Filing at a Glance

Company:	Genworth Life Insurance Company
Product Name:	2017 PCS - Moratorium
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate
Date Submitted:	12/29/2017
SERFF Tr Num:	GEFA-131306456
SERFF Status:	Closed-Approved
State Tr Num:	GEFA-131306456
State Status:	Approved
Co Tr Num:	2017 PCS - MORATORIUM
Implementation Date Requested:	On Approval
Author(s):	Richard Cromwell, Ronald Jackson, Jeanette Mai
Reviewer(s):	Greg Smith (primary), Bill Dismore
Disposition Date:	06/28/2019
Disposition Status:	Approved
Implementation Date:	

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

General Information

Project Name: 2017 PCS - Moratorium
Project Number: 2017 PCS - Moratorium
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 63.1%

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

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

Filing Description:
RE:Genworth Life Insurance Company (“GLIC”)
Company NAIC No: 70025
Policy Forms:7020P, 7000AQ
Rider Forms: 62150, 62286

Purpose of This Filing

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

Summary of Policy Form(s)

•These forms are known collectively as the “PCS” policy series.
•They provide institutional confinement and/or home care benefits.
•They were issued in Virginia from March 1994 through November 2002.
•They are no longer being marketed in any state, with 2004 being the last year they were used in any state to issue policies.

Rate Increase Filing History

On October 31, 2012, GLIC requested a rate increase of 95% for Lifetime benefits and 60% for Limited benefits. Virginia dispositioned a rate increase of 95% for Lifetime benefits and 60% for Limited benefits (SERFF #GEFA-128660186).

Information Regarding This New Rate Increase Filing

The goal of this new rate increase filing is to pursue the Multi-Year Rate Action Plan, consistent with the basis of the future rate increases assumed in 2016 Cash Flow Testing (CFT). The current Multi-Year Rate Action Plan for PCS is a cumulative rate increase of 165% for Lifetime benefits and 125% for Limited benefits by filing for 72% Lifetime/55% Limited now in 2017, and 53% Lifetime/45% Limited in 2020. In this filing, GLIC is requesting a rate increase of 72% for policies with Lifetime benefit periods and 55% for policies with Limited benefit periods.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan (in 2017 and 2020), we are willing to accept a one-time rate increase now of 115% for policyholders with Lifetime benefits and 82% for policyholders with Limited benefits. These rate increase amounts are the actuarial equivalent of the cumulative rate increases, planned through

2020, of 165% and 125% for Lifetime benefits and Limited benefits, respectively.
Section 3 in the Actuarial Memorandum explains the development of the requested rate increase. Section 4 in the Actuarial Memorandum shows the justification for these increase amounts. We have used assumptions consistent with GLIC's 2016 Cash Flow Testing in this filing.

In addition:

•Although this block was priced in 1992 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.
•Consistent with GLIC's Multi-Year Rate Action Plan, we anticipate filing future rate increase requests in 2020.
•GLIC will monitor the experience of this block and react as experience develops.
•This filing, with its self-limited lifetime loss ratios, does not imply that the lifetime loss ratios it contains are either acceptable measures of profitability or minimum thresholds for future rate increase filings.

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

Assumptions

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

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

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

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

Finally, GLIC converted from a claim cost total lives model to a first principles healthy lives model in which the experience is split between healthy lives and disabled lives.
Although there is no material impact from this change on the model results, it does provide more transparency in the modeling and assumptions. However, it makes direct comparisons between current and prior assumptions not feasible.

The exhibits within this filing use the updated assumptions.

Alternatives to Rate Increases

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

custom/individualized options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized quotes for any number of other benefit adjustments.

Reduced Benefit Options. To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long-term care policies, customized options to adjust their benefits, including:

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

Instead of accepting a “one-size-fit-all” solution that assumes what is best for them, our policyholders also can consider adjustments to one, or multiple combinations, of these benefit features to identify the optimal balance of coverage and cost based on their specific needs.

While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options. Therefore, GLIC will continue to offer the applicable non-forfeiture option to each policyholder. Policyholders that are eligible for the Contingent Non-Forfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a non-forfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Non-Forfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit:

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

Thank you for your assistance in reviewing this filing.

Company and Contact

Filing Contact Information

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

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

Filing Company Information

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

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

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

Filing Fees

Fee Required?	No
Retaliatory?	No

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

Fee Explanation:

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

Correspondence Summary

Dispositions

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

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Greg Smith	04/29/2019	04/29/2019
Info has been requested from company	Bill Dismore	12/26/2018	12/26/2018
Info has been requested from company	Bill Dismore	10/30/2018	10/30/2018
Info has been requested from company	Bill Dismore	09/10/2018	09/10/2018
Info has been requested from company	Bill Dismore	05/22/2018	05/22/2018
Info has been requested from company	Bobby Toone	03/27/2018	03/27/2018

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	06/03/2019	06/03/2019
Ronald Jackson	01/08/2019	01/08/2019
Ronald Jackson	12/06/2018	12/06/2018
Ronald Jackson	10/16/2018	10/16/2018
Ronald Jackson	07/27/2018	07/27/2018
Ronald Jackson	04/27/2018	04/27/2018

Amendments

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

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
RE: Objection letter of 5/22/18	Note To Reviewer	Ronald Jackson	07/25/2018	07/25/2018
Objection Letter of 5/22/2018	Note To Filer	Bill Dismore	07/25/2018	07/25/2018
RRS	Reviewer Note	Bob Grissom	05/07/2018	

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

Disposition

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

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	63.100%	63.100%	$2,560,978	1,274	$4,058,573	72.000%	55.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance	Withdrawn	No
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Experience Exhibits and Filing Status	Received & Acknowledged	Yes
Supporting Document (revised)	Sample Policyholder Notifications	Received & Acknowledged	Yes
Supporting Document	Sample Policyholder Letter	Withdrawn	No
Supporting Document	Response Letter (4/27/18)	Received & Acknowledged	Yes
Supporting Document	Contingent Benefit Upon Lapse Rider Approval	Received & Acknowledged	Yes
Supporting Document	Objection/Response 1 Attachments	Received & Acknowledged	Yes
Supporting Document	Current Rate Tables	Received & Acknowledged	Yes
Supporting Document	Response Letter (7/27/18)	Received & Acknowledged	Yes
Supporting Document	Objection 2 Attachments	Received & Acknowledged	Yes
Supporting Document	Filing Status	Received & Acknowledged	Yes
Supporting Document	Response Letter (10/16/18)	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 PCS - Moratorium*
Project Name/Number: *2017 PCS - Moratorium/2017 PCS - Moratorium*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Experience Projections (for Objection 3)	Received & Acknowledged	Yes
Supporting Document	Sample Policy Endorsements and Riders	Received & Acknowledged	Yes
Supporting Document	Variability Statement	Received & Acknowledged	Yes
Supporting Document	Sample Rate Increase History Notification	Received & Acknowledged	Yes
Supporting Document	Response Letter (12/6/18)	Received & Acknowledged	Yes
Supporting Document	Rate Stabilization 60/80 Test	Received & Acknowledged	Yes
Supporting Document	Response Letter (1/8/19)	Received & Acknowledged	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 PCS - Moratorium*		
Project Name/Number:	*2017 PCS - Moratorium/2017 PCS - Moratorium*		

Objection Letter

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

Dear Ronald N. Jackson,

Introduction:

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

Objection 1

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

Conclusion:

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

Thank you,

Greg Smith
Principal Examiner
804.371.9348

Sincerely,
Greg Smith

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

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 (" we are willing to accept a one-time rate increase now of 115% for policyholders with Lifetime benefits and 82% for policyholders with Limited benefits.), 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 PCS - Moratorium*		
Project Name/Number:	*2017 PCS - Moratorium/2017 PCS - Moratorium*		

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	10/30/2018
Submitted Date	10/30/2018
Respond By Date	11/30/2018

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

- Response Letter (10/16/18) (Supporting Document)

Comments: 1. Please provide the active life reserve balance at 12/31/2016 split by inflation and benefit period as requested in previous objection 2.

2. Please provide the 60/80 Test demonstrations for the four 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 PCS - Moratorium		
Project Name/Number:	2017 PCS - Moratorium/2017 PCS - Moratorium		

Objection Letter

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

Dear Ronald N. Jackson,

Introduction:

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

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1.The memorandum lists the years of issue of these forms from 1994 to 2002, during which time the statutory valuation rate ranged from 5.0% to 4.5%. Please use an appropriate average interest rate for this block rather than the maximum of 5.0%.

2.Because the Bureau has observed over the years that the anticipated experience of policies with and without inflation is often markedly different, we ask again that the Company be willing to provide the projections split at least to the level of with/without inflation and limited/lifetime benefits, or four subdivisions. Please also provide the active life reserve balance at this level of granularity.

3.For all projections provided, please provide results in an Excel spreadsheet as originally requested.

4.For projections 11m-o, we did not expect to see such a large drop in premiums from 2016 to 2017. For example, the premium in 11n dropped from $59.0M to $20.5M.
Attachment 8 shows that the cumulative prior increase in Virginia for Limited benefit periods was 111%, so we would expect to see 2017 premiums of approximately $59.0M/2.11 = $28.0M, less one years lapse and mortality. Similarly, we would expect the 2017 premium in 11m to be in the neighborhood of $19.3M rather than $14.3M. Please confirm that the future projections began with the actual inforce as of the projection date, and then projected these policies from that date forward using the original premium scale and original assumptions in the future.

Objection 2

- Sample Policyholder Letter (Supporting Document)

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

2) Since the policyholder notification letter is required to be filed for review it should be included under the Form Schedule" section.

3) Pursuant to 14VAC5-100-40 A 1 and 14VAC5-100-50 1, the policyholder notification letter is required to include a form number in the lower left-hand corner of the form that may consist of digits, letters or a combination of both that distinguishes it from all other forms used by the insurer. Please revise the form accordingly.

4) If an insureds premium is currently being waived because they are on claim, please advise how this will be handled? Will they be required to select an option at the time they are notified of the increase, at the time that they come off claim, etc.?

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

5) Pursuant to 14VAC -200-75 D, an insurer is required to provide notice of an upcoming premium rate schedule increase to all policyholders at least 75 days prior to the implementation of the premium rate schedule increase. Please confirm that the company will comply with this requirement.

6) What exactly is the relevance of the stated factors as the reason for the premium increase and how (or why) does this impact the policyholders? The Rate Review Summary provides a better explanation than the letter regarding the factors driving the rate increase; and we suggest the letter be amended accordingly. The insurance and actuarial terms, however, should be explained or reworded so that the explanation in the letter meets the need for more consumer-friendly language.

7) Is the Contingent Benefit Upon Lapse, Contingent Non-Forfeiture Benefit and Optional Limited Benefit Election Form part of the policyholder notification letter or a separate form? Will it become part of the policy upon receipt?

8) Will the policyholder receive a revised schedule page if an option is elected? If so, please provide a copy of the form and the date approved, including the SERFF or State tracking number if available.

9) Please include a statement of variability for the policyholder notification letter and Contingent Non-Forfeiture Benefit Election Form.

10) Pursuant to 14VAC 5-100-40 A 3, please include a certification similar to the following for the policyholder notification letter, or any other filed form if applicable. A statement identical to the following which is signed by the General Counsel or an officer of the company or any attorney or actuary representing the company: "The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto."

11) Please provide a statement of variability.

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

13) Please advise the SERFF tracking number for the "Stable Premium" option.

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

Conclusion:

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

Sincerely,
Bill Dismore

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

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	05/22/2018
Submitted Date	05/22/2018
Respond By Date	

Dear Ronald N. Jackson,

Introduction:

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

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

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

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

3.Please specify whether waived premiums are included in earned premiums and incurred claims; provide the waived premium amounts and impact on requested increase.

4.Please specify whether the claim reserves are fixed at the time of the claim or adjusted over time to reflect experience as it emerges. Please provide a sufficiency analysis of the actual runout experience of historical claims over time versus the claim reserves that were assumed.

5.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.

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

7.The memorandum indicates that there are no limited pay lives in-force in Virginia. Were any limited pay policies issued in any state?

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

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

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

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

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

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

d.Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block, including any

discounting of claim reserves back to the incurral year.

11.To assist the Bureau in its review, for each of the six subsets of the business corresponding to the combinations of (lifetime/limited 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.

12.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.

13.The Company has previously indicated that delays or reductions in prior rate increases are considered when requesting a new increase. Please describe what impact, if any, this had on the current rate increase 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.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

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

Objection Letter

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

Dear Ronald N. Jackson,

Introduction:

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

Objection 1

- Rate Tables, [7020P, 7000AQ, 62150, 62286] (Rate)

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

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please amend your loss ratio projections using the 7.5% interest rate originally used to calculate your premiums. In accordance with 14VAC5-130-50 B, interest at a rate consistent with that assumed in the original determination of premiums shall be used in the calculation of loss ratios.

