PV	1,145,524,614	781,866,897	68.3%	664,959,145			

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

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

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

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- Non-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%	47.6%	5/18/2016	Approved	7/18/2017	30.0%						$18.5	9,227
Alaska	No Filing Required				19.2%						35.7%	5/8/2017	Approved	5/23/2017	35.7%	$2.3	991
Arizona (LR split)	19.2%	5/7/2015	Approved	8/24/2015	8.8%						51.5%	5/22/2017	Pending			$2.2	1,087
Arizona (RS split)	50.1%	9/18/2015	Approved	2/6/2017	30.0%											$9.8	4,494
Arkansas	12.8%	11/14/2013	Approved	1/27/2015	12.8%	49.4%	5/16/2016	Approved	8/16/2016	25.0%	31.3%	7/19/2017	Approved	8/1/2017	25.0%	$6.1	3,012
Colorado	12.8%	12/23/2014	Approved	1/21/2015	12.8%	48.9%	8/30/2016	Disapproved			67.0%	7/31/2017	Pending			$21.3	9,142
Connecticut	21.9%	2/16/2016	Approved	3/30/2016	10.0%						50.2%	5/10/2017	Approved	9/21/2017	10.0%	$25.7	9,094
Delaware	12.8%	9/24/2013	Approved	1/17/2014	12.8%	47.9%	6/10/2016	Approved	12/5/2016	30.0%	25.4%	8/3/2017	Pending			$2.5	1,011
Florida	48.4%	12/22/2014	Approved	4/16/2015	19.4%[c]						51.1%	7/17/2017	Pending			$60.6	23,554
Georgia	12.8%	12/5/2013	Approved	7/18/2014	10.0%	53.2%	4/16/2016	Approved	8/1/2016	12.0%	51.8%	6/14/2017	Approved	7/31/2017	20.0%	$28.6	13,201
Hawaii	12.8%	11/13/2013	Approved	8/14/2017	8.9%											$6.8	3,377
Idaho	12.8%	12/16/2013	Approved	3/17/2014	12.8%	48.2%	6/17/2016	Approved	12/14/2016	15.0%	43.1%	9/1/2017	Pending			$2.4	1,099
Illinois	76.8%	1/14/2014	Approved	7/7/2017	51.5%											$39.4	19,292
Indiana	21.9%	1/26/2016	Approved	6/30/2016	10.0%											$2.1	1,073
Indiana (Partnership)	21.9%	1/7/2016	Approved	5/27/2016	10.0%											$15.8	7,147
Iowa	12.8%	11/19/2013	Approved	10/13/2014	12.8%	49.0%	6/24/2016	Approved	12/9/2016	17.9%	40.0%	8/15/2017	Pending			$14.6	7,406
Kansas	92.1%	6/9/2017	Approved	8/4/2017	40.0%											$8.3	4,474
Kentucky	12.8%	11/13/2013	Approved	10/3/2014	12.8%[a]	53.2%	6/30/2016	Approved	9/27/2016	20.0%	41.4%	8/24/2017	Pending			$10.9	5,490
Louisiana	44.5%	6/19/2015	Approved	2/12/2016	15.0%						64.8%	6/29/2017	Pending			$8.4	4,528
Maine (RS split)	12.8%	12/17/2013	Approved	1/24/2014	12.8%	48.0%	6/30/2016	Approved	5/4/2017	9.48%	53.5%	9/29/2017	Pending			$4.5	1,833
Maine (LR split)	12.8%	12/17/2013	Approved	1/24/2014	12.8%						11.5%	9/18/2017	Pending			$0.6	265
Maryland	12.8%	12/5/2013	Approved	5/27/2014	12.8%	15.0%	4/26/2016	Approved	1/23/2017	15.0%	43.5%	9/1/2017	Pending			$25.5	9,781
Massachusetts	16.5%	4/10/2015	Pending													$27.9	11,248
Michigan	12.8%	10/4/2013	Approved	10/14/2013	12.8%	47.6%	3/30/2016	Approved	5/20/2016	47.6%						$23.7	10,779
Minnesota	12.8%	12/3/2013	Approved	4/8/2014	12.8%	48.3%	5/27/2016	Approved	8/18/2016	31.4%[e]						$34.9	16,829
Mississippi	19.2%	4/8/2015	Approved	6/5/2015	19.2%						25.0%	5/2/2017	Approved	9/18/2017	13.5%	$4.3	1,949
Missouri (RS split)	12.8%	10/18/2013	Approved	11/22/2013	12.8%	47.7%	5/27/2016	Approved	8/1/2016	50.55%[b]						$16.6	8,160
Missouri (LR split)	12.8%	6/4/2014	Approved	6/4/2014	12.8%						43.7%	7/7/2017	Pending			$1.5	824
Montana	12.8%	12/10/2013	Approved	1/13/2014	12.8%	47.9%	6/30/2016	Approved	5/22/2017	5.7%						$2.1	1,020
Nebraska	19.2%	4/2/2015	Approved	6/9/2015	19.2%						35.9%	4/17/2017	Pending			$13.9	6,727
Nevada	19.2%	4/1/2015	Approved	6/19/2015	9.6%						50.0%	4/27/2017	Pending			$5.0	2,152
New Hampshire	12.8%	12/3/2013	Disapproved													$6.1	2,736
New Jersey (RS split)	68.3%	9/28/2015	Approved	3/17/2017	33.1%											$27.4	11,143
New Jersey (LR split)	21.9%	10/9/2015	Disapproved								66.8%	9/8/2017	Pending			$4.4	1,918
New Mexico (LR split)	16.5%	5/14/2015	Disapproved													$0.1	72
New Mexico (RS split)	42.4%	11/2/2015	Disapproved													$4.1	2,134
New York	57.5%[d]	10/22/2014	Approved	4/28/2015	57.5%[d]											$96.4	23,746
North Carolina	50.1%	8/26/2015	Approved	11/12/2015	23.0%						52.5%	6/30/2017	Pending			$31.4	14,039
North Dakota	50.1%	3/24/2016	Approved	4/15/2016	13.0%						68.3%	6/14/2017	Pending			$3.2	1,618
Ohio	12.8%	1/31/2014	Approved	4/16/2015	15.0%	46.4%	6/7/2016	Approved	11/16/2016	15.0%	15.0%	6/1/2017	Approved	7/21/2017	15.0%	$38.2	16,813
Oklahoma	12.8%	11/6/2013	Approved	4/9/2014	12.8%	48.3%	5/25/2016	Approved	7/28/2016	10.0%	49.7%	7/21/2017	Pending			$7.4	3,479
Oregon	12.8%	3/10/2014	Approved	4/18/2014	12.8%	48.3%	5/27/2016	Approved	6/8/2017	28.98%						$9.4	4,241
Pennsylvania	12.8%	10/21/2013	Approved	3/7/2014	12.8%	48.1%	4/14/2016	Approved	9/15/2016	20.0%	36.4%	6/12/2017	Approved	9/22/2017	36.4%	$40.8	16,704
Rhode Island	50.1%	3/21/2016	Pending													$4.1	1,844
South Carolina	12.8%	11/4/2013	Approved	5/19/2014	12.8%	48.4%	5/5/2016	Approved	8/23/2016	20.0%	36.5%	7/14/2017	Approved	9/1/2017	20.0%	$13.3	6,222
South Dakota	12.8%	10/29/2013	Approved	12/11/2013	12.8%	47.8%	6/6/2016	Approved	9/12/2016	47.8%						$5.2	2,503
Tennessee	12.8%	10/29/2013	Approved	2/4/2014	12.8%	48.0%	4/29/2016	Approved	12/16/2016	41.6%						$20.1	10,360
Texas	50.1%	11/9/2015	Approved	2/25/2016	50.1%											$50.0	21,535
Utah	50.1%	8/19/2015	Approved	11/2/2015	21.9%						54.0%	8/8/2017	Pending			$3.4	1,647
Vermont	19.2%	5/12/2015	Disapproved													$4.3	1,998
Virginia (LR split)	19.2%	7/2/2014	Disapproved													$0.2	85
Virginia (RS split)	56.2%	10/14/2013	Approved	12/22/2016	29.0%											$37.1	17,578
Washington	12.8%	10/4/2013	Approved	6/17/2014	12.8%	48.5%	4/29/2016	Approved	4/25/2017	48.5%[f]						$25.2	11,164
Washington, DC	12.8%	11/20/2013	Approved	2/4/2014	10.0%	10.0%	6/30/2016	Approved	8/18/2016	10.0%	10.0%	5/31/2017	Approved	9/11/2017	10.0%	$2.7	803
West Virginia	12.8%	12/20/2013	Approved	9/18/2014	12.8%[b]	48.9%	6/22/2016	Approved	1/25/2017	28.0%						$2.7	1,341
Wisconsin	12.8%	9/30/2013	Approved	1/9/2014	12.8%	47.9%	5/12/2016	Approved	6/28/2017	41.45%						$18.8	8,106
Wyoming	18.8%	7/31/2015	Approved	8/5/2015	18.8%						34.6%	5/12/2017	Approved	5/15/2017	34.6%	$1.8	779

[a] 12.8% for compound BIO; 0% for all others
[b] Phased over 2 years
[c] Graded by issue age
[d] 60% for issue ages up to 64; 54% for ages 65-74; 0% for 75 and above
[e] 39% phased for Choice 2; 26.5% phased for Choice 2.1
[f] Phased over 3 years

NONFORFEITURE BENEFIT RIDER

This Rider adds the following to the Benefit Provisions of the Policy to which it is attached.

NONFORFEITURE BENEFIT

THE BENEFIT

If the Policy terminates due to default in any premium payment (lapses) after the Policy has been in force for at least 3 years, the Policy will continue automatically with a reduced Lifetime Maximum. It will have the same Benefits, Elimination Period and other payment limits that were in effect at the time of lapse or election to convert. These limits will not change thereafter. The amount of Your reduced Lifetime Maximum will be the greater of:

> The maximum benefit amount applicable, at the time of default or lapse, under the Nursing Home Benefit for one month (30 days); or

> 100% of the sum of all premiums actually paid and attributed to You for Your insurance under the Policy and any attached forms, including premiums paid prior to any change in benefits.

It will not be reduced by any benefits paid or payable for expenses incurred prior to the date of lapse.

The Policy will then be in a paid up status; with no further premium payments being required.

PAYMENT LIMITATIONS

The total amount We will pay under this Benefit and the Policy (while it was in force) is limited to the maximum amount that would have been paid if the Policy had remained in premium paying status.

RIDER PROVISIONS

When this Rider is in Force: This Rider has been issued based on Your application and payment of the required premium. It takes effect on the Policy Effective Date. It continues as long as: the Policy is in force; and the required premium has been paid on time.

Premium: The Policy premium shown in the Schedule reflects the cost of this Rider. The same conditions that apply to changing premiums for the Policy apply to changing premiums for this Rider. The premium for this Rider will be waived when the Policy premium is waived.

This Rider forms a part of the Policy to which it is attached.

In all other respects the provisions and conditions of the policy remain the same.

Signed for General Electric Capital Assurance Company.

Secretary

President and CEO, Long Term Care Division

GENWORTH LIFE INSURANCE COMPANY

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

Insured/Policyholder: [insured name1]
[insured name2]

Policy Number: [123456789]

CONTINGENT BENEFIT UPON LAPSE ENDORSEMENT

This Endorsement is to be attached to, and adds the following Contingent Benefit Upon Lapse to the above identified Policy.