Objection 3

- Rate Tables, [7020P, 7000AQ, 62150, 62286] (Rate)

Comments: Please move the current rates to Supporting Documentation. The Rate/Rules Schedule should contain only those rates to be approved.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

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

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

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

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

Objection 6

- L&H Actuarial Memorandum (Supporting Document)

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

Objection 7

- L&H Actuarial Memorandum (Supporting Document)

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

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

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bobby Toone

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

Response Letter

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

Dear Greg Smith,

Introduction:

In reply to comments received April 29:

Response 1

Comments:

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

Related Objection 1

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

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

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

Sincerely,
Ronald Jackson

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

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 (" we are willing to accept a one-time rate increase now of 115% for policyholders with Lifetime benefits and 82% for policyholders with Limited benefits.), 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 PCS Objection 5 Response 20190108.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

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

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

Sincerely,
Ronald Jackson

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

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 October 30:

Response 1

Comments:

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

Related Objection 1

Applies To:

- Response Letter (10/16/18) (Supporting Document)

Comments: 1. Please provide the active life reserve balance at 12/31/2016 split by inflation and benefit period as requested in previous objection 2.

2. Please provide the 60/80 Test demonstrations for the four subsets of business.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (12/6/18)
Comments:	
Attachment(s):	VA PCS Objection 4 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 PCS - Moratorium
Project Name/Number: 2017 PCS - Moratorium/2017 PCS - Moratorium

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (12/6/18)
Comments:	
Attachment(s):	VA PCS Objection 4 Response 20181204.pdf

Satisfied - Item:	Rate Stabilization 60/80 Test
Comments:	
Attachment(s):	VA PCS Objection 4 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 PCS - Moratorium		
Project Name/Number:	2017 PCS - Moratorium/2017 PCS - Moratorium		

Response Letter

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

Dear Greg Smith,

Introduction:

In reply to comments received September 10:

Response 1

Comments:

1) 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)

Comments: 1.The memorandum lists the years of issue of these forms from 1994 to 2002, during which time the statutory valuation rate ranged from 5.0% to 4.5%. Please use an appropriate average interest rate for this block rather than the maximum of 5.0%.

2.Because the Bureau has observed over the years that the anticipated experience of policies with and without inflation is often markedly different, we ask again that the Company be willing to provide the projections split at least to the level of with/without inflation and limited/lifetime benefits, or four subdivisions. Please also provide the active life reserve balance at this level of granularity.

3.For all projections provided, please provide results in an Excel spreadsheet as originally requested.

4.For projections 11m-o, we did not expect to see such a large drop in premiums from 2016 to 2017. For example, the premium in 11n dropped from $59.0M to $20.5M. Attachment 8 shows that the cumulative prior increase in Virginia for Limited benefit periods was 111%, so we would expect to see 2017 premiums of approximately $59.0M/2.11 = $28.0M, less one years lapse and mortality. Similarly, we would expect the 2017 premium in 11m to be in the neighborhood of $19.3M rather than $14.3M. Please confirm that the future projections began with the actual inforce as of the projection date, and then projected these policies from that date forward using the original premium scale and original assumptions in the future.

Changed Items:

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA PCS Objection 3 Response 20181015.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA PCS Objection 3 Response 20181015.pdf

Satisfied - Item:	Experience Projections (for Objection 3)
Comments:	
Attachment(s):	VA PCS Objection 3 Attachments 20181015.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) 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 2

Applies To:

- *Sample Policyholder Letter (Supporting Document)*

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

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

2) Since the policyholder notification letter is required to be filed for review it should be included under the Form Schedule" section.

3) Pursuant to 14VAC5-100-40 A 1 and 14VAC5-100-50 1, the policyholder notification letter is required to include a form number in the lower left-hand corner of the form that may consist of digits, letters or a combination of both that distinguishes it from all other forms used by the insurer. Please revise the form accordingly.

4) If an insureds premium is currently being waived because they are on claim, please advise how this will be handled? Will they be required to select an option at the time they are notified of the increase, at the time that they come off claim, etc.?

5) Pursuant to 14VAC -200-75 D, an insurer is required to provide notice of an upcoming premium rate schedule increase to all policyholders at least 75 days prior to the implementation of the premium rate schedule increase. Please confirm that the company will comply with this requirement.

6) What exactly is the relevance of the stated factors as the reason for the premium increase and how (or why) does this impact the policyholders? The Rate Review Summary provides a better explanation than the letter regarding the factors driving the rate increase; and we suggest the letter be amended accordingly. The insurance and actuarial terms, however, should be explained or reworded so that the explanation in the letter meets the need for more consumer-friendly language.

7) Is the Contingent Benefit Upon Lapse, Contingent Non-Forfeiture Benefit and Optional Limited Benefit Election Form part of the policyholder notification letter or a separate form? Will it become part of the policy upon receipt?

8) Will the policyholder receive a revised schedule page if an option is elected? If so, please provide a copy of the form and the date approved, including the SERFF or State tracking number if available.

9) Please include a statement of variability for the policyholder notification letter and Contingent Non-Forfeiture Benefit Election Form.

10) Pursuant to 14VAC 5-100-40 A 3, please include a certification similar to the following for the policyholder notification letter, or any other filed form if applicable. A statement identical to the following which is signed by the General Counsel or an officer of the company or any attorney or actuary representing the company: "The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto."

11) Please provide a statement of variability.

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

13) Please advise the SERFF tracking number for the "Stable Premium" option.

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

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

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*VA_Compliance Certification.pdf*

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*VA_Compliance Certification.pdf*

Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	165224.pdf 165224NQ_062018.pdf 165226.pdf 165239 VA Important Information 20181012.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Letter*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter.pdf*

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*VA_Compliance Certification.pdf*

Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	165224.pdf 165224NQ_062018.pdf 165226.pdf 165239 VA Important Information 20181012.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Letter*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter.pdf*

Satisfied - Item:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA PCS Objection 3 Response 20181015.pdf

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*VA_Compliance Certification.pdf*

Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	165224.pdf 165224NQ_062018.pdf 165226.pdf 165239 VA Important Information 20181012.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Letter*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter.pdf*

Satisfied - Item:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA PCS Objection 3 Response 20181015.pdf

Satisfied - Item:	Sample Policy Endorsements and Riders
Comments:	
Attachment(s):	134613VA 062916_20160803.pdf 158271_101713p.pdf 165935 111716_Cov Amendment Rider.pdf

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*VA_Compliance Certification.pdf*

Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	165224.pdf 165224NQ_062018.pdf 165226.pdf 165239 VA Important Information 20181012.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Letter*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter.pdf*

Satisfied - Item:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA PCS Objection 3 Response 20181015.pdf

Satisfied - Item:	Sample Policy Endorsements and Riders
Comments:	
Attachment(s):	134613VA 062916_20160803.pdf 158271_101713p.pdf 165935 111716_Cov Amendment Rider.pdf

Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_VA Letter CAR CBUL 20181014.pdf

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*VA_Compliance Certification.pdf*

Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	165224.pdf 165224NQ_062018.pdf 165226.pdf 165239 VA Important Information 20181012.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Letter*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter.pdf*

Satisfied - Item:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA PCS Objection 3 Response 20181015.pdf

Satisfied - Item:	Sample Policy Endorsements and Riders
Comments:	
Attachment(s):	134613VA 062916_20160803.pdf 158271_101713p.pdf 165935 111716_Cov Amendment Rider.pdf

Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_VA Letter CAR CBUL 20181014.pdf

Satisfied - Item:	Sample Rate Increase History Notification
Comments:	

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

Attachment(s):	150023_090418_gnw.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 PCS - Moratorium		
Project Name/Number:	2017 PCS - Moratorium/2017 PCS - Moratorium		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/27/2018
Submitted Date	07/27/2018

Dear Greg Smith,

Introduction:

In reply to the comments received May 22, 2018:

Response 1

Comments:

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

Related Objection 1

Applies To:

- *L&H Actuarial Memorandum (Supporting Document)*

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

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

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

3.Please specify whether waived premiums are included in earned premiums and incurred claims; provide the waived premium amounts and impact on requested increase.

4.Please specify whether the claim reserves are fixed at the time of the claim or adjusted over time to reflect experience as it emerges. Please provide a sufficiency analysis of the actual runout experience of historical claims over time versus the claim reserves that were assumed.

5.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.

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

7.The memorandum indicates that there are no limited pay lives in-force in Virginia. Were any limited pay policies issued in any state?

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

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

10.For all projections requested in the next question, the baseline should comply with the following:
a.Paid-up policies should be removed, both from historical experience and future projections.
b.For this pre-stability block, assumptions should use a best-estimate basis without margins for moderately adverse conditions.
c.Premiums should be at the Virginia rate level for both historical and projected future. The description in the memorandum is unclear whether this has been done for rate increases prior to 2012.
d.Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block, including any discounting of claim reserves back to the incurral year.

11.To assist the Bureau in its review, for each of the six subsets of the business corresponding to the combinations of (lifetime/limited 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.

12.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.

13.The Company has previously indicated that delays or reductions in prior rate increases are considered when requesting a new increase. Please describe what impact, if any, this had on the current rate increase request.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (7/27/18)
Comments:	
Attachment(s):	VA PCS Objection 2 Response 20180727.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (7/27/18)
Comments:	
Attachment(s):	VA PCS Objection 2 Response 20180727.pdf

Satisfied - Item:	Objection 2 Attachments
Comments:	
Attachment(s):	VA PCS Objection 2 Attachments 20180725.pdf

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (7/27/18)
Comments:	
Attachment(s):	VA PCS Objection 2 Response 20180727.pdf

Satisfied - Item:	Objection 2 Attachments
Comments:	
Attachment(s):	VA PCS Objection 2 Attachments 20180725.pdf

Satisfied - Item:	Filing Status
Comments:	
Attachment(s):	VA PCS Objection 2 Status of Filing 20180725.xlsx

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

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

Sincerely,
Ronald Jackson

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

Response Letter

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

Dear Greg Smith,

Introduction:

In reply to comments received March 27:

Response 1

Comments:

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

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

Related Objection 1

Applies To:

- Rate Tables, [7020P, 7000AQ, 62150, 62286] (Rate)

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

Changed Items:

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) To satisfy regulation 14VAC5-130-50 B, please see Attachments Q2a-Q2f, in the file "VA PCS Objection 1 Attachments 20180425.pdf.¨ Additionally, the tab, Q2a-Q2f, of the file "VA PCS Objection 1 Attachments 20180425.xlsm¨ is an excel version of the same exhibits from the experience projections previously submitted with the Actuarial Memorandum using an original 7.5% interest rate.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please amend your loss ratio projections using the 7.5% interest rate originally used to calculate your premiums. In accordance with 14VAC5-130-50 B, interest at a rate consistent with that assumed in the original determination of premiums shall be used in the calculation of loss ratios.

Changed Items:

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

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

Related Objection 3

Applies To:

- Rate Tables, [7020P, 7000AQ, 62150, 62286] (Rate)

Comments: Please move the current rates to Supporting Documentation. The Rate/Rules Schedule should contain only those rates to be approved.

Changed Items:

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

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

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	Rate Tables	7020P, 7000AQ, 62150, 62286	Revised	Previous State Filing Number: GEFA-128660186 Percent Rate Change Request: 63.1	VA PCS Rate Tables Appendix B.PDF,	04/27/2018 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*7020P, 7000AQ, 62150, 62286*	*Revised*	*Previous State Filing Number: GEFA-128660186 Percent Rate Change Request: 63.1*	*VA PCS Rate Tables Appendix A.PDF, VA PCS Rate Tables Appendix B.PDF,*	*12/29/2017 By: Ronald Jackson*

Response 4

Comments:

4) Please see the tab Q4a-Q4f in the attached file "VA PCS Objection 1 Attachments 20180425.xlsm¨ for an excel version of the experience projections previously submitted with the Actuarial Memorandum.

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

2016

Ã Pmttj vt-j + jCR2016 v2016-j+1/2 + jIBNR2016 v2016-j+1/2-DBNR2016

LRj =t=j _____ _

EPj

LRj = loss ratio for year j
Pmttj = claim payments in year t on claims incurred in year j, assumed to occur mid-year
jCR2016 = open claim reserve held on December 31, 2016 for claims incurred in year j
jIBNR2016 = incurred but not reported reserve as of December 31, 2016 attributable to claims incurred in year j
DBNR2016= dead but not reported reserve as of December 31, 2016
EPj = earned premium in year j, assumed mid-year
j = year of incurral
v = 1 / 1.075 = 0.930233

A future annual loss ratio is calculated, with interest, as anticipated incurred claims divided by earned premiums. A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 7.5%.