The Benefit

This Benefit allows You to either reduce Your current level of Coverage or convert to a Shortened Benefit Period, as described below, if We make a substantial increase in the premium for the Policy.

How This Benefit Works

If We make a substantial increase in Your premium, as determined by the following Table, We will do all of the following at least 75 days prior to the date the premium increase is to take effect:

- offer to reduce Your current level of Coverage without proof of insurability so that the premium for the Policy is not increased;
- offer to convert the Policy to a paid-up status with a Shortened Benefit Period if you have reached, or will reach during the implementation of a rate increase, the twentieth anniversary of your policy's Effective Date, or as described below. This option may be elected at any time during the 120-day period following the date of the premium increase; and
- notify You that a default or lapse at any time during the 120-day period following the date of the premium increase will be deemed to be the election of the preceding offer to convert. A default or lapse is Your failure to pay the required premium within the Grace Period.

Trigger for a Substantial Premium Increase*

Issue Age	Percentage Increase Over Initial Premium	Issue Age	Percentage Increase Over Initial Premium	Issue Age	Percentage Increase Over Initial Premium
54 and under	100%	69	42%	80	20%
55 – 59	90%	70	40%	81	19%
60	70%	71	38%	82	18%
61	66%	72	36%	83	17%
62	62%	73	34%	84	16%
63	58%	74	32%	85	15%
64	54%	75	30%	86	14%
65	50%	76	28%	87	13%
66	48%	77	26%	88	12%
67	46%	78	24%	89	11%
68	44%	79	22%	90 and over	10%

* Percentage increase is cumulative from date of original issue. It does NOT include any increases attributed to later changes or Your election of additional or increased benefit levels.

Shortened Benefit Period

If You convert in accordance with the above, the Policy will continue with a reduced Coverage Maximum. It will have the same Benefits, Elimination Period requirements and other payment limits that were in effect at the time of lapse or election to convert. These limits will not be affected by any Benefit Increases provision. The amount of reduced Coverage Maximum will be the greater of:

- 100% of all premium paid for the Policy, excluding any waived premium; or
- the maximum amount in effect at the time of default or lapse for one month (30 days) under the Nursing Facility Benefit.

It will not be reduced by any Benefits previously paid under the Policy.

Payment Limitations

Payment is subject to the limits determined above for the Shortened Benefit Period plan. In addition, the total amount payable under this Benefit and the Policy, while it was in force prior to conversion, is limited to the maximum amount that would have been paid if the Policy had remained in premium paying status. This Benefit will not apply if the Policy is continued in accordance with any other Nonforfeiture Benefit.

In all other respects the provisions and conditions of the Policy remain the same.

Signed for Genworth Life Insurance Company.

[ ]

[Ward E. Bobitz]
[Secretary]

[ ]

[Elena Edwards]
[Senior Vice President]

GENWORTH LIFE INSURANCE COMPANY

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

Insured/Policyholder: **Policy Number:**

OPTIONAL LIMITED BENEFIT ENDORSEMENT

This Endorsement adds the following Optional Limited Benefit to the Policy.

The Benefit

As stated in the Policy, We will give You (the Policyholder) prior written notice of any change in the premium rates for the Policy.

Subject to the Conditions and Payment Limitations below, this Benefit provides a continuation of the Policy if, after the date of the rate increase notification and within 120 days following the effective date of any premium rate increase, your Policy lapses or is cancelled. This option may be elected at any time during this period. A lapse or cancellation of your Policy at any time during this period will be deemed to be the election of the Benefit.

Optional Limited Benefit Allowance

As used below, the Limited Benefit Allowance is an amount equal to A minus B, where:

A= The sum of all premium paid for the Policy, excluding any waived premium.

B= The amount of all benefits paid or payable under the Policy for expenses incurred prior to the date the Policy is continued under the provisions of this Benefit.

Conditions

Continuation of the Policy under the provisions of this Benefit is subject to the following conditions:

- The Policy will be continued under a paid-up status (with no further premium becoming due); subject to all of the terms and conditions of the Policy and this Benefit.
- Except as stated below, the Policy will have the same Benefits, Elimination Period requirement and other payment limits that were in effect on the date that this Benefit is implemented on the Policy.
- Any Benefit Increase provision that was in effect under the Policy will no longer apply.

Payment Limitations

Coverage under this Benefit ends and the Policy terminates when the first of the following occurs:

- the total amount paid under this Benefit equals the Limited Benefit Allowance; or
- the maximum amount of benefits payable under the Policy is exhausted.

In all other respects the provisions and conditions of the Policy remain the same.

Signed for Genworth Life Insurance Company,

Ward E. Bobitz
Secretary

Elena Edwards
Senior Vice President

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

Long Term Care Insurance

Premium change notice
[document_date]
from Genworth Life Insurance Company
[company copyright]

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

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

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

Policy number
[policy_number]

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

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

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

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

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

Given this change, please take time to read the *Important Information Regarding This Premium Increase* included with this letter. When you are no longer receiving benefits, you may have several choices to adjust your coverage to meet your needs.

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

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

Sincerely,

[Elena Edwards sig image]

[Elena Edwards]
[Senior Vice President, Genworth Life Insurance Company]

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

GENWORTH LIFE INSURANCE COMPANY

Administrative Office: [3106 Albert Lankford Drive, Lynchburg, VA 24501]

COVERAGE AMENDMENT RIDER

NAME OF INSURED	POLICY NUMBER	CERTIFICATE NO. (If any)
[John Alan Doe] (First) (Middle) (Last)	[ABC1234567]	[12345-7891011]
Effective Date of Change [April 15, 1995]	Revised Premium and Payment Mode (If applicable) ☐ No Change ☒ Changed to: $ZZZ.ZZ_____ per [3] month(s)	

It is understood and agreed that the [Policyholder's/Certificate holder's] coverage is changed as indicated below.

[The Name of the Insured is changed from Jon Allen Doe to John Alan Doe.

The Address of the Insured is changed to: 99 Main Street, Anytown, US 99999

The Premium Payment Mode is changed from [Semi-annual to Quarterly].

Inflation Protection in the form of [Compound] Benefit Increases is [added/changed/deleted]

The [Daily][Monthly] Payment Maximum for the [Policy/Certificate] & [Home & Community Care Coverage][Home & Community Care Coverage rider] is changed from [$100 to $110].

The Benefit Multiplier for the [Policy/Certificate] & [Home & Community Care Coverage][Home & Community Care Coverage rider] is changed from [1, 2, 3, 4, 5, 6, 8, 10, 12, 20 years or unlimited].

The Elimination Period for the [Policy/Certificate] & [Home & Community Care Coverage][Home & Community Care Coverage rider] is changed from [20 Days to 100 Days].

The [Non-Forfeiture, Waiver of Premium, Waiver of Home Care Elimination Period, [7 or 10] Year Survivorship, Restoration of Benefits, Return of Premium, Monthly Benefit, Joint Coverage , Independent, Informal and Supplementary Care, Full Daily Maximum Benefit Rider, Monthly Home Care Maximum] rider is [deleted<**or**> added].]

This Rider is to be attached to and forms a part of the [Policy/Certificate] cited above. This Rider takes effect on the date stated above.

Signed for Genworth Life Insurance Company.

[Secretary President and CEO, Long Term Care Division]

165935 11/17/16

Virginia Policyholder Notifications - Updates Post 12/2016

Last updated 10/6/2017

Item	Filename	Summarized Updates
Policyholder Letter – Important Change Information	165224 VA 20171005.pdf	▪ Modified language in the third paragraph; overall message did not change.
No Quote Letter	165224NQ 111816 (VA) 121616.pdf	▪ No changes.
Policyholder Notification – Coverage Options	165226 VA 20171006.pdf	▪ Re-ordered options. ▪ Modified page layout and select section descriptions. ▪ Inserted the paid up policy benefit amount associated with the respective optional rider or endorsement, as applicable.
Policyholder Notification – Important Information Regarding This Premium Increase	165239 VA Important Information 20171006.pdf	▪ Added language under the "Considerations related to adjusting your coverage" section to provide additional context on the impact of benefit change elections.
Statement of Variability	SOV_VA Letter, CAR, CBUL 20171006.pdf	▪ Modified language in the 7th paragraph of the section entitled "Forms 165224,165226,and 165239VA."
Coverage Amendment Rider	165935 111716_Cov Amendment Rider.pdf	▪ No changes made to the attached previously approved version ▪ Efforts are underway to modify the existing version; the updated version will be provided for your review once available.
Nonforfeiture Benefit Rider	62376 NFO standard rider.pdf	▪ No changes. Approved as part of original product filings. Note: A copy will be sent to eligible policyholders.
Contingent Benefit Upon Lapse Endorsement (CBUL)	134613VA 062916_20160803.pdf	▪ No changes. Approved 7/12/2013, GEFA-128658805. Note: A copy will be sent to eligible policyholders.
Optional Limited Benefit Endorsement (OLB)	158271_101713p.pdf	▪ No changes. Approved 5/8/2014, GEFA-129292365. Note: A copy will be sent to policyholders.

STATEMENT OF VARIABILITY
October 6, 2017

RE: 165224NQ 11/18/16 – Premium Change Notice *(for policyholders on waiver)*
165224 – Important Change letter*
165226 – Coverage Options*
165239 VA – Important Information*
134613 VA 06/29/16 – Contingent Benefit Upon Lapse Endorsement
165935 11/17/16 – Coverage Amendment Rider

* Forms 165224, 165226, and 165239 VA make up the policyholder communication packet for policyholders not on waiver. Forms 165224NQ 11/18/16 and 165239 VA make up the policyholder communication packet for policyholders on waiver.

Language that appears in the documents contained in this filing may vary as described herein. For all documents, information contained in brackets is intended to vary, either in accordance with the following general guidelines stated below or for the document containing variable language.

GENERAL GUIDELINES

We may vary the names and/or titles of officers that appear on any of the documents. We may vary the barcodes, address and telephone numbers, website, and business hours for the company.

Individual information, such as names, ages, numbers, descriptions of coverage, coverage limits, amounts and timeframes, premium amounts and dates etc., including bracketed **[ ]** information will be completed with information appropriate to the specific insured within the parameters contemplated by our rate filing e.g. an increase that is phased over a number of years versus a one-time increase.

Forms 165224, 165226, and 165239 VA

The median cost of care for the Policyholder's zip code is shown on form 165226. For each category of possible long term care services (In Home Care, Assisted Living, and Nursing Home), the median cost for that service will be displayed in this section based on Genworth's cost of care study. The cost of care study details can be found at www.genworth.com/costofcare.

On form 165226 in the section titled 'Keep current coverage' and on form 165224 in the 'P.S.' section, if the policyholder is not using automatic bank draft (EFT) to pay their premium the words 'when you receive your next bill' or 'you will be billed separately' will appear, respectively.

In the signature section of form 165226 the bracketed signature will appear if the policy impacted by the rate increase is a joint policy where there are 2 policyholders sharing the benefits of one policy.

Available options noted on form 165224 in the box titled 'The premium on your long term care insurance policy is increasing' and on form 165226 in the boxes titled 'Adjust your coverage' and 'Pay nothing more' are variable.

In the 'Your options' section of form 165226 'Monthly maximum benefit' will vary if the policyholder has a daily benefit. If the coverage is a daily benefit then the words 'Daily maximum benefit' will display.