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

Related Objection 4

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

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

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

Changed Items:

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

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

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

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

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

Changed Items:

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

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

Comments:

6) If this increase is approved and experience develops as anticipated, GLIC will not seek additional rate increases in the future. GLIC is not targeting a specific lifetime loss ratio on the PCS policy series, but the objective is to get closer to break even. GLIC has determined a justified rate increase level nationally and is pursuing increases in every state in order to get rates to this ultimate level. For PCS, GLIC is pursuing 72% Lifetime/55% Limited now in 2017, and 53% Lifetime/45% Limited in 2020 as part of its Multi-Year Rate Action Plan (MYRAP).

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

Related Objection 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

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

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

7) In our response we have interpreted policy reserves to mean Active Life Reserves. As stated in Section 15 of the Actuarial Memorandum, ¡§Active Life Reserves (ALR) have not been used in this rate increase analysis. Claim reserves as of December 31, 2016, have been discounted to the date of incurral of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2016, have been allocated to a calendar year of incurral and included in historic incurred claims.¡¨

Related Objection 7

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

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

Changed Items:

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

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

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

Sincerely,
Ronald Jackson

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

Amendment Letter

Submitted Date: 06/28/2019

Comments:

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

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

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

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

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

Note To Reviewer

Created By:

Ronald Jackson on 07/25/2018 11:10 AM

Last Edited By:

Bill Dismore

Submitted On:

06/28/2019 03:02 PM

Subject:

RE: Objection letter of 5/22/18

Comments:

Good afternoon, Mr. Dismore. Thank you for the Note to Filer and the voicemail left regarding outstanding objections. Our goal is to respond to any current outstanding objections by July 30. If you have any concerns or if you want to discuss this further feel free to contact me.

Sincerely,

Ronald N. Jackson, Sr. Contract Analyst
Email: ronald.jackson@genworth.com
Phone #: (804) 289-6725

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

Note To Filer

Created By:

Bill Dismore on 07/25/2018 07:07 AM

Last Edited By:

Bill Dismore

Submitted On:

06/28/2019 03:02 PM

Subject:

Objection Letter of 5/22/2018

Comments:

Please advise when we may expect a response to our objection letter of 5/22/2018. Thank you.

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

Reviewer Note

Created By:

Bob Grissom on 05/07/2018 09:42 AM

Last Edited By:

Bill Dismore

Submitted On:

06/28/2019 04:36 PM

Subject:

RRS

Comments:

Rate 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-131306456

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: $7,003(Lifetime)/$4,122(Limited) - After Rate Increase

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

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

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

Number of Policy Holders Affected : 1,274

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

Form#	"Product Name"(if applicable)
7020P	Long Term Care Insurance Policy
7000AQ	Long Term Care Insurance Policy
62150	Nonforfeiture Benefit Rider
62286	Contingent Benefit Upon Lapse

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

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Key Information Used to Develop the Rates Including the Main Drivers

“Our rates are based on assumptions regarding persistency (how long the policy stays in force), mortality (at what rate deaths occur), and voluntary lapses (when an insured voluntarily terminates his policy). Actual results are much higher than anticipated when the policy was originally priced which means that individuals are living longer and keeping their policies in force longer which results in more claims incurred. As a result, premiums must be adjusted to ensure current and future claims are adequately funded.”

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

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 75.100%
Effective Date of Last Rate Revision: 07/11/2013
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: GEFA-128660186

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	63.100%	63.100%	$2,560,978	1,274	$4,058,573	72.000%	55.000%

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

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	7020P, 7000AQ, 62150, 62286	Revised	Previous State Filing Number: GEFA-128660186 Percent Rate Change Request: 63.1	VA PCS Rate Tables Appendix B.PDF,

Appendix B

Genworth Life Insurance Company
72% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 348

Form: 62150

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
19	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
20	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
21	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
22	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
23	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
24	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
25	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
26	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
27	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
28	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
29	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
30	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
31	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
32	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
33	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
34	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
35	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
36	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
37	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
38	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
39	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
40	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
41	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
42	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
43	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
44	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
45	79.79	75.37	70.93	128.55	110.82	101.96	168.44	155.16	141.85
46	84.21	75.37	70.93	128.55	115.24	101.96	172.86	155.16	146.27
47	84.21	79.79	75.37	128.55	115.24	106.38	172.86	159.58	146.27
48	84.21	79.79	75.37	132.99	119.68	106.38	177.30	159.58	150.69
49	88.65	79.79	75.37	132.99	119.68	110.82	177.30	164.00	150.69
50	88.65	79.79	75.37	137.41	119.68	110.82	181.75	164.00	155.16
51	88.65	84.21	79.79	141.85	124.10	115.24	181.75	168.44	155.16
52	93.07	88.65	79.79	141.85	128.55	119.68	186.17	172.86	159.58
53	97.54	88.65	84.21	150.69	137.41	124.10	195.03	177.30	168.44
54	101.96	93.07	88.65	159.58	141.85	132.99	203.89	186.17	172.86
55	106.38	97.54	93.07	168.44	155.16	141.85	212.78	195.03	181.75
56	115.24	106.38	97.54	177.30	164.00	155.16	226.06	203.89	190.61
57	124.10	115.24	106.38	190.61	172.86	164.00	239.37	217.20	203.89
58	132.99	119.68	110.82	199.47	186.17	177.30	252.65	230.48	217.20
59	141.85	128.55	119.68	217.20	199.47	190.61	265.96	243.81	226.06
60	150.69	137.41	128.55	230.48	212.78	203.89	283.68	257.09	243.81
61	164.00	146.27	137.41	248.23	230.48	217.20	301.43	274.82	257.09
62	177.30	159.58	146.27	261.51	243.81	230.48	319.16	292.57	274.82
63	190.61	172.86	159.58	274.82	257.09	243.81	341.30	314.71	296.99
64	199.47	181.75	168.44	292.57	270.40	252.65	363.47	336.88	314.71
65	217.20	195.03	181.75	305.85	283.68	265.96	385.64	359.05	341.30
66	226.06	203.89	195.03	314.71	288.10	270.40	398.92	372.33	350.19
67	234.92	217.20	203.89	328.02	301.43	283.68	416.67	385.64	363.47
68	248.23	230.48	212.78	350.19	319.16	301.43	429.98	398.92	376.78
69	265.96	239.37	226.06	376.78	341.30	323.60	447.70	412.23	385.64
70	279.26	257.09	239.37	403.39	367.91	345.74	465.43	425.53	394.50
71	296.99	270.40	252.65	425.53	390.06	367.91	487.60	438.84	407.81
72	314.71	283.68	265.96	452.12	412.23	385.64	505.32	456.54	425.53
73	332.44	301.43	283.68	474.29	434.40	407.81	523.05	474.29	443.26
74	354.61	319.16	296.99	496.46	456.54	425.53	545.22	496.46	461.01
75	372.33	336.88	310.27	518.63	474.29	443.26	562.94	514.19	483.15
76	390.06	350.19	328.02	536.33	492.02	461.01	576.25	531.91	500.88
77	403.39	363.47	341.30	554.08	505.32	474.29	589.53	545.22	514.19
78	416.67	376.78	350.19	567.36	518.63	483.15	602.84	554.08	523.05
79	421.09	381.22	354.61	576.25	527.49	496.46	607.28	558.50	527.49
80	425.53	385.64	359.05	580.67	531.91	500.88	611.70	562.94	531.91
81	461.01	421.09	394.50	625.01	576.25	545.22	656.04	602.84	567.36
82	500.88	456.54	425.53	678.18	625.01	589.53	704.77	651.62	611.70
83	545.22	500.88	469.87	740.25	682.63	647.15	762.42	700.35	660.46
84	602.84	554.08	518.63	815.59	749.11	709.24	828.90	762.42	718.08

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 348

Form: 62150

Annual Premiums per $10 Daily Benefit

6 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
19	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
20	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
21	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
22	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
23	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
24	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
25	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
26	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
27	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
28	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
29	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
30	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
31	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
32	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
33	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
34	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
35	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
36	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
37	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
38	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
39	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
40	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
41	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
42	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
43	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
44	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
45	52.45	45.88	45.88	78.66	68.82	65.55	108.16	98.33	91.76
46	52.45	49.15	45.88	78.66	72.12	65.55	108.16	98.33	95.06
47	55.72	49.15	45.88	81.93	72.12	65.55	111.43	101.60	95.06
48	55.72	49.15	45.88	81.93	75.39	68.82	111.43	101.60	95.06
49	55.72	52.45	45.88	85.22	75.39	68.82	114.73	104.87	95.06
50	55.72	52.45	45.88	85.22	75.39	72.12	114.73	104.87	98.33
51	55.72	52.45	49.15	85.22	78.66	72.12	118.00	104.87	98.33
52	58.99	52.45	49.15	88.49	81.93	75.39	118.00	108.16	101.60
53	62.28	55.72	52.45	95.06	85.22	78.66	124.54	114.73	104.87
54	65.55	58.99	55.72	98.33	88.49	85.22	127.81	118.00	108.16
55	68.82	62.28	58.99	104.87	95.06	88.49	134.39	121.27	114.73
56	72.12	65.55	62.28	111.43	101.60	95.06	140.94	127.81	118.00
57	78.66	68.82	65.55	118.00	108.16	101.60	150.75	134.39	124.54
58	81.93	75.39	68.82	127.81	114.73	108.16	160.61	144.21	134.39
59	88.49	81.93	75.39	137.67	124.54	118.00	170.42	154.05	140.94
60	95.06	85.22	78.66	147.48	134.39	124.54	180.27	163.88	150.75
61	104.87	95.06	85.22	157.33	144.21	134.39	193.36	173.69	160.61
62	111.43	101.60	91.76	167.15	154.05	144.21	206.49	186.82	173.69
63	118.00	108.16	98.33	176.99	163.88	154.05	219.60	196.66	183.55
64	127.81	114.73	104.87	190.09	173.69	160.61	232.70	209.76	196.66
65	137.67	124.54	114.73	199.93	180.27	170.42	245.81	222.87	206.49
66	144.21	127.81	118.00	206.49	186.82	173.69	252.37	229.43	216.33
67	150.75	134.39	124.54	216.33	193.36	180.27	262.21	239.27	222.87
68	157.33	144.21	134.39	226.15	206.49	193.36	272.03	249.09	229.43
69	167.15	150.75	140.94	239.27	219.60	203.21	285.15	255.64	239.27
70	176.99	160.61	147.48	255.64	232.70	216.33	294.97	265.48	245.81
71	186.82	167.15	157.33	272.03	245.81	229.43	308.09	275.31	255.64
72	196.66	180.27	167.15	285.15	258.94	242.54	317.94	288.42	265.48
73	209.76	190.09	176.99	301.54	272.03	252.37	331.03	298.27	278.60
74	222.87	203.21	186.82	314.63	285.15	262.21	347.42	311.36	288.42
75	236.00	213.03	196.66	327.76	294.97	275.31	357.24	324.48	301.54
76	249.09	222.87	206.49	340.88	308.09	285.15	370.36	334.30	311.36
77	258.94	232.70	216.33	350.70	317.94	294.97	380.22	344.15	321.21
78	265.48	239.27	219.60	360.55	324.48	301.54	386.76	350.70	327.76
79	272.03	245.81	226.15	367.09	331.03	308.09	390.03	353.97	331.03
80	275.31	249.09	229.43	370.36	337.57	314.63	393.30	357.24	334.30
81	298.27	268.75	252.37	399.87	363.82	340.88	422.81	383.49	360.55
82	324.48	294.97	275.31	435.91	396.58	370.36	455.58	416.24	386.76
83	357.24	324.48	301.54	475.25	432.64	406.43	494.92	449.04	419.52
84	396.58	360.55	334.30	521.13	475.25	445.75	537.51	488.36	455.58

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 348

Form: 62150

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
19	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
20	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
21	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
22	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
23	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
24	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
25	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
26	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
27	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
28	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
29	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
30	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
31	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
32	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
33	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
34	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
35	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
36	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
37	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
38	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
39	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
40	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
41	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
42	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
43	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
44	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
45	45.88	39.34	36.05	62.28	58.99	55.72	91.76	81.93	78.66
46	45.88	39.34	36.05	65.55	58.99	55.72	91.76	85.22	78.66
47	45.88	39.34	36.05	65.55	58.99	55.72	91.76	85.22	81.93
48	45.88	42.61	36.05	65.55	62.28	58.99	95.06	85.22	81.93
49	45.88	42.61	36.05	65.55	62.28	58.99	95.06	85.22	81.93
50	49.15	42.61	39.34	68.82	62.28	58.99	95.06	88.49	81.93
51	49.15	42.61	39.34	68.82	65.55	58.99	98.33	88.49	85.22
52	49.15	45.88	39.34	72.12	65.55	62.28	101.60	91.76	85.22
53	52.45	45.88	42.61	75.39	68.82	65.55	104.87	95.06	88.49
54	55.72	49.15	45.88	81.93	72.12	68.82	108.16	98.33	91.76
55	55.72	52.45	45.88	85.22	78.66	72.12	111.43	101.60	91.76
56	58.99	52.45	49.15	91.76	81.93	75.39	118.00	104.87	95.06
57	65.55	55.72	52.45	98.33	88.49	81.93	124.54	111.43	101.60
58	68.82	62.28	55.72	104.87	95.06	88.49	134.39	118.00	108.16
59	75.39	65.55	62.28	114.73	101.60	95.06	144.21	124.54	114.73
60	78.66	72.12	65.55	124.54	111.43	101.60	154.05	134.39	124.54
61	85.22	75.39	72.12	134.39	118.00	108.16	163.88	144.21	131.10
62	95.06	85.22	75.39	144.21	127.81	118.00	173.69	154.05	140.94
63	101.60	88.49	81.93	150.75	134.39	124.54	183.55	163.88	147.48
64	104.87	95.06	85.22	160.61	144.21	134.39	193.36	173.69	157.33
65	114.73	101.60	91.76	170.42	154.05	144.21	206.49	180.27	163.88
66	118.00	104.87	95.06	176.99	157.33	147.48	209.76	186.82	170.42
67	124.54	111.43	101.60	183.55	167.15	154.05	216.33	193.36	176.99
68	131.10	118.00	108.16	193.36	173.69	160.61	226.15	199.93	183.55
69	137.67	124.54	114.73	203.21	183.55	167.15	236.00	209.76	193.36
70	147.48	131.10	121.27	216.33	193.36	176.99	245.81	219.60	199.93
71	154.05	137.67	127.81	226.15	203.21	186.82	252.37	226.15	209.76
72	163.88	147.48	134.39	239.27	213.03	193.36	265.48	236.00	219.60
73	173.69	157.33	144.21	249.09	222.87	203.21	275.31	249.09	229.43
74	186.82	167.15	154.05	262.21	232.70	213.03	288.42	258.94	239.27
75	196.66	176.99	160.61	272.03	242.54	222.87	301.54	268.75	245.81
76	206.49	183.55	170.42	281.88	252.37	229.43	311.36	278.60	255.64
77	216.33	193.36	176.99	291.69	262.21	239.27	321.21	285.15	262.21
78	226.15	199.93	183.55	298.27	268.75	245.81	327.76	291.69	268.75
79	229.43	206.49	190.09	304.82	275.31	252.37	334.30	298.27	272.03
80	236.00	209.76	193.36	311.36	278.60	255.64	334.30	301.54	275.31
81	258.94	229.43	213.03	337.57	304.82	281.88	360.55	324.48	298.27
82	281.88	252.37	232.70	367.09	331.03	304.82	390.03	350.70	321.21
83	311.36	278.60	255.64	403.16	360.55	334.30	422.81	380.22	350.70
84	344.15	308.09	285.15	439.18	396.58	367.09	462.15	412.97	380.22

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 348

Form: 62150

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
19	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
20	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
21	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
22	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
23	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
24	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
25	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
26	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
27	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
28	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
29	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
30	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
31	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
32	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
33	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
34	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
35	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
36	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
37	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
38	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
39	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
40	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
41	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
42	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
43	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
44	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
45	39.34	36.05	32.78	55.72	52.45	45.88	78.66	72.12	65.55
46	39.34	39.34	32.78	55.72	52.45	49.15	81.93	72.12	68.82
47	42.61	39.34	32.78	58.99	52.45	49.15	81.93	75.39	68.82
48	42.61	39.34	32.78	58.99	52.45	49.15	85.22	75.39	68.82
49	42.61	39.34	32.78	58.99	55.72	49.15	85.22	75.39	72.12
50	42.61	39.34	36.05	62.28	55.72	52.45	85.22	75.39	72.12
51	42.61	42.61	36.05	62.28	55.72	52.45	85.22	78.66	72.12
52	45.88	42.61	36.05	65.55	58.99	55.72	88.49	78.66	75.39
53	45.88	42.61	36.05	68.82	62.28	55.72	91.76	81.93	75.39
54	49.15	45.88	39.34	72.12	65.55	58.99	95.06	85.22	78.66
55	49.15	45.88	39.34	75.39	68.82	62.28	98.33	88.49	81.93
56	52.45	49.15	42.61	81.93	72.12	65.55	104.87	91.76	85.22
57	55.72	55.72	45.88	85.22	78.66	72.12	108.16	98.33	88.49
58	62.28	58.99	49.15	95.06	85.22	75.39	118.00	104.87	95.06
59	65.55	62.28	52.45	101.60	88.49	81.93	124.54	111.43	101.60
60	72.12	68.82	58.99	108.16	95.06	88.49	134.39	118.00	108.16
61	78.66	72.12	62.28	118.00	104.87	95.06	144.21	127.81	114.73
62	85.22	78.66	65.55	124.54	111.43	101.60	154.05	134.39	121.27
63	88.49	85.22	72.12	134.39	118.00	108.16	160.61	144.21	131.10
64	95.06	91.76	78.66	144.21	127.81	114.73	170.42	150.75	137.67
65	101.60	95.06	81.93	150.75	134.39	124.54	180.27	160.61	144.21
66	104.87	98.33	85.22	157.33	140.94	127.81	186.82	163.88	150.75
67	111.43	104.87	88.49	163.88	147.48	134.39	190.09	170.42	154.05
68	118.00	111.43	95.06	170.42	154.05	140.94	196.66	173.69	160.61
69	124.54	118.00	101.60	180.27	160.61	147.48	206.49	183.55	167.15
70	131.10	124.54	108.16	190.09	167.15	154.05	216.33	190.09	173.69
71	137.67	131.10	111.43	196.66	176.99	160.61	222.87	196.66	180.27
72	144.21	140.94	121.27	206.49	183.55	167.15	232.70	206.49	190.09
73	154.05	147.48	127.81	219.60	193.36	176.99	242.54	216.33	199.93
74	163.88	157.33	134.39	229.43	203.21	183.55	252.37	226.15	206.49
75	173.69	167.15	140.94	239.27	209.76	193.36	262.21	232.70	213.03
76	183.55	173.69	147.48	249.09	219.60	199.93	272.03	242.54	219.60
77	193.36	180.27	157.33	255.64	226.15	206.49	278.60	249.09	226.15
78	199.93	190.09	160.61	262.21	232.70	213.03	285.15	252.37	232.70
79	203.21	193.36	167.15	268.75	239.27	219.60	288.42	255.64	236.00
80	209.76	199.93	170.42	272.03	242.54	222.87	291.69	258.94	236.00
81	229.43	216.33	186.82	294.97	262.21	242.54	314.63	278.60	255.64
82	249.09	239.27	206.49	321.21	285.15	262.21	337.57	301.54	275.31
83	275.31	262.21	226.15	347.42	311.36	285.15	367.09	324.48	298.27
84	304.82	291.69	252.37	383.49	340.88	314.63	399.87	353.97	324.48

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums
Nonforfeiture Rates - Table 348

Form: 62150

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
19	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
20	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
21	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
22	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
23	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
24	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
25	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
26	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
27	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
28	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
29	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
30	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
31	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
32	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
33	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
34	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
35	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
36	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
37	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
38	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
39	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
40	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
41	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
42	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
43	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
44	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
45	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	49.15
46	32.78	29.48	26.21	45.88	39.34	36.05	65.55	55.72	52.45
47	32.78	29.48	26.21	49.15	42.61	36.05	65.55	58.99	52.45
48	32.78	29.48	26.21	49.15	42.61	39.34	65.55	58.99	52.45
49	36.05	29.48	26.21	49.15	42.61	39.34	68.82	58.99	52.45
50	36.05	29.48	26.21	49.15	42.61	39.34	68.82	58.99	55.72
51	36.05	29.48	26.21	49.15	45.88	39.34	68.82	58.99	55.72
52	36.05	32.78	29.48	52.45	45.88	42.61	72.12	62.28	55.72
53	36.05	32.78	29.48	55.72	49.15	45.88	75.39	65.55	58.99
54	39.34	32.78	29.48	58.99	52.45	45.88	75.39	65.55	58.99
55	42.61	36.05	32.78	62.28	55.72	49.15	78.66	68.82	62.28
56	42.61	36.05	32.78	65.55	55.72	52.45	81.93	72.12	65.55
57	45.88	39.34	36.05	68.82	62.28	55.72	88.49	75.39	68.82
58	49.15	42.61	39.34	75.39	65.55	58.99	91.76	81.93	75.39
59	55.72	45.88	42.61	81.93	68.82	62.28	98.33	85.22	78.66
60	58.99	52.45	45.88	85.22	75.39	68.82	104.87	91.76	85.22
61	62.28	55.72	49.15	91.76	81.93	72.12	114.73	98.33	91.76
62	68.82	62.28	55.72	101.60	85.22	78.66	121.27	104.87	95.06
63	75.39	65.55	58.99	108.16	95.06	85.22	127.81	111.43	101.60
64	78.66	68.82	62.28	114.73	101.60	91.76	134.39	118.00	108.16
65	81.93	72.12	65.55	124.54	108.16	95.06	144.21	124.54	114.73
66	85.22	75.39	68.82	127.81	111.43	101.60	147.48	127.81	118.00
67	88.49	78.66	72.12	134.39	114.73	104.87	150.75	134.39	121.27
68	95.06	85.22	75.39	137.67	121.27	108.16	157.33	137.67	124.54
69	98.33	88.49	81.93	144.21	124.54	114.73	163.88	144.21	131.10
70	104.87	95.06	85.22	147.48	131.10	118.00	170.42	150.75	134.39
71	111.43	98.33	91.76	154.05	134.39	121.27	176.99	154.05	140.94
72	118.00	104.87	95.06	160.61	140.94	127.81	183.55	160.61	144.21
73	124.54	111.43	101.60	170.42	150.75	134.39	190.09	167.15	150.75
74	134.39	118.00	108.16	180.27	157.33	140.94	196.66	173.69	160.61
75	140.94	124.54	111.43	186.82	163.88	150.75	203.21	180.27	163.88
76	147.48	127.81	118.00	196.66	170.42	157.33	209.76	186.82	170.42
77	154.05	134.39	121.27	203.21	176.99	160.61	216.33	190.09	173.69
78	160.61	140.94	127.81	206.49	180.27	163.88	219.60	193.36	176.99
79	163.88	144.21	131.10	209.76	183.55	167.15	222.87	196.66	176.99
80	167.15	147.48	137.67	213.03	186.82	170.42	222.87	196.66	180.27
81	183.55	163.88	150.75	229.43	199.93	183.55	242.54	213.03	193.36
82	199.93	180.27	163.88	245.81	216.33	196.66	258.94	226.15	206.49
83	222.87	196.66	180.27	268.75	236.00	216.33	281.88	245.81	222.87
84	245.81	219.60	199.93	294.97	258.94	236.00	304.82	265.48	242.54