Alternatives reflecting an adjustment to coverage may not be available due to policyholder benefit levels and the boxes for alternatives will be blank, such as in instances where current benefits are at minimum levels for the policy form issued. Also, some policyholders who do not qualify for the Contingent Benefit Upon Lapse may not qualify for the Optional Limited Benefit as their claim benefits exceed their premiums paid. If a policyholder does not qualify for either Optional Limited Benefits, Contingent Benefit Upon Lapse, or the

STATEMENT OF VARIABILITY
October 6, 2017

Nonforfeiture Rider, the box at the top of form 165224 will not have an 'Option 3'; on form 165226 the third box will be blank.

On form 165224 in the box titled 'The premium on your long term care insurance policy is increasing.', and on form 165239 VA in the <No Quote> section, the language noted below will appear based upon policyholder eligibility.

Optional Limited Benefits
This language will appear if the policyholder neither has a non-forfeiture rider as part of their selected policy benefits nor meets the criteria for Contingent Benefit Upon Lapse.

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.

Contingent Benefit Upon Lapse
The following language will only appear if the policyholder meets the age and increase percentage criteria contained in the endorsement.

If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. Please refer to the enclosed endorsement for additional details regarding this benefit.

Nonforfeiture Rider
The following language will only appear if the policyholder purchased the non-forfeiture rider available at time of application:

If you would like to stop paying premiums on your policy you may exercise the non-forfeiture rider that you purchased with your policy. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

If Not Eligible

Policyholder does not qualify for Optional Limited Benefits, Contingent Benefit Upon Lapse, or the Nonforfeiture Rider; therefore, no information will be in the box.

Form 165239 VA
This language will appear if the full requested rate increase <u>will</u> be implemented:

In accordance with the terms of your policy, we reserve the right to change premiums and it is possible that your premium will increase again in the future.

This language will appear if the full requested rate increase <u>will not</u> be implemented:

STATEMENT OF VARIABILITY
October 6, 2017

> In accordance with the terms of your policy, we reserve the right to change premiums and it is likely that your premium will increase again in the future.

This language will appear in bold font for Partnership policies:

> 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.

Bracketed percentages in the 'About this premium increase' section of form 165239 will reflect premium increase percentages requested by the insurance company and premium percentage increases approved by the Virginia Bureau of Insurance. Amounts may vary by rate filing.

Form 165935 11/17/16
Policyholder/Certificate holder or Policy/Certificate appears on this the form based on the type of business. Policy or Policyholder will appear when referencing individual coverage and Certificate or Certificate holder will appear when referencing a group policy.

Benefit changes shown on the form will be based upon the policyholder's request.

We hereby certify the final form issued to the consumer will not contain brackets denoting variable text. The use of variable text will be administered in a uniform and non-discriminatory manner and will not result in unfair discrimination. Only text included in this Statement will be allowed to be used on the referenced forms received by consumers.

For Genworth Life Insurance Company

Paul Loveland, Vice President Product Compliance

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated February 22, 2018, to Genworth Life Insurance Company's (GLIC's) Choice 2 Non-AARP Virginia Rate Stability rate increase request. The comments and our responses are as follows:

1. Has the previously approved rate increase been fully implemented? If not, please provide details and explanation.

The previously approved rate increase has not been fully implemented. Policyholder notification mailings started late March 2017. Please note we will not implement any of the rate increase sought in this filing until we fully implement all previously dispositioned rate increases.

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

The Actuarial Memorandum has been updated in Section 20 on page 20 to reflect a notification period of 75 days. Please see the attached file "VA nAARP RS Choice 2 & 2.1 Confidential Actuarial Memo 20171010 Revised 20180319.pdf."

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

As requested, please see Attachment Q3a-Q3d the attached file "VA RS Choice 2 Objection 1 Attachments 20180222.pdf" for the requested experience projections with each state's own actual approved rate increases. The attachments are compliments to Exhibits I-IV presented in the Actuarial Memorandum.

4. Please provide more specifics regarding the statement below stated under the General Information tab: For example, (1) was this applicable in the previously approved filing, SERFF filing # GEFA-129136848; (2), if so, please advise where in the filing this was addressed; (3) when were policies first issued under the AARP agreement; (4) are the rates for the AARP policies different from those issued to non AARP members; (4) why is the experience of AARP rate filing excluded from this filing since generally rate increases are supported based on the experience of the entire policy form and not just a portion of the filing; etc.

"This filing applies only to Non-AARP policies issued in Virginia on or after October 1, 2003 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 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.

(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 Non-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, 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 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. AARP experience was not excluded from this filing. The experience for this rate filing includes nationwide policies, both Non-AARP and AARP, Virginia forms only,

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

As requested, please see Attachment Q5 of the attached file "VA nAARP RS Choice 2 Objection 1 Attachments 20180502.pdf" for a view of policies eligible for the Contingent Non-Forfeiture benefit. The results demonstrate that if the proposed rate increase is approved and the prior rate increase is taken into consideration, 6194 of the 17,578 (35.2%) VA RS Non-AARP policies would be eligible for the contingent benefit upon lapse.

6. 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.

Contingent benefit upon lapse options are offered to all eligible policyholders and include:

a) reduce current level of coverage without proof of insurability so that the premium is not increased;

(b) convert to a paid-up status with a shortened benefit period. GLIC will hold reserves accordingly and not solely for paid-up benefits on policies that lapse due to rate increases.

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

7. In Section 3 of the Actuarial Memorandum, Virginia Code Ann. § 38.2-1382(A)(5), is referred to in your request for confidentiality. As we have previously stated in other filings, there is no provision in Title 38.2 of the Code of Virginia that provides for such requests, and the Bureau cannot maintain the requested information as confidential.

The Virginia State Corporation Commission ("Commission") is not subject to the VFOIA, pursuant to a unanimous decision by the Supreme Court of Virginia in November of 2011. Christian v. State Corporation Commission, 282 Va. 392 (2011). The Virginia Uniform Trade Secrets Act protects information obtained by improper means or by misappropriation. It does not apply to information obtained lawfully or provided by statutory requirement. The documents and exhibits provided are somewhat typical of those submitted to the Bureau pursuant to § 38.2-316 of the Code. The Bureau has long deemed such documents and exhibits to be open to the public.

Looking to the Code, there is no provision in Title 38.2, or anywhere else in the Code, under which long term care form and rate filings and Actuarial Memoranda could be considered confidential or proprietary. Section 38.2-221.1 of the Code applies to information requested or discovered during the review only and does not apply to information submitted by a company in its filing. Additionally, it is the Commission's policy to regulate long-term care insurance in a way that promotes the public's understanding and comparison of long-term care insurance and that protects the public interest. See 14 VAC 5-200-10. This policy would be severely undermined if transparency were compromised and if rate filings and Actuarial Memoranda such as those submitted by GLIC were deemed to be confidential by the Bureau.

The Code currently contains a provision that provides for the Bureau's confidential treatment of trade secret information in connection with form and rate filings in the property & casualty context. See § 38.2-1907 of the Code. However, in contrast, no such provision exists in the context of life insurance or accident & sickness insurance. Therefore, it can be ascertained that no confidential treatment is contemplated for life insurance and accident & sickness insurance form and rate filings such as those submitted to the Bureau by GLIC.

Objection Response
Genworth Life Insurance Company

If you wish to pursue this matter further, please provide us with a detailed analysis from your legal department citing Virginia's statutes and regulations that support the Company's position.

If you have further questions, please refer to the letter from our Office of General Council. included in your previous filing GEFA-129136848.

GLIC understands from prior filings and decisions made by the Bureau that these filings will be made public upon submission unless the Bureau reconsiders its position.

Regards,

_____

Michael S Johnson, FSA, MAAA

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

Date: May 7, 2018

Attachment Q3a
Genworth Life Insurance Company
Actual past and Best Estimate Projected Future Experience with Approved Rate Increases
Nationwide NonNY (VA Forms Only)- NonAARP RIs
Nationwide Actual Rate Level with MAE
With Data as of 12/31/2016

Total Choice II and Choice II Reprice

	Actual Past BE Projected			4.12%
Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Rate
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 Q3b
Genworth Life Insurance Company
Actual Past and Best Estimate Projected Future Experience with 34.4% Requested Rate Increase
Nationwide NonNY (VA Forms Only)- NonAARP RIs
Nationwide Actual Rate Level with MAE
With Data as of 12/31/2016

Total Choice II and Choice II Reprice

	Actual Past BE Projected			4.12%
Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Rate
2001			NA	1.8697
2002			NA	1.7957
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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	954,877,596	255,678,512	26.8%	0.9412
2019	1,067,495,202	285,367,186	26.7%	0.9040
2020	1,039,046,436	310,593,490	29.9%	0.8682
2021	1,004,141,863	337,811,476	33.6%	0.8339
2022	970,673,400	367,412,111	37.9%	0.8009
2023	943,008,417	399,910,308	42.4%	0.7692
2024	915,435,523	433,213,882	47.3%	0.7387
2025	886,341,897	466,920,098	52.7%	0.7095
2026	855,839,422	506,237,905	59.2%	0.6814
2027	823,829,606	560,567,732	68.0%	0.6545
2028	790,346,578	625,962,896	79.2%	0.6286
2029	755,556,033	692,802,309	91.7%	0.6037
2030	719,583,595	760,591,766	105.7%	0.5798
2031	682,687,395	829,555,812	121.5%	0.5569
2032	645,143,934	902,410,268	139.9%	0.5348
2033	607,187,807	978,515,965	161.2%	0.5137
2034	569,002,947	1,054,499,861	185.3%	0.4933
2035	530,784,296	1,127,739,429	212.5%	0.4738
2036	492,744,629	1,194,329,691	242.4%	0.4551
2037	455,099,536	1,255,490,570	275.9%	0.4371
2038	418,093,303	1,309,084,486	313.1%	0.4198
2039	381,939,116	1,349,331,772	353.3%	0.4032
2040	346,890,868	1,374,264,393	396.2%	0.3872
2041	313,161,548	1,382,128,763	441.3%	0.3719
2042	280,951,142	1,376,101,373	489.8%	0.3572
2043	250,439,628	1,356,808,303	541.8%	0.3430
2044	221,771,610	1,322,543,861	596.4%	0.3295
2045	195,081,244	1,273,638,398	652.9%	0.3164
2046	170,452,170	1,208,557,869	709.0%	0.3039
2047	147,901,737	1,132,971,489	766.0%	0.2919
2048	127,431,286	1,050,549,636	824.4%	0.2803
2049	109,015,518	964,538,905	884.8%	0.2692
2050	92,606,894	877,705,259	947.8%	0.2586
2051	78,115,269	789,247,055	1010.4%	0.2484
2052	65,416,755	701,914,800	1073.0%	0.2385
2053	54,384,186	618,118,215	1136.6%	0.2291
2054	44,888,608	540,347,218	1203.8%	0.2200
2055	36,795,261	470,065,777	1277.5%	0.2113
2056	29,957,763	405,393,356	1353.2%	0.2030
2057	24,220,504	346,220,371	1429.5%	0.1949
2058	19,448,663	293,917,392	1511.2%	0.1872
2059	15,513,996	248,577,724	1602.3%	0.1798
2060	12,297,334	209,229,529	1701.4%	0.1727
2061	9,687,852	175,338,989	1809.9%	0.1659
2062	7,587,138	146,760,609	1934.3%	0.1593
2063	5,909,090	122,392,730	2071.3%	0.1530
2064	4,577,919	101,636,989	2220.2%	0.1469
2065	3,528,838	84,383,770	2391.3%	0.1411
2066	2,707,231	69,919,668	2582.7%	0.1355
2067	2,067,656	57,678,609	2789.6%	0.1302
2068	1,572,235	47,243,942	3004.9%	0.1250
2069	1,189,829	38,410,598	3228.2%	0.1201
2070	895,616	30,904,872	3450.7%	0.1153
2071	670,205	24,616,412	3673.0%	0.1108
2072	498,421	19,478,154	3908.0%	0.1064
2073	368,326	15,229,559	4134.8%	0.1022
2074	270,317	11,695,609	4326.6%	0.0981
2075	196,891	8,892,670	4516.5%	0.0942
2076	142,372	6,715,377	4716.8%	0.0905
PV Past	8,675,136,415	847,234,251	9.8%	
PV Future	12,876,108,658	14,643,722,288	113.7%	
PV Total	21,551,245,073	15,490,956,539	71.9%	

Attachment Q3c
Genworth Life Insurance Company
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 there is a provision for Moderately Adverse Experience.