Appendix B

Genworth Life Insurance Company
72% Increase to Current-Year Premiums

Form: 7000AQ

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
19	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
20	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
21	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
22	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
23	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
24	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
25	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
26	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
27	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
28	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
29	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
30	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
31	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
32	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
33	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
34	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
35	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
36	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
37	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
38	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
39	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
40	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
41	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
42	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
43	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
44	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
45	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
46	279.26	257.09	239.37	429.98	381.22	345.74	571.83	518.63	483.15
47	283.68	261.51	243.81	434.40	385.64	350.19	580.67	527.49	492.02
48	283.68	261.51	248.23	443.26	394.50	359.05	589.53	536.33	500.88
49	288.10	265.96	252.65	447.70	398.92	363.47	593.97	540.80	505.32
50	292.57	270.40	252.65	456.54	403.39	367.91	602.84	545.22	509.74
51	296.99	274.82	261.51	465.43	416.67	381.22	607.28	554.08	518.63
52	310.27	288.10	270.40	478.71	429.98	394.50	625.01	571.83	536.33
53	323.60	296.99	279.26	500.88	452.12	416.67	651.62	593.97	554.08
54	341.30	310.27	292.57	527.49	478.71	443.26	678.18	616.12	576.25
55	359.05	328.02	305.85	558.50	509.74	474.29	713.66	647.15	602.84
56	385.64	350.19	328.02	593.97	545.22	509.74	749.11	682.63	638.29
57	412.23	376.78	350.19	629.45	580.67	545.22	793.45	722.52	673.76
58	438.84	394.50	367.91	669.32	620.56	589.53	837.76	766.86	718.08
59	474.29	429.98	398.92	722.52	664.90	629.45	886.52	811.17	757.97
60	505.32	456.54	421.09	766.86	709.24	673.76	939.72	859.93	806.73
61	540.80	492.02	456.54	820.04	762.42	726.94	1,001.78	917.55	859.93
62	585.11	527.49	492.02	873.24	811.17	771.28	1,068.27	979.61	917.55
63	629.45	571.83	531.91	921.99	855.51	811.17	1,139.19	1,046.10	984.06
64	669.32	607.28	567.36	970.75	895.38	846.65	1,210.12	1,117.02	1,054.96
65	718.08	656.04	611.70	1,023.95	939.72	886.52	1,289.91	1,192.37	1,130.33
66	775.72	709.24	664.90	1,090.41	997.34	935.30	1,378.56	1,276.60	1,210.12
67	846.65	775.72	726.94	1,179.09	1,081.57	1,015.09	1,484.94	1,374.13	1,298.77
68	921.99	846.65	793.45	1,298.77	1,187.95	1,117.02	1,600.18	1,471.63	1,387.42
69	1,015.09	926.41	868.79	1,440.60	1,316.51	1,236.71	1,728.72	1,582.45	1,484.94
70	1,117.02	1,019.51	953.00	1,604.62	1,467.21	1,378.56	1,866.13	1,697.69	1,582.45
71	1,236.71	1,121.44	1,046.10	1,777.48	1,626.79	1,529.25	2,025.71	1,830.68	1,702.13
72	1,360.81	1,236.71	1,156.92	1,963.67	1,795.23	1,684.41	2,194.15	1,985.84	1,843.99
73	1,515.97	1,374.13	1,281.02	2,158.70	1,976.95	1,852.85	2,384.76	2,158.70	2,007.98
74	1,679.99	1,520.39	1,414.01	2,371.48	2,167.56	2,030.15	2,588.65	2,353.73	2,198.57
75	1,866.13	1,684.41	1,560.28	2,597.54	2,367.01	2,211.90	2,810.29	2,566.52	2,406.93
76	2,056.74	1,852.85	1,719.86	2,832.44	2,584.23	2,415.79	3,040.81	2,792.57	2,628.56
77	2,247.35	2,030.15	1,883.88	3,085.11	2,810.29	2,628.56	3,284.60	3,023.05	2,850.19
78	2,437.96	2,207.47	2,052.30	3,337.76	3,049.66	2,854.62	3,537.27	3,258.01	3,071.83
79	2,628.56	2,384.76	2,225.18	3,594.89	3,293.46	3,089.57	3,794.35	3,497.34	3,297.89
80	2,828.02	2,575.37	2,406.93	3,874.15	3,554.96	3,342.24	4,069.18	3,745.58	3,532.83
81	3,058.50	2,792.57	2,615.24	4,180.00	3,843.12	3,621.48	4,370.59	4,020.41	3,789.92
82	3,324.48	3,040.81	2,850.19	4,530.19	4,175.56	3,940.61	4,707.47	4,330.68	4,082.45
83	3,639.19	3,333.34	3,129.45	4,942.39	4,556.74	4,299.66	5,084.27	4,680.88	4,414.90
84	4,024.83	3,683.53	3,453.04	5,429.99	5,000.01	4,716.33	5,514.22	5,084.27	4,800.55
85	4,388.30	4,015.98	3,763.33	5,917.59	5,452.16	5,141.89	6,010.68	5,540.81	5,230.54
86	4,782.84	4,379.45	4,100.20	6,449.50	5,944.20	5,602.85	6,551.43	6,041.69	5,700.39
87	5,212.79	4,773.95	4,468.10	7,030.19	6,480.53	6,108.17	7,140.99	6,586.91	6,214.57
88	5,682.66	5,203.93	4,871.49	7,664.06	7,065.64	6,657.83	7,783.72	7,180.88	6,773.07
89	6,192.43	5,673.80	5,310.33	8,355.55	7,699.51	7,256.25	8,484.07	7,828.06	7,384.80
90	6,750.93	6,183.54	5,789.04	9,109.10	8,391.00	7,907.82	9,246.51	8,532.85	8,049.70
91	7,358.21	6,742.04	6,312.09	9,929.11	9,144.55	8,621.48	10,079.84	9,299.70	8,772.22
92	8,018.64	7,349.32	6,879.45	10,824.53	9,969.03	9,397.20	10,988.55	10,137.46	9,561.22
93	8,741.19	8,009.78	7,500.04	11,799.70	10,864.41	10,243.86	11,977.00	11,050.59	10,421.15
94	9,525.76	8,732.30	8,173.80	12,863.54	11,844.04	11,165.83	13,054.13	12,043.51	11,360.88

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7000AQ

Annual Premiums per $10 Daily Benefit

6 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
19	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
20	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
21	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
22	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
23	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
24	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
25	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
26	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
27	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
28	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
29	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
30	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
31	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
32	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
33	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
34	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
35	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
36	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
37	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
38	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
39	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
40	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
41	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
42	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
43	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
44	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
45	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
46	176.99	160.61	150.75	265.48	239.27	219.60	363.82	331.03	311.36
47	180.27	163.88	154.05	268.75	242.54	222.87	370.36	337.57	314.63
48	183.55	167.15	154.05	272.03	245.81	229.43	373.64	340.88	321.21
49	186.82	170.42	157.33	278.60	252.37	232.70	376.91	344.15	321.21
50	186.82	170.42	157.33	281.88	255.64	236.00	383.49	347.42	324.48
51	190.09	173.69	160.61	288.42	262.21	242.54	390.03	353.97	331.03
52	199.93	176.99	163.88	298.27	268.75	249.09	396.58	363.82	340.88
53	206.49	183.55	170.42	311.36	281.88	262.21	412.97	376.91	350.70
54	216.33	193.36	180.27	327.76	298.27	278.60	429.37	390.03	363.82
55	226.15	206.49	193.36	350.70	317.94	298.27	449.04	406.43	380.22
56	242.54	219.60	203.21	370.36	337.57	314.63	471.98	426.10	396.58
57	258.94	232.70	216.33	396.58	360.55	337.57	498.19	452.31	419.52
58	275.31	249.09	232.70	426.10	386.76	360.55	530.97	478.52	445.75
59	298.27	268.75	249.09	455.58	416.24	390.03	563.75	508.03	471.98
60	321.21	288.42	265.48	491.63	445.75	416.24	603.06	544.08	504.76
61	347.42	311.36	285.15	524.43	478.52	445.75	642.40	580.12	537.51
62	373.64	334.30	308.09	560.45	511.30	478.52	685.01	619.46	576.85
63	396.58	357.24	331.03	593.25	540.80	508.03	727.63	658.78	612.90
64	426.10	383.49	353.97	629.30	573.58	534.24	773.51	701.39	652.24
65	455.58	409.70	380.22	662.07	603.06	563.75	819.39	744.00	691.58
66	491.63	442.48	409.70	707.96	642.40	599.79	871.84	793.18	740.73
67	537.51	481.82	445.75	766.94	694.85	648.97	937.39	852.17	793.18
68	586.69	530.97	491.63	839.06	763.67	711.23	1,009.48	917.72	855.45
69	642.40	580.12	537.51	924.27	839.06	783.34	1,091.42	986.54	914.45
70	704.66	635.84	589.96	1,022.60	927.55	865.27	1,179.94	1,065.21	986.54
71	776.78	701.39	652.24	1,130.76	1,025.88	953.78	1,278.24	1,150.43	1,065.21
72	862.00	780.05	724.33	1,242.20	1,127.49	1,048.82	1,386.41	1,248.76	1,156.97
73	960.33	865.27	799.72	1,366.76	1,235.63	1,147.16	1,510.97	1,360.19	1,261.87
74	1,065.21	960.33	888.21	1,497.84	1,353.63	1,255.30	1,648.61	1,488.03	1,379.84
75	1,183.21	1,061.94	980.00	1,642.05	1,481.46	1,376.57	1,792.84	1,622.39	1,507.69
76	1,304.48	1,170.10	1,081.61	1,792.84	1,619.11	1,501.11	1,943.61	1,763.33	1,642.05
77	1,432.29	1,288.08	1,193.04	1,950.15	1,760.06	1,635.51	2,107.47	1,914.10	1,783.00
78	1,563.39	1,406.08	1,301.21	2,117.30	1,917.38	1,783.00	2,271.35	2,064.88	1,927.21
79	1,694.51	1,527.35	1,415.91	2,287.75	2,074.69	1,933.75	2,445.06	2,222.17	2,071.42
80	1,832.15	1,651.90	1,533.91	2,468.00	2,245.14	2,094.36	2,625.33	2,386.05	2,225.47
81	1,989.49	1,799.40	1,671.57	2,671.21	2,431.97	2,271.35	2,821.99	2,563.05	2,392.63
82	2,173.02	1,966.55	1,828.88	2,900.65	2,645.00	2,474.58	3,041.57	2,766.27	2,582.72
83	2,382.78	2,159.91	2,009.14	3,166.14	2,887.54	2,700.72	3,290.68	2,992.41	2,795.75
84	2,641.73	2,392.63	2,225.47	3,474.23	3,166.14	2,962.93	3,575.83	3,254.63	3,041.57
85	2,880.99	2,608.93	2,425.39	3,785.60	3,451.26	3,228.42	3,897.03	3,546.32	3,316.91
86	3,139.90	2,844.93	2,645.00	4,126.44	3,762.66	3,520.11	4,247.71	3,864.26	3,615.14
87	3,421.78	3,100.57	2,884.27	4,496.83	4,100.23	3,838.02	4,631.20	4,211.69	3,939.64
88	3,729.87	3,379.17	3,143.18	4,899.95	4,470.60	4,182.18	5,047.45	4,591.88	4,293.62
89	4,064.18	3,683.99	3,425.05	5,342.45	4,873.74	4,559.11	5,503.04	5,004.84	4,680.35
90	4,431.26	4,015.03	3,733.14	5,824.23	5,312.94	4,968.80	5,997.96	5,453.86	5,103.17
91	4,831.13	4,375.56	4,070.75	6,348.65	5,791.47	5,414.54	6,538.74	5,945.51	5,562.05
92	5,267.06	4,768.87	4,437.84	6,918.95	6,312.59	5,902.90	7,128.71	6,479.74	6,063.51
93	5,742.29	5,198.24	4,837.69	7,541.68	6,879.61	6,433.86	7,771.11	7,063.16	6,610.86
94	6,260.17	5,666.92	5,273.60	8,220.13	7,499.07	7,013.98	8,469.23	7,699.01	7,207.38