Row	Description	Total
(1)	Accumulated Past Total Premiums Including Rate Increases (Exhibit III*):	8,675,136,415
(2)	Accumulated Past Premiums on Original Rate Basis (Exhibit III*):	8,543,903,011
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	131,233,404
(4)	PV Future Total Premiums Including Rate Increases (Exhibit III):	12,876,108,658
(5)	PV Future Premiums on Original Rate Basis (Exhibit II):	8,113,453,475
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	4,762,655,183
(7)	Accumulated Past Incurred Claims (Exhibit II or Exhibit III)	847,234,251
(8)	PV Future Incurred Claims (Exhibit III)	14,643,722,288
(9)	Total Incurred Claims: (7) + (8)	15,490,956,539
(10)	.58 x [(2) + (5)] + .85 x [(3) + (6)] =	13,821,072,061
(11)	Test: Is (9) >= (10)?	TRUE

Attachment Q3d
Genworth Life Insurance Company
Actual Past and Best Estimate Projected Future Experience with 47% Requested Rate Increase
Nationwide NonNY (VA Forms Only)- NonAARP RIs
Nationwide Actual Rate Level with MAE
With Data as of 12/31/2016

Total Choice II and Choice II Reprice

	Actual Past BE Projected			4.12%
Year	Earned Premium	Incurred Claims	Loss Ratio	Discount Rate
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	1,005,798,037	258,006,111	25.7%	0.9412
2019	1,167,037,977	290,163,912	24.9%	0.9040
2020	1,136,064,274	315,584,686	27.8%	0.8682
2021	1,097,997,851	343,024,514	31.2%	0.8339
2022	1,061,470,517	372,878,604	35.1%	0.8009
2023	1,031,266,750	405,675,249	39.3%	0.7692
2024	1,001,148,485	439,282,899	43.9%	0.7387
2025	969,354,629	473,282,132	48.8%	0.7095
2026	936,013,292	512,947,979	54.8%	0.6814
2027	901,017,800	567,793,601	63.0%	0.6545
2028	864,407,184	633,816,546	73.3%	0.6286
2029	826,363,243	701,275,443	84.9%	0.6037
2030	787,024,797	769,667,550	97.8%	0.5798
2031	746,674,319	839,222,294	112.4%	0.5569
2032	705,614,701	912,689,936	129.3%	0.5348
2033	664,102,812	989,424,218	149.0%	0.5137
2034	622,340,125	1,066,005,180	171.3%	0.4933
2035	580,540,009	1,139,738,261	196.3%	0.4738
2036	538,935,397	1,206,677,904	223.9%	0.4551
2037	497,761,937	1,268,108,241	254.8%	0.4371
2038	457,287,085	1,321,886,172	289.1%	0.4198
2039	417,744,017	1,362,185,146	326.1%	0.4032
2040	379,410,460	1,387,030,328	365.6%	0.3872
2041	342,519,791	1,394,662,407	407.2%	0.3719
2042	307,289,836	1,388,296,053	451.8%	0.3572
2043	273,918,010	1,368,569,573	499.6%	0.3430
2044	242,562,486	1,333,769,391	549.9%	0.3295
2045	213,370,000	1,284,234,808	601.9%	0.3164
2046	186,432,036	1,218,422,651	653.5%	0.3039
2047	161,767,525	1,142,052,031	706.0%	0.2919
2048	139,377,969	1,058,824,657	759.7%	0.2803
2049	119,235,723	972,011,911	815.2%	0.2692
2050	101,288,790	884,399,397	873.1%	0.2586
2051	85,438,576	795,176,699	930.7%	0.2484
2052	71,549,576	707,113,010	988.3%	0.2385
2053	59,482,703	622,634,143	1046.7%	0.2291
2054	49,096,915	544,244,737	1108.5%	0.2200
2055	40,244,817	473,415,458	1176.3%	0.2113
2056	32,766,303	408,248,839	1245.9%	0.2030
2057	26,491,176	348,631,887	1316.0%	0.1949
2058	21,271,975	295,943,018	1391.2%	0.1872
2059	16,968,433	250,273,752	1474.9%	0.1798
2060	13,450,209	210,643,462	1566.1%	0.1727
2061	10,596,088	176,513,020	1665.8%	0.1659
2062	8,298,432	147,734,609	1780.3%	0.1593
2063	6,463,067	123,198,115	1906.2%	0.1530
2064	5,007,099	102,300,352	2043.1%	0.1469
2065	3,859,666	84,930,291	2200.5%	0.1411
2066	2,961,034	70,369,249	2376.5%	0.1355
2067	2,261,499	58,046,985	2566.7%	0.1302
2068	1,719,632	47,543,775	2764.8%	0.1250
2069	1,301,376	38,652,928	2970.2%	0.1201
2070	979,579	31,098,767	3174.7%	0.1153
2071	733,037	24,770,056	3379.1%	0.1108
2072	545,149	19,599,134	3595.2%	0.1064
2073	402,856	15,323,709	3803.8%	0.1022
2074	295,659	11,767,588	3980.1%	0.0981
2075	215,349	8,947,171	4154.7%	0.0942
2076	155,720	6,756,373	4338.8%	0.0905
PV Past	8,675,136,415	847,234,251	9.8%	
PV Future	13,969,905,218	14,795,839,251	105.9%	
PV Total	22,645,041,634	15,643,073,502	69.1%	

Attachment Q5
Genworth Life Insurance Company
Choice 2 & 2.1 Policy Forms
VA RS Non AARP - Policies Eligible for Contingent Non-Forfeiture Benefit
With Cumulative 73.4% Rate Increase
With Data as of 12/31/2016

Issue Age	Policy Count
54 and under	0
55-59	0
60	950
61	821
62	797
63	696
64	719
65	481
66	381
67	319
68	259
69	220
70	165
71	127
72	71
73	56
74	41
75	22
76	23
77	19
78	15
79	12
80	0
81	0
82	0
83	0
84	0
85	0
86	0
87	0
88	0
89	0
90 and over	0
Total	**6194**

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 Rate Stability non-AARP 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 non-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

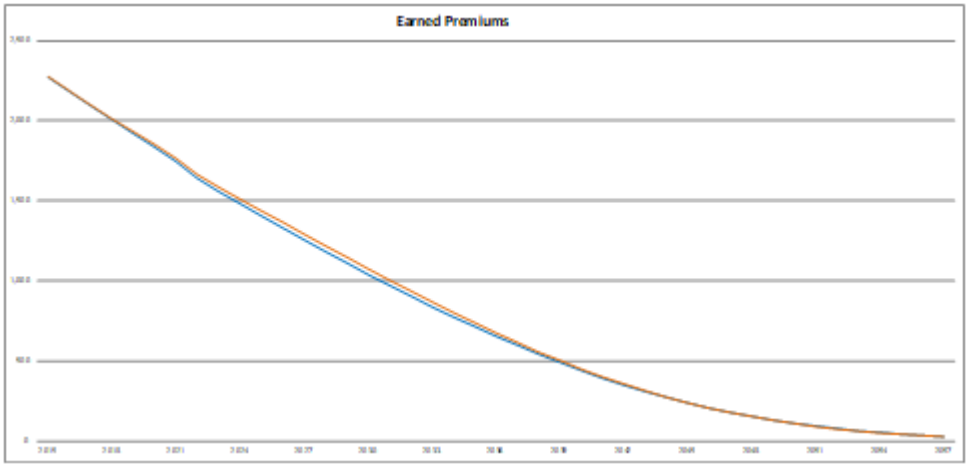
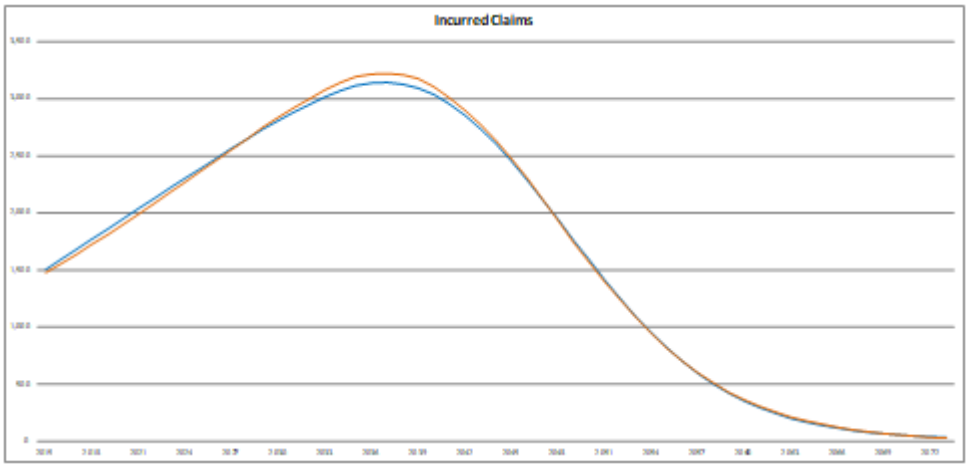


Table 6b: Undiscounted Incurred Claims for Total Lives and Healthy Lives Assumptions



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.

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 Non AARP RS Policies – Active Life Reserves		
	Lifetime	Limited
No Bio	$30,027,545	$170,227,395
5% Equal	$108,851,893	$516,606,675
5% Compound	$510,255,022	$1,722,748,138
Total	$649,134,460	$2,409,582,208

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 Non-AARP Virginia rate increase request. The comments and our responses are as follows:

1. **Please explain why the projections supporting this rate increase in Attachment 8d are based on the nationwide increase of 47.0% rather than 34.4% requested in Virginia?**

   GLIC apologizes for the mistake. See Attachment 1 of "VA RS Non-AARP Choice 2 & 2.1 Objection 3 Attachments 20181204.pdf" for the updated exhibit with the requested rate increase of 34.4%.

2. **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 2 of "VA RS Non-AARP Choice 2 & 2.1 Objection 3 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 2 will exclude paid-up policies and will be split by benefit increase options.

Regards,

_____

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

Date: December 4, 2018

Attachment 1.i: Choice 2 & 2.1 Rate Stability non-AARP Policy Forms
Genworth Life Insurance Company
Nationwide Experience (VA Forms Only) as of December 31, 2016
with Virginia Approved Rate Increases and the Proposed Rate Increase
Current Assumptions with the Proposed Rate Increase
Excludes Paid-Up Policies
Lifetime Benefit Period

	Compound Inflation			Simple Inflation			No Inflation		
Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio
1988	-	-	0.0%	-	-	0.0%	-	-	0.0%
1989	-	-	0.0%	-	-	0.0%	-	-	0.0%
1990	-	-	0.0%	-	-	0.0%	-	-	0.0%
1991	-	-	0.0%	-	-	0.0%	-	-	0.0%
1992	-	-	0.0%	-	-	0.0%	-	-	0.0%
1993	-	-	0.0%	-	-	0.0%	-	-	0.0%
1994	-	-	0.0%	-	-	0.0%	-	-	0.0%
1995	-	-	0.0%	-	-	0.0%	-	-	0.0%
1996	-	-	0.0%	-	-	0.0%	-	-	0.0%
1997	-	-	0.0%	-	-	0.0%	-	-	0.0%
1998	-	-	0.0%	-	-	0.0%	-	-	0.0%
1999	-	-	0.0%	-	-	0.0%	-	-	0.0%
2000	-	-	0.0%	-	-	0.0%	-	-	0.0%
2001	-	-	0.0%	-	-	0.0%	-	-	0.0%
2002	-	-	0.0%	-	-	0.0%	-	-	0.0%
2003	461,849	-	0.0%	158,084	-	0.0%	39,813	-	0.0%
2004	9,523,832	325	0.0%	3,034,257	919	0.0%	821,625	215,687	26.3%
2005	24,323,168	1,060,143	4.4%	7,171,905	157,436	2.2%	1,849,143	99,449	5.4%
2006	44,113,793	427,020	1.0%	11,510,456	1,137,203	9.9%	3,027,048	16,759	0.6%
2007	65,282,252	824,960	1.3%	15,641,993	1,616,924	10.3%	4,247,922	261,499	6.2%
2008	83,792,683	2,764,356	3.3%	19,512,339	2,703,326	13.9%	5,199,481	799,984	15.4%
2009	92,825,674	8,128,395	8.8%	21,457,225	2,789,938	13.0%	5,647,815	1,171,822	20.7%
2010	99,384,352	10,009,443	10.1%	22,746,254	2,352,887	10.3%	6,013,223	1,828,222	30.4%
2011	107,865,389	7,524,131	7.0%	24,111,277	1,687,019	7.0%	6,582,950	976,609	14.8%
2012	112,609,696	10,707,488	9.5%	24,603,448	4,245,091	17.3%	6,895,716	843,464	12.2%
2013	112,160,464	13,963,656	12.4%	24,421,236	6,390,419	26.2%	6,834,334	2,056,301	30.1%
2014	110,844,122	12,711,311	11.5%	24,142,166	6,049,628	25.1%	6,706,026	1,350,817	20.1%
2015	109,715,451	16,056,496	14.6%	23,846,683	4,867,602	20.4%	6,595,050	3,102,666	47.0%
2016	108,625,248	25,826,322	23.8%	23,513,469	10,128,419	43.1%	6,497,039	2,721,176	41.9%
2017	116,479,021	20,755,560	17.8%	25,932,764	9,822,539	37.9%	5,931,600	2,385,707	40.2%
2018	152,973,806	23,894,183	15.6%	34,300,896	11,225,033	32.7%	7,745,385	2,671,962	34.5%
2019	161,585,869	26,341,004	16.3%	36,325,109	12,329,329	33.9%	8,188,366	2,869,615	35.0%
2020	156,518,620	28,796,946	18.4%	35,335,007	13,439,629	38.0%	7,908,306	3,035,104	38.4%
2021	150,247,779	31,705,291	21.1%	34,180,783	14,689,083	43.0%	7,590,239	3,202,452	42.2%
2022	145,027,353	35,185,420	24.3%	33,060,694	16,063,960	48.6%	7,271,651	3,371,139	46.4%
2023	141,427,541	39,224,064	27.7%	32,022,189	17,519,100	54.7%	7,010,680	3,537,461	50.5%
2024	138,158,697	43,556,021	31.5%	30,971,363	18,967,999	61.2%	6,741,313	3,679,115	54.6%
2025	134,698,194	48,201,359	35.8%	29,869,617	20,450,421	68.5%	6,462,507	3,793,067	58.7%
2026	131,075,568	53,723,820	41.0%	28,714,525	22,176,102	77.2%	6,176,950	3,921,611	63.5%
2027	127,252,580	61,246,166	48.1%	27,507,844	24,469,403	89.0%	5,884,814	4,128,731	70.2%
2028	123,206,448	70,482,425	57.2%	26,254,918	27,132,899	103.3%	5,587,858	4,380,293	78.4%
2029	118,970,974	80,416,093	67.6%	24,964,896	29,765,084	119.2%	5,288,113	4,600,869	87.0%
2030	114,540,743	91,167,677	79.6%	23,645,145	32,366,875	136.9%	4,986,929	4,783,695	95.9%
2031	109,944,158	102,824,659	93.5%	22,304,061	34,941,053	156.7%	4,686,221	4,930,846	105.2%
2032	105,186,315	115,813,111	110.1%	20,950,480	37,442,645	178.7%	4,388,146	5,052,117	115.1%
2033	100,289,586	130,084,166	129.7%	19,592,748	39,768,920	203.0%	4,094,442	5,140,955	125.6%
2034	95,263,572	145,182,211	152.4%	18,239,062	41,785,096	229.1%	3,806,439	5,175,336	136.0%
2035	90,118,365	160,741,369	178.4%	16,897,481	43,406,403	256.9%	3,525,331	5,152,309	146.2%
2036	84,896,432	176,011,634	207.3%	15,576,001	44,615,869	286.4%	3,252,267	5,070,669	155.9%
2037	79,623,427	191,112,186	240.0%	14,282,782	45,459,429	318.3%	2,988,109	4,959,725	166.0%
2038	74,323,459	205,692,470	276.8%	13,025,845	45,871,696	352.2%	2,733,872	4,821,475	176.4%
2039	69,024,499	218,782,457	317.0%	11,812,988	45,771,752	387.5%	2,490,516	4,635,350	186.1%
2040	63,762,396	229,907,995	360.6%	10,650,753	45,090,823	423.4%	2,258,829	4,406,112	195.1%
2041	58,579,819	238,451,686	407.1%	9,544,870	43,867,023	459.6%	2,039,433	4,134,494	202.7%
2042	53,511,713	244,675,848	457.2%	8,500,373	42,231,599	496.8%	1,832,751	3,840,203	209.5%
2043	48,600,595	248,570,135	511.5%	7,520,573	40,295,249	535.8%	1,639,195	3,532,439	215.5%
2044	43,877,250	249,714,047	569.1%	6,610,163	38,051,125	575.6%	1,459,123	3,219,784	220.7%
2045	39,373,671	247,832,245	629.4%	5,773,022	35,459,033	614.2%	1,292,754	2,906,642	224.8%
2046	35,115,643	242,384,372	690.2%	5,008,446	32,588,992	650.7%	1,140,092	2,581,121	226.4%
2047	31,122,084	234,173,081	752.4%	4,315,892	29,603,199	685.9%	1,000,773	2,264,392	226.3%
2048	27,410,596	223,837,569	816.6%	3,693,870	26,619,981	720.7%	874,366	1,964,408	224.7%
2049	23,988,446	212,129,822	884.3%	3,140,013	23,702,970	754.9%	760,465	1,688,276	222.0%
2050	20,860,400	199,406,829	955.9%	2,651,052	20,895,568	788.2%	658,521	1,443,569	219.2%
2051	18,024,627	185,367,313	1028.4%	2,222,962	18,222,812	819.8%	567,781	1,215,959	214.2%
2052	15,473,088	170,550,510	1102.2%	1,851,174	15,729,704	849.7%	487,314	1,010,411	207.3%
2053	13,194,897	155,258,243	1176.7%	1,530,888	13,437,640	877.8%	416,249	832,938	200.1%
2054	11,177,330	140,273,143	1255.0%	1,257,212	11,392,644	906.2%	353,792	684,863	193.6%
2055	9,406,127	126,109,368	1340.7%	1,025,420	9,592,722	935.5%	299,223	565,028	188.8%
2056	7,864,071	112,441,420	1429.8%	830,785	7,992,873	962.1%	251,845	462,813	183.8%
2057	6,528,789	99,404,886	1522.6%	668,586	6,575,948	983.6%	210,910	376,790	178.7%
2058	5,383,733	87,308,516	1621.7%	534,389	5,374,706	1005.8%	175,731	306,459	174.4%
2059	4,411,210	76,344,933	1730.7%	424,158	4,366,207	1029.4%	145,692	250,644	172.0%
2060	3,592,296	66,489,506	1850.9%	334,295	3,513,651	1051.1%	120,234	206,341	171.6%
2061	2,907,390	57,653,970	1983.0%	261,585	2,807,871	1073.4%	98,806	169,873	171.9%
2062	2,339,091	49,865,691	2131.8%	203,220	2,231,646	1098.1%	80,882	139,825	172.9%
2063	1,871,122	42,963,692	2296.1%	156,767	1,762,924	1124.6%	65,969	114,662	173.8%
2064	1,488,389	36,906,439	2479.6%	120,083	1,383,128	1151.8%	53,612	94,687	176.6%
2065	1,177,446	31,658,144	2688.7%	91,343	1,086,162	1189.1%	43,407	79,177	182.4%
2066	926,407	27,066,089	2921.6%	69,014	847,181	1227.5%	35,015	66,192	189.0%
2067	724,974	23,012,064	3174.2%	51,815	653,679	1261.6%	28,146	55,027	195.5%
2068	564,307	19,366,412	3431.9%	38,659	500,569	1294.8%	22,544	45,220	200.6%
2069	436,828	16,134,053	3693.5%	28,660	381,365	1330.7%	17,984	36,931	205.4%
2070	336,166	13,300,996	3956.7%	21,109	284,600	1348.2%	14,277	29,796	208.7%
2071	257,122	10,856,771	4222.4%	15,437	209,820	1359.2%	11,275	24,046	213.3%
2072	195,471	8,804,530	4504.3%	11,202	152,809	1364.1%	8,863	19,664	221.9%
2073	147,672	7,075,546	4791.4%	8,061	108,359	1344.3%	6,948	15,659	225.4%
2074	110,801	5,596,423	5050.9%	5,746	74,093	1289.4%	5,442	12,201	224.2%
2075	82,531	4,378,987	5305.9%	4,050	50,224	1240.2%	4,260	9,550	224.2%
2076	61,017	3,400,741	5573.4%	2,819	33,591	1191.4%	3,339	7,511	224.9%
PV Past	1,340,369,723	127,254,480	9.5%	307,143,177	51,764,341	16.9%	83,437,035	18,182,105	21.8%
PV Future	2,038,785,136	2,275,902,512	111.6%	427,184,604	521,284,773	122.0%	93,421,962	70,785,526	75.8%
PV Total	3,379,154,859	2,403,156,992	71.1%	734,327,781	573,049,114	78.0%	176,858,998	88,967,630	50.3%

Attachment 1.ii: Choice 2 & 2.1 Rate Stability non-AARP Policy Forms
Genworth Life Insurance Company
Nationwide Experience (VA Forms Only) as of December 31, 2016
with Virginia Approved Rate Increases and the Proposed Rate Increase
Current Assumptions with the Proposed Rate Increase
Excludes Paid-Up Policies
Limited Benefit Periods