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7000AQ

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
19	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
20	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
21	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
22	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
23	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
24	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
25	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
26	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
27	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
28	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
29	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
30	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
31	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
32	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
33	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
34	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
35	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
36	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
37	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
38	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
39	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
40	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
41	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
42	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
43	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
44	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
45	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
46	154.05	131.10	118.00	213.03	196.66	186.82	304.82	278.60	262.21
47	154.05	134.39	121.27	216.33	199.93	190.09	308.09	285.15	268.75
48	157.33	137.67	124.54	219.60	203.21	193.36	311.36	288.42	272.03
49	157.33	137.67	124.54	222.87	206.49	193.36	314.63	288.42	272.03
50	160.61	140.94	127.81	226.15	209.76	196.66	317.94	291.69	275.31
51	163.88	140.94	127.81	232.70	213.03	199.93	324.48	298.27	278.60
52	163.88	147.48	134.39	242.54	222.87	209.76	334.30	301.54	281.88
53	170.42	154.05	140.94	255.64	232.70	216.33	344.15	311.36	291.69
54	180.27	160.61	147.48	268.75	242.54	226.15	357.24	324.48	301.54
55	190.09	170.42	157.33	285.15	258.94	239.27	373.64	334.30	308.09
56	199.93	176.99	163.88	304.82	275.31	255.64	393.30	350.70	321.21
57	213.03	190.09	176.99	327.76	294.97	272.03	416.24	370.36	340.88
58	229.43	206.49	190.09	350.70	314.63	291.69	442.48	390.03	357.24
59	249.09	222.87	203.21	380.22	337.57	311.36	475.25	419.52	383.49
60	265.48	236.00	216.33	409.70	367.09	337.57	508.03	449.04	409.70
61	288.42	255.64	236.00	445.75	393.30	360.55	540.80	478.52	439.18
62	311.36	278.60	255.64	475.25	422.81	390.03	580.12	514.57	468.69
63	334.30	294.97	268.75	504.76	452.31	416.24	616.19	544.08	494.92
64	353.97	314.63	288.42	537.51	481.82	445.75	648.97	573.58	524.43
65	380.22	334.30	304.82	570.31	514.57	475.25	685.01	603.06	550.64
66	409.70	363.82	331.03	606.36	547.37	508.03	724.33	642.40	586.69
67	445.75	393.30	360.55	655.51	593.25	550.64	776.78	688.29	629.30
68	488.36	432.64	396.58	717.79	645.70	596.52	839.06	744.00	678.45
69	534.24	475.25	435.91	783.34	701.39	648.97	904.61	802.99	737.46
70	586.69	521.13	478.52	862.00	770.24	707.96	976.72	871.84	799.72
71	645.70	576.85	530.97	947.21	842.33	773.51	1,055.40	943.93	871.84
72	714.52	639.13	586.69	1,039.00	924.27	845.60	1,150.43	1,029.15	950.49
73	796.45	711.23	655.51	1,137.33	1,012.75	927.55	1,258.57	1,127.49	1,039.00
74	884.94	789.91	727.63	1,245.49	1,104.55	1,012.75	1,379.84	1,232.36	1,134.03
75	983.27	878.39	809.57	1,360.19	1,209.42	1,111.09	1,507.69	1,343.82	1,235.63
76	1,091.42	973.45	894.78	1,484.73	1,324.15	1,215.98	1,645.33	1,465.09	1,343.82
77	1,202.88	1,071.76	986.54	1,622.39	1,448.69	1,330.69	1,786.27	1,592.90	1,461.79
78	1,320.85	1,179.94	1,084.88	1,763.33	1,576.51	1,451.96	1,933.75	1,720.72	1,579.79
79	1,442.12	1,288.08	1,186.48	1,914.10	1,710.91	1,576.51	2,081.26	1,855.12	1,704.33
80	1,569.96	1,402.78	1,291.37	2,074.69	1,858.39	1,714.18	2,238.57	1,999.33	1,838.72
81	1,717.45	1,533.91	1,412.64	2,251.69	2,022.27	1,868.22	2,412.30	2,153.35	1,982.93
82	1,884.60	1,684.66	1,550.29	2,451.64	2,202.53	2,035.37	2,602.39	2,327.08	2,143.54
83	2,077.96	1,855.12	1,707.60	2,677.78	2,405.72	2,225.47	2,825.26	2,527.00	2,327.08
84	2,304.12	2,061.59	1,897.73	2,933.42	2,635.17	2,438.51	3,074.36	2,749.87	2,533.57
85	2,510.63	2,248.41	2,068.15	3,198.91	2,871.14	2,658.11	3,349.69	2,998.97	2,763.00
86	2,736.77	2,451.64	2,254.97	3,487.33	3,130.09	2,897.35	3,651.21	3,267.74	3,012.08
87	2,982.60	2,671.21	2,458.18	3,802.00	3,411.95	3,159.57	3,978.96	3,562.72	3,284.11
88	3,251.36	2,910.48	2,681.05	4,142.84	3,720.05	3,444.72	4,336.23	3,883.93	3,579.11
89	3,543.05	3,172.70	2,923.59	4,516.48	4,054.35	3,756.08	4,726.26	4,234.63	3,900.30
90	3,860.96	3,457.83	3,185.81	4,922.89	4,418.17	4,093.69	5,152.36	4,614.82	4,251.01
91	4,208.39	3,769.20	3,470.93	5,365.39	4,814.75	4,460.78	5,614.47	5,031.08	4,634.47
92	4,588.59	4,110.07	3,782.33	5,847.17	5,247.39	4,860.63	6,119.23	5,483.37	5,050.74
93	5,001.57	4,480.45	4,123.17	6,374.87	5,719.35	5,296.57	6,669.87	5,978.29	5,506.31
94	5,450.59	4,883.57	4,493.54	6,948.43	6,233.93	5,771.80	7,269.66	6,515.80	6,001.23

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7000AQ

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
19	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
20	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
21	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
22	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
23	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
24	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
25	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
26	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
27	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
28	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
29	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
30	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
31	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
32	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
33	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
34	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
35	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
36	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
37	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
38	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
39	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
40	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
41	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
42	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
43	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
44	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
45	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
46	134.39	127.81	108.16	190.09	173.69	160.61	268.75	242.54	226.15
47	137.67	131.10	111.43	193.36	176.99	163.88	275.31	249.09	229.43
48	137.67	131.10	111.43	196.66	176.99	163.88	278.60	252.37	232.70
49	140.94	131.10	111.43	199.93	180.27	167.15	281.88	255.64	236.00
50	140.94	134.39	114.73	203.21	183.55	170.42	281.88	255.64	236.00
51	144.21	137.67	118.00	209.76	186.82	173.69	288.42	258.94	239.27
52	147.48	140.94	118.00	213.03	193.36	180.27	294.97	265.48	245.81
53	154.05	144.21	121.27	226.15	203.21	186.82	304.82	272.03	252.37
54	160.61	150.75	127.81	239.27	216.33	199.93	314.63	281.88	258.94
55	167.15	157.33	134.39	255.64	229.43	209.76	331.03	294.97	268.75
56	176.99	167.15	144.21	268.75	242.54	222.87	347.42	308.09	281.88
57	190.09	180.27	154.05	288.42	258.94	239.27	363.82	324.48	298.27
58	206.49	193.36	163.88	311.36	278.60	255.64	390.03	344.15	311.36
59	219.60	209.76	176.99	337.57	298.27	272.03	416.24	367.09	334.30
60	239.27	226.15	193.36	360.55	317.94	291.69	445.75	393.30	357.24
61	258.94	242.54	209.76	390.03	344.15	311.36	478.52	422.81	383.49
62	278.60	262.21	222.87	419.52	370.36	337.57	508.03	445.75	406.43
63	298.27	281.88	242.54	445.75	393.30	360.55	537.51	475.25	432.64
64	317.94	301.54	258.94	475.25	422.81	386.76	570.31	501.46	455.58
65	340.88	321.21	275.31	504.76	449.04	412.97	599.79	530.97	485.09
66	363.82	344.15	294.97	540.80	485.09	445.75	639.13	563.75	514.57
67	396.58	376.91	321.21	586.69	524.43	481.82	681.72	603.06	550.64
68	432.64	409.70	350.70	632.57	567.02	521.13	734.17	648.97	593.25
69	475.25	452.31	386.76	691.58	616.19	563.75	793.18	701.39	642.40
70	521.13	494.92	426.10	753.84	668.64	612.90	858.73	760.40	694.85
71	573.58	547.37	468.69	822.66	730.90	668.64	930.82	825.93	757.11
72	632.57	606.36	521.13	904.61	799.72	730.90	1,009.48	898.05	822.66
73	704.66	671.91	576.85	993.09	878.39	802.99	1,101.28	980.00	901.33
74	783.34	747.27	639.13	1,088.15	963.60	881.67	1,202.88	1,071.76	983.27
75	871.84	829.22	707.96	1,193.04	1,055.40	963.60	1,314.31	1,170.10	1,071.76
76	963.60	914.45	780.05	1,304.48	1,153.70	1,055.40	1,429.02	1,268.43	1,163.54
77	1,065.21	1,009.48	865.27	1,425.75	1,261.87	1,153.70	1,553.57	1,379.84	1,265.14
78	1,170.10	1,111.09	950.49	1,547.02	1,373.30	1,258.57	1,674.84	1,491.30	1,366.76
79	1,278.24	1,212.69	1,039.00	1,671.57	1,488.03	1,366.76	1,802.67	1,602.73	1,471.63
80	1,389.70	1,324.15	1,137.33	1,809.21	1,612.57	1,481.46	1,943.61	1,724.00	1,579.79
81	1,520.78	1,451.96	1,245.49	1,959.99	1,750.21	1,609.30	2,087.82	1,855.12	1,701.06
82	1,664.99	1,592.90	1,370.03	2,130.41	1,901.00	1,750.21	2,254.97	2,002.60	1,835.45
83	1,838.72	1,756.79	1,510.97	2,320.51	2,074.69	1,910.81	2,441.78	2,169.75	1,989.49
84	2,035.37	1,946.88	1,671.57	2,546.67	2,274.63	2,094.36	2,654.84	2,359.84	2,163.21
85	2,218.90	2,120.60	1,822.34	2,776.11	2,477.85	2,284.48	2,894.08	2,572.91	2,356.57
86	2,418.84	2,310.69	1,986.20	3,025.20	2,700.72	2,490.96	3,153.03	2,805.59	2,569.61
87	2,635.17	2,517.17	2,166.48	3,297.24	2,943.26	2,713.82	3,438.18	3,057.96	2,802.32
88	2,871.14	2,743.33	2,359.84	3,595.50	3,208.75	2,959.63	3,746.26	3,333.29	3,054.69
89	3,130.09	2,989.14	2,572.91	3,919.97	3,497.17	3,225.12	4,083.85	3,634.81	3,330.02
90	3,411.95	3,257.90	2,805.59	4,273.95	3,811.81	3,516.84	4,450.93	3,962.58	3,628.27
91	3,720.05	3,549.59	3,057.96	4,657.41	4,155.95	3,834.75	4,850.80	4,319.83	3,956.02
92	4,054.35	3,867.53	3,333.29	5,076.96	4,529.60	4,178.89	5,286.71	4,709.86	4,313.29
93	4,418.17	4,214.96	3,634.81	5,532.54	4,936.02	4,555.81	5,761.95	5,132.69	4,700.02
94	4,814.75	4,595.15	3,962.58	6,030.71	5,381.77	4,965.50	6,279.83	5,594.80	5,122.84

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7000AQ

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
19	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
20	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
21	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
22	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
23	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
24	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
25	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
26	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
27	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
28	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
29	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
30	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
31	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
32	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
33	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
34	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
35	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
36	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
37	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
38	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
39	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
40	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
41	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
42	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
43	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
44	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
45	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
46	108.16	95.06	88.49	157.33	134.39	121.27	216.33	190.09	170.42
47	111.43	98.33	88.49	160.61	137.67	124.54	222.87	193.36	173.69
48	111.43	98.33	88.49	163.88	140.94	127.81	222.87	196.66	176.99
49	114.73	101.60	91.76	163.88	140.94	127.81	226.15	196.66	176.99
50	114.73	101.60	91.76	163.88	144.21	131.10	229.43	199.93	180.27
51	118.00	101.60	91.76	167.15	147.48	134.39	232.70	199.93	180.27
52	118.00	104.87	95.06	173.69	150.75	137.67	236.00	206.49	186.82
53	124.54	108.16	98.33	183.55	160.61	147.48	245.81	213.03	193.36
54	127.81	111.43	101.60	193.36	170.42	154.05	255.64	222.87	199.93
55	137.67	121.27	108.16	206.49	180.27	163.88	262.21	229.43	209.76
56	144.21	124.54	111.43	216.33	190.09	173.69	275.31	239.27	216.33
57	157.33	134.39	118.00	232.70	206.49	186.82	291.69	255.64	229.43
58	167.15	144.21	127.81	249.09	219.60	199.93	308.09	272.03	245.81
59	180.27	157.33	140.94	268.75	232.70	209.76	331.03	288.42	258.94
60	196.66	170.42	154.05	288.42	252.37	226.15	350.70	308.09	278.60
61	209.76	183.55	167.15	308.09	268.75	242.54	376.91	331.03	301.54
62	229.43	203.21	183.55	334.30	288.42	258.94	399.87	350.70	317.94
63	245.81	216.33	196.66	357.24	311.36	278.60	426.10	373.64	340.88
64	258.94	229.43	209.76	383.49	334.30	301.54	449.04	393.30	357.24
65	275.31	242.54	222.87	409.70	357.24	321.21	475.25	419.52	380.22
66	294.97	262.21	242.54	442.48	386.76	347.42	504.76	442.48	403.16
67	321.21	285.15	258.94	475.25	412.97	373.64	540.80	478.52	435.91
68	350.70	311.36	285.15	511.30	445.75	403.16	586.69	514.57	465.42
69	383.49	340.88	311.36	550.64	485.09	439.18	632.57	553.91	501.46
70	422.81	376.91	344.15	593.25	521.13	471.98	681.72	596.52	537.51
71	465.42	412.97	380.22	642.40	563.75	511.30	737.46	645.70	586.69
72	514.57	458.85	419.52	701.39	616.19	560.45	802.99	701.39	632.57
73	570.31	504.76	462.15	773.51	678.45	616.19	868.54	763.67	691.58
74	632.57	557.18	508.03	855.45	750.57	678.45	943.93	832.51	757.11
75	701.39	616.19	557.18	940.66	825.93	747.27	1,022.60	901.33	822.66
76	776.78	678.45	612.90	1,032.42	904.61	819.39	1,107.82	983.27	898.05
77	858.73	750.57	678.45	1,127.49	986.54	894.78	1,199.61	1,061.94	970.15
78	940.66	825.93	747.27	1,219.26	1,068.48	970.15	1,291.37	1,143.87	1,045.54
79	1,025.88	904.61	822.66	1,311.02	1,153.70	1,048.82	1,389.70	1,225.82	1,114.36
80	1,117.66	993.09	907.88	1,409.35	1,242.20	1,130.76	1,494.57	1,314.31	1,193.04
81	1,222.55	1,088.15	999.66	1,520.78	1,340.52	1,219.26	1,609.30	1,409.35	1,278.24
82	1,340.52	1,196.31	1,101.28	1,645.33	1,451.96	1,320.85	1,730.54	1,517.51	1,373.30
83	1,478.17	1,317.58	1,209.42	1,789.54	1,579.79	1,438.85	1,871.49	1,635.51	1,478.17
84	1,635.51	1,455.23	1,337.25	1,959.99	1,730.54	1,576.51	2,028.81	1,776.46	1,609.30
85	1,783.00	1,586.33	1,458.52	2,136.97	1,887.87	1,717.45	2,212.36	1,937.05	1,753.52
86	1,943.61	1,730.54	1,589.63	2,330.36	2,058.31	1,871.49	2,412.30	2,110.76	1,910.81
87	2,117.30	1,887.87	1,733.85	2,540.11	2,245.14	2,038.65	2,628.60	2,300.85	2,081.26
88	2,307.42	2,058.31	1,891.16	2,769.54	2,448.35	2,222.17	2,864.60	2,507.33	2,268.08
89	2,513.90	2,245.14	2,061.59	3,018.63	2,667.94	2,422.12	3,123.51	2,733.49	2,471.29
90	2,740.06	2,448.35	2,248.41	3,290.68	2,907.21	2,641.73	3,405.38	2,979.30	2,694.18
91	2,985.87	2,667.94	2,451.64	3,585.66	3,169.41	2,880.99	3,713.47	3,248.09	2,936.69
92	3,254.63	2,907.21	2,671.21	3,906.87	3,454.56	3,139.90	4,047.81	3,539.78	3,202.18
93	3,546.32	3,169.41	2,910.48	4,257.57	3,765.93	3,421.78	4,411.59	3,857.69	3,490.60
94	3,864.26	3,454.56	3,172.70	4,641.04	4,103.50	3,729.87	4,808.19	4,205.12	3,805.27