	Compound Inflation			Simple Inflation			No Inflation		
Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio
1988	-	-	0.0%	-	-	0.0%	-	-	0.0%
1989	-	-	0.0%	-	-	0.0%	-	-	0.0%
1990	-	-	0.0%	-	-	0.0%	-	-	0.0%
1991	-	-	0.0%	-	-	0.0%	-	-	0.0%
1992	-	-	0.0%	-	-	0.0%	-	-	0.0%
1993	-	-	0.0%	-	-	0.0%	-	-	0.0%
1994	-	-	0.0%	-	-	0.0%	-	-	0.0%
1995	-	-	0.0%	-	-	0.0%	-	-	0.0%
1996	-	-	0.0%	-	-	0.0%	-	-	0.0%
1997	-	-	0.0%	-	-	0.0%	-	-	0.0%
1998	-	-	0.0%	-	-	0.0%	-	-	0.0%
1999	-	-	0.0%	-	-	0.0%	-	-	0.0%
2000	-	-	0.0%	-	-	0.0%	-	-	0.0%
2001	-	-	0.0%	-	-	0.0%	-	-	0.0%
2002	-	-	0.0%	-	-	0.0%	-	-	0.0%
2003	1,130,082	-	0.0%	582,574	-	0.0%	350,678	-	0.0%
2004	23,259,756	37,382	0.2%	11,749,445	681,144	5.8%	5,818,763	28,807	0.5%
2005	61,356,704	266,264	0.4%	28,847,613	111,915	0.4%	12,650,444	135,782	1.1%
2006	110,973,118	758,382	0.7%	48,522,601	1,069,785	2.2%	19,630,912	1,161,257	5.9%
2007	167,893,639	3,915,299	2.3%	68,648,333	2,199,299	3.2%	26,003,680	2,116,514	8.1%
2008	236,310,495	5,758,133	2.4%	90,642,133	5,063,563	5.6%	32,046,024	2,893,135	9.0%
2009	284,563,500	6,299,173	2.2%	104,363,766	5,876,189	5.6%	35,958,217	2,613,778	7.3%
2010	328,219,358	8,018,378	2.4%	114,468,181	11,874,665	10.4%	38,994,711	6,261,381	16.1%
2011	391,990,190	15,943,407	4.1%	126,193,700	14,088,826	11.2%	43,168,424	9,107,838	21.1%
2012	432,174,066	22,652,894	5.2%	131,166,946	21,483,372	16.4%	45,320,254	10,743,931	23.7%
2013	431,851,454	29,782,609	6.9%	129,446,745	22,022,587	17.0%	44,586,980	11,197,385	25.1%
2014	426,824,526	39,160,774	9.2%	127,379,739	31,629,669	24.8%	43,350,644	14,869,830	34.3%
2015	422,133,695	57,838,393	13.7%	125,401,129	39,638,531	31.6%	42,200,386	16,084,479	38.1%
2016	417,601,393	71,457,303	17.1%	123,296,294	47,066,653	38.2%	40,938,307	19,175,516	46.8%
2017	469,185,272	100,661,600	21.5%	138,058,947	65,589,451	47.5%	39,469,924	21,163,942	53.6%
2018	629,151,452	117,564,733	18.7%	183,544,123	74,702,402	40.7%	51,408,692	22,917,230	44.6%
2019	671,739,033	131,537,520	19.6%	194,620,283	81,867,185	42.1%	53,763,745	23,778,060	44.2%
2020	656,244,053	145,131,520	22.1%	188,717,495	88,556,232	46.9%	51,426,678	24,217,350	47.1%
2021	636,395,296	159,817,238	25.1%	182,151,713	95,559,106	52.5%	48,846,136	24,573,257	50.3%
2022	616,887,725	175,950,128	28.5%	175,517,992	102,847,522	58.6%	46,297,766	24,833,865	53.6%
2023	601,595,729	194,135,451	32.3%	168,947,060	110,402,805	65.3%	43,836,364	25,020,989	57.1%
2024	586,406,119	213,328,124	36.4%	162,082,566	117,704,842	72.6%	41,359,661	25,019,206	60.5%
2025	570,204,665	233,152,664	40.9%	154,887,511	124,614,269	80.5%	38,870,339	24,805,812	63.8%
2026	553,015,780	256,457,274	46.4%	147,405,498	132,282,418	89.7%	36,391,104	24,650,898	67.7%
2027	534,751,790	288,450,827	53.9%	139,651,777	142,822,047	102.3%	33,935,537	24,921,374	73.4%
2028	515,395,264	327,285,558	63.5%	131,671,527	155,004,791	117.7%	31,519,803	25,376,944	80.5%
2029	494,993,658	368,033,974	74.4%	123,530,904	166,350,771	134.7%	29,159,600	25,562,220	87.7%
2030	473,611,468	410,305,388	86.6%	115,286,581	176,552,827	153.1%	26,869,791	25,480,672	94.8%
2031	451,395,237	454,362,448	100.7%	107,012,219	185,451,160	173.3%	24,663,077	25,168,209	102.0%
2032	428,519,275	502,213,619	117.2%	98,790,832	193,302,385	195.7%	22,554,096	24,684,481	109.4%
2033	405,126,453	553,673,393	136.7%	90,685,093	199,828,776	220.4%	20,552,079	24,040,835	117.0%
2034	381,328,800	606,934,281	159.2%	82,752,896	204,236,006	246.8%	18,662,170	23,170,776	124.2%
2035	357,258,239	660,022,587	184.7%	75,045,896	206,237,605	274.8%	16,886,299	22,096,445	130.9%
2036	333,027,978	710,080,115	213.2%	67,622,546	205,621,979	304.1%	15,227,608	20,863,030	137.0%
2037	308,789,134	757,524,741	245.3%	60,526,533	202,979,866	335.4%	13,684,029	19,552,422	142.9%
2038	284,726,489	800,586,804	281.2%	53,799,745	198,365,899	368.7%	12,253,607	18,206,212	148.6%
2039	260,992,224	835,213,231	320.0%	47,479,394	191,365,085	403.0%	10,934,021	16,794,917	153.6%
2040	237,782,187	859,772,784	361.6%	41,594,744	182,164,239	438.0%	9,722,585	15,344,354	157.8%
2041	215,260,282	873,046,015	405.6%	36,165,132	170,855,772	472.4%	8,614,878	13,861,398	160.9%
2042	193,591,912	876,777,215	452.9%	31,198,715	158,314,327	507.4%	7,605,522	12,397,473	163.0%
2043	172,922,116	870,795,146	503.6%	26,698,178	145,102,609	543.5%	6,689,754	10,999,789	164.4%
2044	153,376,165	853,794,925	556.7%	22,659,631	131,396,896	579.9%	5,862,856	9,673,270	165.0%
2045	135,074,598	826,132,313	611.6%	19,072,378	117,470,288	615.9%	5,119,642	8,430,681	164.7%
2046	118,104,590	786,834,677	666.2%	15,917,891	103,278,889	648.8%	4,454,369	7,247,893	162.7%
2047	102,499,767	739,577,203	721.5%	13,169,177	89,570,958	680.2%	3,860,689	6,162,374	159.6%
2048	88,279,787	686,650,922	777.8%	10,797,620	76,813,292	711.4%	3,332,770	5,192,797	155.8%
2049	75,447,642	630,263,783	835.4%	8,773,428	65,204,455	743.2%	2,865,568	4,341,437	151.5%
2050	63,987,801	572,630,145	894.9%	7,065,544	54,879,678	776.7%	2,454,221	3,608,242	147.0%
2051	53,850,403	513,409,336	953.4%	5,640,893	45,646,653	809.2%	2,093,455	2,966,467	141.7%
2052	44,958,657	454,627,366	1011.2%	4,464,870	37,537,467	840.7%	1,777,721	2,414,798	135.8%
2053	37,232,401	398,304,229	1069.8%	3,504,717	30,546,669	871.6%	1,502,181	1,953,748	130.1%
2054	30,588,613	346,094,874	1131.5%	2,729,689	24,658,292	903.3%	1,262,842	1,576,857	124.9%
2055	24,937,262	298,954,651	1198.8%	2,111,265	19,815,987	938.6%	1,055,992	1,272,311	120.5%
2056	20,177,119	255,702,163	1267.3%	1,622,744	15,776,809	972.2%	878,089	1,022,929	116.5%
2057	16,200,919	216,262,602	1334.9%	1,239,808	12,445,661	1003.8%	725,626	819,895	113.0%
2058	12,909,451	181,649,869	1407.1%	941,767	9,761,170	1036.5%	595,655	657,159	110.3%
2059	10,211,212	151,896,624	1487.5%	711,331	7,631,329	1072.8%	485,643	527,836	108.7%
2060	8,020,376	126,227,917	1573.8%	534,354	5,940,579	1111.7%	393,214	424,553	108.0%
2061	6,257,041	104,319,368	1667.2%	399,256	4,611,831	1155.1%	316,232	342,793	108.4%
2062	4,849,644	86,078,783	1775.0%	296,754	3,585,135	1208.1%	252,667	278,321	110.2%
2063	3,735,875	70,689,129	1892.2%	219,532	2,780,056	1266.4%	200,688	225,903	112.6%
2064	2,861,329	57,697,647	2016.5%	161,667	2,145,621	1327.2%	158,491	182,363	115.1%
2065	2,179,716	47,057,574	2158.9%	118,515	1,656,275	1397.5%	124,426	147,232	118.3%
2066	1,652,172	38,305,842	2318.5%	86,474	1,281,912	1482.4%	97,171	118,520	122.0%
2067	1,246,571	31,040,034	2490.0%	62,797	995,673	1585.5%	75,567	95,352	126.2%
2068	936,286	25,007,615	2670.9%	45,377	771,329	1699.8%	58,586	75,674	129.2%
2069	699,743	20,013,525	2860.1%	32,606	595,899	1827.6%	45,247	59,469	131.4%
2070	519,998	15,840,554	3046.3%	23,283	459,674	1974.3%	34,770	46,031	132.4%
2071	383,948	12,400,630	3229.8%	16,514	353,491	2140.5%	26,586	34,966	131.5%
2072	281,467	9,629,710	3421.3%	11,641	272,225	2338.6%	20,224	26,361	130.3%
2073	204,770	7,362,464	3595.5%	8,161	207,683	2544.9%	15,346	19,414	126.5%
2074	147,706	5,510,869	3731.0%	5,695	155,328	2727.6%	11,616	14,095	121.3%
2075	105,545	4,079,921	3865.6%	3,956	115,541	2920.9%	8,745	10,081	115.3%
2076	74,726	2,996,976	4010.6%	2,736	84,957	3105.6%	6,563	7,125	108.6%
PV Past	4,550,897,827	293,517,410	6.4%	1,522,998,073	230,546,640	15.1%	537,230,260	111,158,262	20.7%
PV Future	8,318,452,450	8,474,311,534	101.9%	2,135,026,391	2,523,542,459	118.2%	548,951,034	389,719,494	71.0%
PV Total	12,869,350,278	8,767,828,944	68.1%	3,658,024,464	2,754,089,099	75.3%	1,086,181,294	500,877,756	46.1%

Attachment 1.iii: Choice 2 & 2.1 Rate Stability non-AARP Policy Forms
Genworth Life Insurance Company
Nationwide Experience (VA Forms Only) as of December 31, 2016
with Virginia Approved Rate Increases and the Proposed Rate Increase
Current Assumptions with the Proposed Rate Increase
Excludes Paid-Up Policies
All Benefit Periods

	Compound Inflation			Simple Inflation			No Inflation		
Calendar Year	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio	Earned Premiums	Incurred Claims	Loss Ratio
1988	-	-	0.0%	-	-	0.0%	-	-	0.0%
1989	-	-	0.0%	-	-	0.0%	-	-	0.0%
1990	-	-	0.0%	-	-	0.0%	-	-	0.0%
1991	-	-	0.0%	-	-	0.0%	-	-	0.0%
1992	-	-	0.0%	-	-	0.0%	-	-	0.0%
1993	-	-	0.0%	-	-	0.0%	-	-	0.0%
1994	-	-	0.0%	-	-	0.0%	-	-	0.0%
1995	-	-	0.0%	-	-	0.0%	-	-	0.0%
1996	-	-	0.0%	-	-	0.0%	-	-	0.0%
1997	-	-	0.0%	-	-	0.0%	-	-	0.0%
1998	-	-	0.0%	-	-	0.0%	-	-	0.0%
1999	-	-	0.0%	-	-	0.0%	-	-	0.0%
2000	-	-	0.0%	-	-	0.0%	-	-	0.0%
2001	-	-	0.0%	-	-	0.0%	-	-	0.0%
2002	-	-	0.0%	-	-	0.0%	-	-	0.0%
2003	1,591,931	-	0.0%	740,659	-	0.0%	390,492	-	0.0%
2004	32,783,588	37,707	0.1%	14,783,702	682,064	4.6%	6,640,388	244,493	3.7%
2005	85,679,873	1,326,407	1.5%	36,019,518	269,351	0.7%	14,499,587	235,230	1.6%
2006	155,086,911	1,185,402	0.8%	60,033,057	2,206,988	3.7%	22,657,960	1,178,016	5.2%
2007	233,175,891	4,740,259	2.0%	84,290,325	3,816,224	4.5%	30,251,602	2,378,012	7.9%
2008	320,103,178	8,522,489	2.7%	110,154,472	7,766,889	7.1%	37,245,504	3,693,120	9.9%
2009	377,389,174	14,427,569	3.8%	125,820,991	8,666,127	6.9%	41,606,032	3,785,600	9.1%
2010	427,603,710	18,027,822	4.2%	137,214,435	14,227,552	10.4%	45,007,934	8,089,603	18.0%
2011	499,855,579	23,467,538	4.7%	150,304,977	15,775,845	10.5%	49,751,374	10,084,447	20.3%
2012	544,783,762	33,360,382	6.1%	155,770,395	25,728,462	16.5%	52,215,970	11,587,394	22.2%
2013	544,011,918	43,746,265	8.0%	153,867,981	28,413,006	18.5%	51,421,314	13,253,686	25.8%
2014	537,668,648	51,872,085	9.6%	151,521,904	37,679,297	24.9%	50,056,670	16,220,647	32.4%
2015	531,849,146	73,894,889	13.9%	149,247,813	44,506,133	29.8%	48,795,435	19,187,146	39.3%
2016	526,226,641	97,283,625	18.5%	146,809,763	57,195,073	39.0%	47,435,346	21,896,692	46.2%
2017	585,664,293	121,417,160	20.7%	163,991,711	75,411,990	46.0%	45,401,524	23,549,650	51.9%
2018	782,125,259	141,458,916	18.1%	217,845,019	85,927,435	39.4%	59,154,077	25,589,192	43.3%
2019	833,324,903	157,878,524	18.9%	230,945,392	94,196,514	40.8%	61,952,110	26,647,675	43.0%
2020	812,762,673	173,928,466	21.4%	224,052,502	101,995,862	45.5%	59,334,984	27,252,454	45.9%
2021	786,643,075	191,522,529	24.3%	216,332,496	110,248,189	51.0%	56,436,375	27,775,709	49.2%
2022	761,915,078	211,135,548	27.7%	208,578,686	118,911,482	57.0%	53,569,417	28,205,004	52.7%
2023	743,023,270	233,359,515	31.4%	200,969,249	127,921,905	63.7%	50,847,045	28,558,450	56.2%
2024	724,564,816	256,884,145	35.5%	193,053,929	136,672,841	70.8%	48,100,974	28,698,321	59.7%
2025	704,902,859	281,354,023	39.9%	184,757,128	145,064,691	78.5%	45,332,846	28,598,878	63.1%
2026	684,091,348	310,181,094	45.3%	176,120,023	154,458,521	87.7%	42,568,054	28,572,509	67.1%
2027	662,004,369	349,696,993	52.8%	167,159,621	167,291,450	100.1%	39,820,351	29,050,105	73.0%
2028	638,601,712	397,767,983	62.3%	157,926,444	182,137,690	115.3%	37,107,661	29,757,237	80.2%
2029	613,964,632	448,450,067	73.0%	148,495,801	196,115,855	132.1%	34,447,712	30,163,089	87.6%
2030	588,152,212	501,473,066	85.3%	138,931,726	208,919,702	150.4%	31,856,721	30,264,367	95.0%
2031	561,339,394	557,187,107	99.3%	129,316,280	220,392,212	170.4%	29,349,299	30,099,055	102.6%
2032	533,705,591	618,026,730	115.8%	119,741,312	230,745,030	192.7%	26,942,242	29,736,598	110.4%
2033	505,416,039	683,757,559	135.3%	110,277,841	239,597,695	217.3%	24,646,521	29,181,790	118.4%
2034	476,592,372	752,116,493	157.8%	100,991,958	246,021,102	243.6%	22,468,609	28,346,112	126.2%
2035	447,376,604	820,763,955	183.5%	91,943,377	249,644,007	271.5%	20,411,630	27,248,754	133.5%
2036	417,924,410	886,091,749	212.0%	83,198,546	250,237,848	300.8%	18,479,874	25,933,699	140.3%
2037	388,412,561	948,636,927	244.2%	74,809,315	248,439,295	332.1%	16,672,137	24,512,147	147.0%
2038	359,049,947	1,006,279,274	280.3%	66,825,590	244,237,594	365.5%	14,987,479	23,027,687	153.6%
2039	330,016,723	1,053,995,688	319.4%	59,292,383	237,136,837	399.9%	13,424,537	21,430,267	159.6%
2040	301,544,583	1,089,680,778	361.4%	52,245,497	227,255,062	435.0%	11,981,414	19,750,466	164.8%
2041	273,840,101	1,111,497,701	405.9%	45,710,002	214,722,795	469.8%	10,654,311	17,995,892	168.9%
2042	247,103,625	1,121,453,062	453.8%	39,699,088	200,545,927	505.2%	9,438,273	16,237,675	172.0%
2043	221,522,711	1,119,365,281	505.3%	34,218,751	185,397,859	541.8%	8,328,949	14,532,229	174.5%
2044	197,253,415	1,103,508,973	559.4%	29,269,794	169,448,021	578.9%	7,321,979	12,893,054	176.1%
2045	174,448,269	1,073,964,558	615.6%	24,845,400	152,929,322	615.5%	6,412,396	11,337,323	176.8%
2046	153,220,233	1,029,219,050	671.7%	20,926,337	135,867,881	649.3%	5,594,461	9,829,014	175.7%
2047	133,621,850	973,750,284	728.7%	17,485,069	119,174,157	681.6%	4,861,462	8,426,765	173.3%
2048	115,690,383	910,488,491	787.0%	14,491,490	103,433,274	713.8%	4,207,136	7,157,205	170.1%
2049	99,436,088	842,393,605	847.2%	11,913,441	88,907,425	746.3%	3,626,032	6,029,713	166.3%
2050	84,848,202	772,036,974	909.9%	9,716,596	75,775,247	779.9%	3,112,742	5,051,811	162.3%
2051	71,875,030	698,776,649	972.2%	7,863,855	63,869,465	812.2%	2,661,236	4,182,427	157.2%
2052	60,431,745	625,177,876	1034.5%	6,316,043	53,267,171	843.4%	2,265,035	3,425,209	151.2%
2053	50,427,298	553,562,472	1097.7%	5,035,605	43,984,308	873.5%	1,918,431	2,786,687	145.3%
2054	41,765,943	486,368,018	1164.5%	3,986,901	36,050,936	904.2%	1,616,634	2,261,720	139.9%
2055	34,343,389	425,064,020	1237.7%	3,136,685	29,408,709	937.6%	1,355,214	1,837,339	135.6%
2056	28,041,190	368,143,583	1312.9%	2,453,529	23,769,682	968.8%	1,129,934	1,485,743	131.5%
2057	22,729,708	315,667,488	1388.8%	1,908,394	19,021,609	996.7%	936,536	1,196,685	127.8%
2058	18,293,183	268,958,384	1470.3%	1,476,156	15,135,876	1025.4%	771,386	963,618	124.9%
2059	14,622,423	228,241,557	1560.9%	1,135,489	11,997,536	1056.6%	631,335	778,480	123.3%
2060	11,612,673	192,717,423	1659.5%	868,649	9,454,230	1088.4%	513,448	630,894	122.9%
2061	9,164,431	161,973,338	1767.4%	660,841	7,419,701	1122.8%	415,038	512,666	123.5%
2062	7,188,735	135,944,474	1891.1%	499,975	5,816,780	1163.4%	333,548	418,146	125.4%
2063	5,606,997	113,652,820	2027.0%	376,299	4,542,981	1207.3%	266,657	340,565	127.7%
2064	4,349,718	94,604,086	2174.9%	281,750	3,528,749	1252.4%	212,103	277,050	130.6%
2065	3,357,162	78,715,718	2344.7%	209,858	2,742,437	1306.8%	167,833	226,409	134.9%
2066	2,578,578	65,371,931	2535.2%	155,488	2,129,093	1369.3%	132,186	184,712	139.7%
2067	1,971,545	54,052,099	2741.6%	114,611	1,649,351	1439.1%	103,714	150,380	145.0%
2068	1,500,593	44,374,027	2957.1%	84,036	1,271,898	1513.5%	81,130	120,894	149.0%
2069	1,136,571	36,147,578	3180.4%	61,266	977,263	1595.1%	63,231	96,401	152.5%
2070	856,164	29,141,550	3403.7%	44,392	744,275	1676.6%	49,047	75,827	154.6%
2071	641,070	23,257,401	3627.9%	31,951	563,311	1763.0%	37,861	59,012	155.9%
2072	476,938	18,434,240	3865.1%	22,843	425,033	1860.7%	29,087	46,025	158.2%
2073	352,442	14,438,010	4096.6%	16,221	316,042	1948.3%	22,294	35,072	157.3%
2074	258,507	11,107,292	4296.7%	11,441	229,421	2005.2%	17,058	26,296	154.2%
2075	188,076	8,458,908	4497.6%	8,005	165,765	2070.7%	13,005	19,631	150.9%
2076	135,744	6,397,718	4713.1%	5,555	118,548	2134.1%	9,902	14,637	147.8%
PV Past	5,891,267,550	420,771,890	7.1%	1,830,141,251	282,310,981	15.4%	620,667,295	129,340,367	20.8%
PV Future	10,357,237,586	10,750,214,046	103.8%	2,562,210,995	3,044,827,232	118.8%	642,372,996	460,505,020	71.7%
PV Total	16,248,505,136	11,170,985,936	68.8%	4,392,352,246	3,327,138,213	75.7%	1,263,040,291	589,845,387	46.7%

Attachment 2
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):	13,561,821,577	2,038,785,136	427,184,604	93,421,962	8,318,452,450	2,135,026,391	548,951,034
(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)	5,448,379,827	820,360,931	170,937,925	37,061,492	3,351,022,524	851,987,955	217,009,000
(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)	14,255,546,298	2,275,902,512	521,284,773	70,785,526	8,474,311,534	2,523,542,459	389,719,494
(9)	Total Incurred Claims: (7) + (8)	15,087,969,535	2,403,156,992	573,049,114	88,967,630	8,767,828,944	2,754,089,099	500,877,756
(10)	0.58 x [(2) + (5)] + 0.85 x [(3) + (6)] =	14,175,323,204	2,181,407,269	472,063,353	112,584,822	8,368,999,242	2,351,690,937	688,577,580
(11)	Test: Is (9) >= (10)?	TRUE	TRUE	TRUE	FALSE	TRUE	TRUE	FALSE
		912,646,332	221,749,723	100,985,761	(23,617,191)	398,829,702	402,398,162	(187,699,824)

CONFIDENTIAL

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 Non-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 47% on these policy forms."), 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 47% is approved, 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 Non-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.