Appendix B

Genworth Life Insurance Company
72% Increase to Current-Year Premiums

Form: 7020P

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
19	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
20	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
21	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
22	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
23	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
24	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
25	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
26	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
27	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
28	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
29	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
30	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
31	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
32	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
33	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
34	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
35	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
36	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
37	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
38	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
39	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
40	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
41	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
42	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
43	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
44	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
45	270.40	248.23	234.92	421.09	372.33	341.30	558.50	509.74	474.29
46	279.26	257.09	239.37	429.98	381.22	345.74	571.83	518.63	483.15
47	283.68	261.51	243.81	434.40	385.64	350.19	580.67	527.49	492.02
48	283.68	261.51	248.23	443.26	394.50	359.05	589.53	536.33	500.88
49	288.10	265.96	252.65	447.70	398.92	363.47	593.97	540.80	505.32
50	292.57	270.40	252.65	456.54	403.39	367.91	602.84	545.22	509.74
51	296.99	274.82	261.51	465.43	416.67	381.22	607.28	554.08	518.63
52	310.27	288.10	270.40	478.71	429.98	394.50	625.01	571.83	536.33
53	323.60	296.99	279.26	500.88	452.12	416.67	651.62	593.97	554.08
54	341.30	310.27	292.57	527.49	478.71	443.26	678.18	616.12	576.25
55	359.05	328.02	305.85	558.50	509.74	474.29	713.66	647.15	602.84
56	385.64	350.19	328.02	593.97	545.22	509.74	749.11	682.63	638.29
57	412.23	376.78	350.19	629.45	580.67	545.22	793.45	722.52	673.76
58	438.84	394.50	367.91	669.32	620.56	589.53	837.76	766.86	718.08
59	474.29	429.98	398.92	722.52	664.90	629.45	886.52	811.17	757.97
60	505.32	456.54	421.09	766.86	709.24	673.76	939.72	859.93	806.73
61	540.80	492.02	456.54	820.04	762.42	726.94	1,001.78	917.55	859.93
62	585.11	527.49	492.02	873.24	811.17	771.28	1,068.27	979.61	917.55
63	629.45	571.83	531.91	921.99	855.51	811.17	1,139.19	1,046.10	984.06
64	669.32	607.28	567.36	970.75	895.38	846.65	1,210.12	1,117.02	1,054.96
65	718.08	656.04	611.70	1,023.95	939.72	886.52	1,289.91	1,192.37	1,130.33
66	775.72	709.24	664.90	1,090.41	997.34	935.30	1,378.56	1,276.60	1,210.12
67	846.65	775.72	726.94	1,179.09	1,081.57	1,015.09	1,484.94	1,374.13	1,298.77
68	921.99	846.65	793.45	1,298.77	1,187.95	1,117.02	1,600.18	1,471.63	1,387.42
69	1,015.09	926.41	868.79	1,440.60	1,316.51	1,236.71	1,728.72	1,582.45	1,484.94
70	1,117.02	1,019.51	953.00	1,604.62	1,467.21	1,378.56	1,866.13	1,697.69	1,582.45
71	1,236.71	1,121.44	1,046.10	1,777.48	1,626.79	1,529.25	2,025.71	1,830.68	1,702.13
72	1,360.81	1,236.71	1,156.92	1,963.67	1,795.23	1,684.41	2,194.15	1,985.84	1,843.99
73	1,515.97	1,374.13	1,281.02	2,158.70	1,976.95	1,852.85	2,384.76	2,158.70	2,007.98
74	1,679.99	1,520.39	1,414.01	2,371.48	2,167.56	2,030.15	2,588.65	2,353.73	2,198.57
75	1,866.13	1,684.41	1,560.28	2,597.54	2,367.01	2,211.90	2,810.29	2,566.52	2,406.93
76	2,056.74	1,852.85	1,719.86	2,832.44	2,584.23	2,415.79	3,040.81	2,792.57	2,628.56
77	2,247.35	2,030.15	1,883.88	3,085.11	2,810.29	2,628.56	3,284.60	3,023.05	2,850.19
78	2,437.96	2,207.47	2,052.30	3,337.76	3,049.66	2,854.62	3,537.27	3,258.01	3,071.83
79	2,628.56	2,384.76	2,225.18	3,594.89	3,293.46	3,089.57	3,794.35	3,497.34	3,297.89
80	2,828.02	2,575.37	2,406.93	3,874.15	3,554.96	3,342.24	4,069.18	3,745.58	3,532.83
81	3,058.50	2,792.57	2,615.24	4,180.00	3,843.12	3,621.48	4,370.59	4,020.41	3,789.92
82	3,324.48	3,040.81	2,850.19	4,530.19	4,175.56	3,940.61	4,707.47	4,330.68	4,082.45
83	3,639.19	3,333.34	3,129.45	4,942.39	4,556.74	4,299.66	5,084.27	4,680.88	4,414.90
84	4,024.83	3,683.53	3,453.04	5,429.99	5,000.01	4,716.33	5,514.22	5,084.27	4,800.55
85	4,388.30	4,015.98	3,763.33	5,917.59	5,452.16	5,141.89	6,010.68	5,540.81	5,230.54
86	4,782.84	4,379.45	4,100.20	6,449.50	5,944.20	5,602.85	6,551.43	6,041.69	5,700.39
87	5,212.79	4,773.95	4,468.10	7,030.19	6,480.53	6,108.17	7,140.99	6,586.91	6,214.57
88	5,682.66	5,203.93	4,871.49	7,664.06	7,065.64	6,657.83	7,783.72	7,180.88	6,773.07
89	6,192.43	5,673.80	5,310.33	8,355.55	7,699.51	7,256.25	8,484.07	7,828.06	7,384.80
90	6,750.93	6,183.54	5,789.04	9,109.10	8,391.00	7,907.82	9,246.51	8,532.85	8,049.70
91	7,358.21	6,742.04	6,312.09	9,929.11	9,144.55	8,621.48	10,079.84	9,299.70	8,772.22
92	8,018.64	7,349.32	6,879.45	10,824.53	9,969.03	9,397.20	10,988.55	10,137.46	9,561.22
93	8,741.19	8,009.78	7,500.04	11,799.70	10,864.41	10,243.86	11,977.00	11,050.59	10,421.15
94	9,525.76	8,732.30	8,173.80	12,863.54	11,844.04	11,165.83	13,054.13	12,043.51	11,360.88

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7020P

Annual Premiums per $10 Daily Benefit

6 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
19	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
20	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
21	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
22	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
23	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
24	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
25	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
26	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
27	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
28	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
29	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
30	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
31	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
32	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
33	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
34	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
35	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
36	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
37	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
38	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
39	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
40	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
41	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
42	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
43	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
44	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
45	173.69	157.33	147.48	258.94	232.70	216.33	357.24	324.48	304.82
46	176.99	160.61	150.75	265.48	239.27	219.60	363.82	331.03	311.36
47	180.27	163.88	154.05	268.75	242.54	222.87	370.36	337.57	314.63
48	183.55	167.15	154.05	272.03	245.81	229.43	373.64	340.88	321.21
49	186.82	170.42	157.33	278.60	252.37	232.70	376.91	344.15	321.21
50	186.82	170.42	157.33	281.88	255.64	236.00	383.49	347.42	324.48
51	190.09	173.69	160.61	288.42	262.21	242.54	390.03	353.97	331.03
52	199.93	176.99	163.88	298.27	268.75	249.09	396.58	363.82	340.88
53	206.49	183.55	170.42	311.36	281.88	262.21	412.97	376.91	350.70
54	216.33	193.36	180.27	327.76	298.27	278.60	429.37	390.03	363.82
55	226.15	206.49	193.36	350.70	317.94	298.27	449.04	406.43	380.22
56	242.54	219.60	203.21	370.36	337.57	314.63	471.98	426.10	396.58
57	258.94	232.70	216.33	396.58	360.55	337.57	498.19	452.31	419.52
58	275.31	249.09	232.70	426.10	386.76	360.55	530.97	478.52	445.75
59	298.27	268.75	249.09	455.58	416.24	390.03	563.75	508.03	471.98
60	321.21	288.42	265.48	491.63	445.75	416.24	603.06	544.08	504.76
61	347.42	311.36	285.15	524.43	478.52	445.75	642.40	580.12	537.51
62	373.64	334.30	308.09	560.45	511.30	478.52	685.01	619.46	576.85
63	396.58	357.24	331.03	593.25	540.80	508.03	727.63	658.78	612.90
64	426.10	383.49	353.97	629.30	573.58	534.24	773.51	701.39	652.24
65	455.58	409.70	380.22	662.07	603.06	563.75	819.39	744.00	691.58
66	491.63	442.48	409.70	707.96	642.40	599.79	871.84	793.18	740.73
67	537.51	481.82	445.75	766.94	694.85	648.97	937.39	852.17	793.18
68	586.69	530.97	491.63	839.06	763.67	711.23	1,009.48	917.72	855.45
69	642.40	580.12	537.51	924.27	839.06	783.34	1,091.42	986.54	914.45
70	704.66	635.84	589.96	1,022.60	927.55	865.27	1,179.94	1,065.21	986.54
71	776.78	701.39	652.24	1,130.76	1,025.88	953.78	1,278.24	1,150.43	1,065.21
72	862.00	780.05	724.33	1,242.20	1,127.49	1,048.82	1,386.41	1,248.76	1,156.97
73	960.33	865.27	799.72	1,366.76	1,235.63	1,147.16	1,510.97	1,360.19	1,261.87
74	1,065.21	960.33	888.21	1,497.84	1,353.63	1,255.30	1,648.61	1,488.03	1,379.84
75	1,183.21	1,061.94	980.00	1,642.05	1,481.46	1,376.57	1,792.84	1,622.39	1,507.69
76	1,304.48	1,170.10	1,081.61	1,792.84	1,619.11	1,501.11	1,943.61	1,763.33	1,642.05
77	1,432.29	1,288.08	1,193.04	1,950.15	1,760.06	1,635.51	2,107.47	1,914.10	1,783.00
78	1,563.39	1,406.08	1,301.21	2,117.30	1,917.38	1,783.00	2,271.35	2,064.88	1,927.21
79	1,694.51	1,527.35	1,415.91	2,287.75	2,074.69	1,933.75	2,445.06	2,222.17	2,071.42
80	1,832.15	1,651.90	1,533.91	2,468.00	2,245.14	2,094.36	2,625.33	2,386.05	2,225.47
81	1,989.49	1,799.40	1,671.57	2,671.21	2,431.97	2,271.35	2,821.99	2,563.05	2,392.63
82	2,173.02	1,966.55	1,828.88	2,900.65	2,645.00	2,474.58	3,041.57	2,766.27	2,582.72
83	2,382.78	2,159.91	2,009.14	3,166.14	2,887.54	2,700.72	3,290.68	2,992.41	2,795.75
84	2,641.73	2,392.63	2,225.47	3,474.23	3,166.14	2,962.93	3,575.83	3,254.63	3,041.57
85	2,880.99	2,608.93	2,425.39	3,785.60	3,451.26	3,228.42	3,897.03	3,546.32	3,316.91
86	3,139.90	2,844.93	2,645.00	4,126.44	3,762.66	3,520.11	4,247.71	3,864.26	3,615.14
87	3,421.78	3,100.57	2,884.27	4,496.83	4,100.23	3,838.02	4,631.20	4,211.69	3,939.64
88	3,729.87	3,379.17	3,143.18	4,899.95	4,470.60	4,182.18	5,047.45	4,591.88	4,293.62
89	4,064.18	3,683.99	3,425.05	5,342.45	4,873.74	4,559.11	5,503.04	5,004.84	4,680.35
90	4,431.26	4,015.03	3,733.14	5,824.23	5,312.94	4,968.80	5,997.96	5,453.86	5,103.17
91	4,831.13	4,375.56	4,070.75	6,348.65	5,791.47	5,414.54	6,538.74	5,945.51	5,562.05
92	5,267.06	4,768.87	4,437.84	6,918.95	6,312.59	5,902.90	7,128.71	6,479.74	6,063.51
93	5,742.29	5,198.24	4,837.69	7,541.68	6,879.61	6,433.86	7,771.11	7,063.16	6,610.86
94	6,260.17	5,666.92	5,273.60	8,220.13	7,499.07	7,013.98	8,469.23	7,699.01	7,207.38