Please see Attachment Q5 of the file "VA Non-AARP RS Choice 2 Objection 1 Attachments 20180222.pdf" provided with GLIC's response on April 11, 2018 for a view of policies eligible for the Contingent Non-Forfeiture benefit. The results demonstrate that if the proposed rate increase is approved and the prior rate increase is taken into consideration, most policies *would not* be eligible for the contingent benefit upon lapse. We have included this attachment for convenience.

Note that in our prior response regarding this issue, GLIC misspoke in stating that most policies would be eligible for the Contingent Nonforfeiture benefit.

Also, 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

CONFIDENTIAL

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 Non-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 average valuation interest rate of 4.12% which applied to issue years 2003-2012) is 70.0%. Based on Att8d projections, the lifetime loss ratio with the requested rate increase is 68.9%. The requested increase would need to be reduced to 31% in order to achieve a lifetime loss ratio not less than 70.0%.

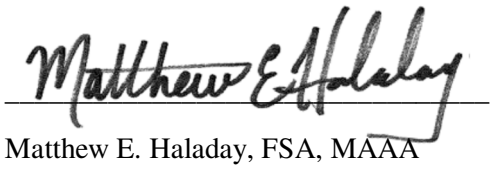
Pursuant to the phone call with the Bureau on February 27, 2019, GLIC has updated the requested rate increase in this filing. In accordance with the specific requests made by the Bureau, the new requested rate increase for this filing is 33.9%.

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.
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.

In Attachments 1 and 2 of "VA RS nAARP Choice 2 & 2.1 Objection 6 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

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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 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 - VA nAARP RS Choice 2 & 2.1 Part 1 Long Term Care Insurance Rate Request Summary 20171010.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 a 33.9% rate increase:

1. VA RS Choice 2 & 2.1 Non AARP Addendum 20190320
2. VA RS Choice 2 & 2.1 Non AARP Addendum Exhibits 20190320.pdf
3. VA RS Choice 2 Classic Select Rate Tables Appendix A.pdf
4. VA RS Choice 2 Classic Select Rate Tables Appendix B.pdf
5. VA RS Choice 2 Privileged Choice Rate Tables Appendix A.pdf
6. VA RS Choice 2 Privileged Choice Rate Tables Appendix B.pdf
7. VA RS Choice 2.1 Classic Select Rate Tables Appendix A.pdf
8. VA RS Choice 2.1 Classic Select Rate Tables Appendix B.pdf
9. VA RS Choice 2.1 Privileged Choice Rate Tables Appendix A.pdf
10. VA RS Choice 2.1 Privileged Choice Rate Tables Appendix B.pdf
11. VA 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

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 Rate Stability non-AARP 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 nAARP Choice 2 & 2.1 Objection 8 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 $457.22 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:
AAA1234567

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: AAA1234567
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 **July8, 2019** this 31.000% 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	**$457.22**	☐ $403.12	☐ $349.18	☐ $282.20

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 34.400% rate increase and the Virginia Bureau of Insurance allowed a rate increase of 31.000%. 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:** AAA1234567

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

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

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/06/2017	Withdrawn 06/28/2019	Form	Important Change Information	06/28/2019	165224 VA 20171005.pdf (Superceded)
10/06/2017	Withdrawn 06/28/2019	Form	Coverage Options	06/28/2019	165226 VA 20171006.pdf (Superceded)
10/06/2017	Withdrawn 06/28/2019	Form	Important Information Regarding This Premium Increase	06/28/2019	165239 VA Important Information 20171006.pdf (Superceded)

Genworth

Genworth Life Insurance Company
[company addr 1]
[company addr2]
[company city, st zip]

Important Change – Decision Required

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

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

You have [3] options:

1. Keep your current coverage the same and pay the premium increase
2. [Adjust your coverage to reduce your premiums]
3. **<If optional limited benefit available>** 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.

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

Thank you for choosing [**<if VA>** Genworth Life Insurance Company **<else>** Genworth] 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 [$99,999.99] to [$99,999.99] beginning on [Mmmm dd, yyyy].** [**<if phased>**This increase will take place in a phased manner detailed on the enclosed option page.] 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 several 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 [999 999.9999] before making a decision. For additional information regarding premium increases, we encourage you to visit www.genworth.com/ltcpremiums.

Once again, thank you for being a [**<if VA>** Genworth Life Insurance Company **<else>** Genworth] policyholder.

Sincerely,

[Elena K. Edwards]
[Senior Vice President]

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

Long Term Care Insurance
Premium Increase Notice
[mm/dd/yyyy]
[company name long]
[Company Copyright]

Insured:
[Insured_name1]
[Insured_name2]

Policy Number:
[policy_number]

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

Customer Service:

[999 999.9999]

[company_hours1]
[company_hours2]

Fax: [company_fax]
[**<if override website>**
[**Genworth.com/LTCpremiums**]

Underwritten by [company name long], [Lynchburg, VA]

Genworth

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

Customer service:
[company_phone]
[company hours2]
[company hours1]
Fax: [company fax]

Coverage Options

<if values available>
The median monthly cost of care provided in your area:

In Home Care [$99,999.99] (Based on 44 hours/week)
Assisted Living [$99,999.99]
Nursing Home [$99,999.99]
Genworth [2016] Cost of Care Study

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

Your options:	1 Keep current coverage	2 Adjust your coverage		
.	If you are comfortable with your current level of coverage, pay the increased premium [<not EFT> when you receive your next bill]. If we don't hear from you by **[October 1, 2017]** this [999.999%] increase will take effect.	[<if any choices shown> 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 [<if any choices shown>beyond those listed].		
		Alternative A	**Alternative B**	**Alternative C**
[Monthly maximum benefit]	[$5,400.00]	[$5,400.00]	[$5,400.00]	[$4,050.00]
[Benefit period]	[4 years]	**[3 years]**	**[3 years]**	**[3 Years]**
[Inflation protection]	[Simple 5%]	[Simple 5%]	[Simple 5%]	[Simple 5%]
[Elimination period]	[100 days]	[100 days]	[100 days]	[100 days]
[Annual] premium [*]	**[$99,999.99]**	**[$99,999.99]**	**[$99,999.99]**	☐ **[$99,999.99]**

3 Pay nothing more	If you would like to stop paying premiums on your policy, you can choose this option. Please read a 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 benefit value will be sent to you following your selection of this option.	**[$99.999.99]** Paid up policy benefit ☐ **[Contingent Benefit Upon Lapse]**

<if phased>[*Your policy's premium increase is being phased in over a number of years; the increase schedule is listed on the reverse. The amount of the phased [annual] premium increase will vary depending on your selection above.]

You may have other ways to reduce your benefits than those shown above; contact the Customer Service team for additional quotes at **[999 999.9999]**. More information on your options can be found in the enclosed endorsement and Important Information Regarding This Premium Increase. Please read all documents before making a decision.

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: **[Mmmmmm dd, yyyy]**

▶ Policyholder Signature _____ Date _____ [<if shared> Policyholder Signature] _____ Date _____

By signing, you (1) authorize Genworth Life Insurance Company to make the requested changes to your Long Term Care Insurance policy; and (2) represent that you have read and understand the information contained in this form and the enclosed documents, including the Important Information Regarding This Premium Increase.

Coverage Options

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

Phased Premiums:

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

Date of phased increase	Keep current coverage:	[Alternative A]	[Alternative B]	[Alternative C]
[mm/dd/yyyy] [xx.xxx%]	[$99,999.99]	[$99,999.99]	[$99,999.99]	[$99,999.99]
[mm/dd/yyyy[[xx.xxx%]	[$99,999.99]	[$99,999.99]	[$99,999.99]	[$99,999.99]
[mm/dd/yyyy[[xx.xxx%]	[$99,999.99]	[$99,999.99]	[$99,999.99]	[$99,999.99]
...	...	...]	...]	...]
[mm/dd/yyyy[[xx.xxx%]	[$99,999.99]	[$99,999.99]	[$99,999.99]	[$99,999.99]

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 [50.1%] rate increase and the Virginia Bureau of Insurance allowed a rate increase of [29%]. 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 [possible**<or>**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**<or>**monthly] 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 1.877.XXX.XXXX. [**<if partnership>If you have a Partnership policy, reducing your coverage may result in a loss of Partnership status, a change in your asset protection type and may reduce your overall protection.**]

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

benefit increase option (if applicable), you will keep your increased daily/monthly maximum benefit and your premium will be adjusted accordingly.

Any benefits paid or payable are deducted from the reduced policy maximum. If you have previously been on claim, adjusting your elimination period may not be appropriate. Reducing benefits while you are receiving policy benefits is generally not advisable.

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

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 no quote and (if CNF or OLB, or NFO rider)>

Select a Limited Benefit with No Further Premium Requirement

<if OLB> If you would like to stop paying premiums on your policy you can choose 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.

<OR>

<if CNF > If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. Please refer to the enclosed endorsement for additional details regarding this benefit.

<OR>

<**if NFO Rider on Policy >**

If you would like to stop paying premiums on your policy you may exercise the non-forfeiture rider that you purchased with your policy. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid on your policy excluding waived premium whichever is greater. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

If your daily benefit amount and/or the benefit period are reduced, the maximum benefits payable under your policy will automatically be reduced because the policy maximum is a function of the daily benefit amount and the benefit period. In addition, other benefit amounts may be proportionately reduced. Any benefits paid or payable are deducted from the reduced policy maximum. Reducing benefits while you are receiving policy benefits is generally not advisable.

You have the right to a revised rate or premium schedule upon request.

Waiver of premium benefit

If you are currently using a Waiver of Premium benefit, you will not be required to pay the increased premium until the Waiver of Premium benefit no longer applies, as provided for in your policy. Prior to paying your bill with the increased premium you may want to contact one of our customer service representatives to discuss options you may have to reduce your premiums by changing your policy benefits.

Payments by automatic withdrawal/third-party account/online banking

If you are using automatic withdrawals, a third-party account, or online banking to pay your premiums, please be sure to make the proper adjustments and arrangements for paying the new premium amount.

Time frame to reverse decision

If you opt to reduce your benefits or cancel your coverage, your request to reverse any such decision must be in writing and received by us no more than 60 days after the date of our written confirmation of your reduction.

Rate increase history

In accordance with the requirements of the state commonwealth 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 began selling long term care insurance in 1974 and has been the largest provider of long term care policies in the United States. It is important to note that Genworth regularly monitors the business performance of these policies and believes that its reserves are adequate and appropriate at this time. To obtain information regarding Genworth's financial strength, please visit [genworth.com].