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7020P

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
19	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
20	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
21	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
22	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
23	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
24	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
25	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
26	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
27	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
28	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
29	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
30	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
31	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
32	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
33	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
34	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
35	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
36	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
37	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
38	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
39	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
40	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
41	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
42	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
43	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
44	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
45	150.75	131.10	118.00	209.76	193.36	183.55	301.54	275.31	258.94
46	154.05	131.10	118.00	213.03	196.66	186.82	304.82	278.60	262.21
47	154.05	134.39	121.27	216.33	199.93	190.09	308.09	285.15	268.75
48	157.33	137.67	124.54	219.60	203.21	193.36	311.36	288.42	272.03
49	157.33	137.67	124.54	222.87	206.49	193.36	314.63	288.42	272.03
50	160.61	140.94	127.81	226.15	209.76	196.66	317.94	291.69	275.31
51	163.88	140.94	127.81	232.70	213.03	199.93	324.48	298.27	278.60
52	163.88	147.48	134.39	242.54	222.87	209.76	334.30	301.54	281.88
53	170.42	154.05	140.94	255.64	232.70	216.33	344.15	311.36	291.69
54	180.27	160.61	147.48	268.75	242.54	226.15	357.24	324.48	301.54
55	190.09	170.42	157.33	285.15	258.94	239.27	373.64	334.30	308.09
56	199.93	176.99	163.88	304.82	275.31	255.64	393.30	350.70	321.21
57	213.03	190.09	176.99	327.76	294.97	272.03	416.24	370.36	340.88
58	229.43	206.49	190.09	350.70	314.63	291.69	442.48	390.03	357.24
59	249.09	222.87	203.21	380.22	337.57	311.36	475.25	419.52	383.49
60	265.48	236.00	216.33	409.70	367.09	337.57	508.03	449.04	409.70
61	288.42	255.64	236.00	445.75	393.30	360.55	540.80	478.52	439.18
62	311.36	278.60	255.64	475.25	422.81	390.03	580.12	514.57	468.69
63	334.30	294.97	268.75	504.76	452.31	416.24	616.19	544.08	494.92
64	353.97	314.63	288.42	537.51	481.82	445.75	648.97	573.58	524.43
65	380.22	334.30	304.82	570.31	514.57	475.25	685.01	603.06	550.64
66	409.70	363.82	331.03	606.36	547.37	508.03	724.33	642.40	586.69
67	445.75	393.30	360.55	655.51	593.25	550.64	776.78	688.29	629.30
68	488.36	432.64	396.58	717.79	645.70	596.52	839.06	744.00	678.45
69	534.24	475.25	435.91	783.34	701.39	648.97	904.61	802.99	737.46
70	586.69	521.13	478.52	862.00	770.24	707.96	976.72	871.84	799.72
71	645.70	576.85	530.97	947.21	842.33	773.51	1,055.40	943.93	871.84
72	714.52	639.13	586.69	1,039.00	924.27	845.60	1,150.43	1,029.15	950.49
73	796.45	711.23	655.51	1,137.33	1,012.75	927.55	1,258.57	1,127.49	1,039.00
74	884.94	789.91	727.63	1,245.49	1,104.55	1,012.75	1,379.84	1,232.36	1,134.03
75	983.27	878.39	809.57	1,360.19	1,209.42	1,111.09	1,507.69	1,343.82	1,235.63
76	1,091.42	973.45	894.78	1,484.73	1,324.15	1,215.98	1,645.33	1,465.09	1,343.82
77	1,202.88	1,071.76	986.54	1,622.39	1,448.69	1,330.69	1,786.27	1,592.90	1,461.79
78	1,320.85	1,179.94	1,084.88	1,763.33	1,576.51	1,451.96	1,933.75	1,720.72	1,579.79
79	1,442.12	1,288.08	1,186.48	1,914.10	1,710.91	1,576.51	2,081.26	1,855.12	1,704.33
80	1,569.96	1,402.78	1,291.37	2,074.69	1,858.39	1,714.18	2,238.57	1,999.33	1,838.72
81	1,717.45	1,533.91	1,412.64	2,251.69	2,022.27	1,868.22	2,412.30	2,153.35	1,982.93
82	1,884.60	1,684.66	1,550.29	2,451.64	2,202.53	2,035.37	2,602.39	2,327.08	2,143.54
83	2,077.96	1,855.12	1,707.60	2,677.78	2,405.72	2,225.47	2,825.26	2,527.00	2,327.08
84	2,304.12	2,061.59	1,897.73	2,933.42	2,635.17	2,438.51	3,074.36	2,749.87	2,533.57
85	2,510.63	2,248.41	2,068.15	3,198.91	2,871.14	2,658.11	3,349.69	2,998.97	2,763.00
86	2,736.77	2,451.64	2,254.97	3,487.33	3,130.09	2,897.35	3,651.21	3,267.74	3,012.08
87	2,982.60	2,671.21	2,458.18	3,802.00	3,411.95	3,159.57	3,978.96	3,562.72	3,284.11
88	3,251.36	2,910.48	2,681.05	4,142.84	3,720.05	3,444.72	4,336.23	3,883.93	3,579.11
89	3,543.05	3,172.70	2,923.59	4,516.48	4,054.35	3,756.08	4,726.26	4,234.63	3,900.30
90	3,860.96	3,457.83	3,185.81	4,922.89	4,418.17	4,093.69	5,152.36	4,614.82	4,251.01
91	4,208.39	3,769.20	3,470.93	5,365.39	4,814.75	4,460.78	5,614.47	5,031.08	4,634.47
92	4,588.59	4,110.07	3,782.33	5,847.17	5,247.39	4,860.63	6,119.23	5,483.37	5,050.74
93	5,001.57	4,480.45	4,123.17	6,374.87	5,719.35	5,296.57	6,669.87	5,978.29	5,506.31
94	5,450.59	4,883.57	4,493.54	6,948.43	6,233.93	5,771.80	7,269.66	6,515.80	6,001.23

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7020P

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
19	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
20	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
21	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
22	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
23	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
24	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
25	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
26	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
27	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
28	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
29	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
30	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
31	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
32	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
33	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
34	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
35	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
36	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
37	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
38	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
39	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
40	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
41	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
42	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
43	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
44	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
45	131.10	114.73	104.87	186.82	170.42	157.33	265.48	239.27	222.87
46	134.39	127.81	108.16	190.09	173.69	160.61	268.75	242.54	226.15
47	137.67	131.10	111.43	193.36	176.99	163.88	275.31	249.09	229.43
48	137.67	131.10	111.43	196.66	176.99	163.88	278.60	252.37	232.70
49	140.94	131.10	111.43	199.93	180.27	167.15	281.88	255.64	236.00
50	140.94	134.39	114.73	203.21	183.55	170.42	281.88	255.64	236.00
51	144.21	137.67	118.00	209.76	186.82	173.69	288.42	258.94	239.27
52	147.48	140.94	118.00	213.03	193.36	180.27	294.97	265.48	245.81
53	154.05	144.21	121.27	226.15	203.21	186.82	304.82	272.03	252.37
54	160.61	150.75	127.81	239.27	216.33	199.93	314.63	281.88	258.94
55	167.15	157.33	134.39	255.64	229.43	209.76	331.03	294.97	268.75
56	176.99	167.15	144.21	268.75	242.54	222.87	347.42	308.09	281.88
57	190.09	180.27	154.05	288.42	258.94	239.27	363.82	324.48	298.27
58	206.49	193.36	163.88	311.36	278.60	255.64	390.03	344.15	311.36
59	219.60	209.76	176.99	337.57	298.27	272.03	416.24	367.09	334.30
60	239.27	226.15	193.36	360.55	317.94	291.69	445.75	393.30	357.24
61	258.94	242.54	209.76	390.03	344.15	311.36	478.52	422.81	383.49
62	278.60	262.21	222.87	419.52	370.36	337.57	508.03	445.75	406.43
63	298.27	281.88	242.54	445.75	393.30	360.55	537.51	475.25	432.64
64	317.94	301.54	258.94	475.25	422.81	386.76	570.31	501.46	455.58
65	340.88	321.21	275.31	504.76	449.04	412.97	599.79	530.97	485.09
66	363.82	344.15	294.97	540.80	485.09	445.75	639.13	563.75	514.57
67	396.58	376.91	321.21	586.69	524.43	481.82	681.72	603.06	550.64
68	432.64	409.70	350.70	632.57	567.02	521.13	734.17	648.97	593.25
69	475.25	452.31	386.76	691.58	616.19	563.75	793.18	701.39	642.40
70	521.13	494.92	426.10	753.84	668.64	612.90	858.73	760.40	694.85
71	573.58	547.37	468.69	822.66	730.90	668.64	930.82	825.93	757.11
72	632.57	606.36	521.13	904.61	799.72	730.90	1,009.48	898.05	822.66
73	704.66	671.91	576.85	993.09	878.39	802.99	1,101.28	980.00	901.33
74	783.34	747.27	639.13	1,088.15	963.60	881.67	1,202.88	1,071.76	983.27
75	871.84	829.22	707.96	1,193.04	1,055.40	963.60	1,314.31	1,170.10	1,071.76
76	963.60	914.45	780.05	1,304.48	1,153.70	1,055.40	1,429.02	1,268.43	1,163.54
77	1,065.21	1,009.48	865.27	1,425.75	1,261.87	1,153.70	1,553.57	1,379.84	1,265.14
78	1,170.10	1,111.09	950.49	1,547.02	1,373.30	1,258.57	1,674.84	1,491.30	1,366.76
79	1,278.24	1,212.69	1,039.00	1,671.57	1,488.03	1,366.76	1,802.67	1,602.73	1,471.63
80	1,389.70	1,324.15	1,137.33	1,809.21	1,612.57	1,481.46	1,943.61	1,724.00	1,579.79
81	1,520.78	1,451.96	1,245.49	1,959.99	1,750.21	1,609.30	2,087.82	1,855.12	1,701.06
82	1,664.99	1,592.90	1,370.03	2,130.41	1,901.00	1,750.21	2,254.97	2,002.60	1,835.45
83	1,838.72	1,756.79	1,510.97	2,320.51	2,074.69	1,910.81	2,441.78	2,169.75	1,989.49
84	2,035.37	1,946.88	1,671.57	2,546.67	2,274.63	2,094.36	2,654.84	2,359.84	2,163.21
85	2,218.90	2,120.60	1,822.34	2,776.11	2,477.85	2,284.48	2,894.08	2,572.91	2,356.57
86	2,418.84	2,310.69	1,986.20	3,025.20	2,700.72	2,490.96	3,153.03	2,805.59	2,569.61
87	2,635.17	2,517.17	2,166.48	3,297.24	2,943.26	2,713.82	3,438.18	3,057.96	2,802.32
88	2,871.14	2,743.33	2,359.84	3,595.50	3,208.75	2,959.63	3,746.26	3,333.29	3,054.69
89	3,130.09	2,989.14	2,572.91	3,919.97	3,497.17	3,225.12	4,083.85	3,634.81	3,330.02
90	3,411.95	3,257.90	2,805.59	4,273.95	3,811.81	3,516.84	4,450.93	3,962.58	3,628.27
91	3,720.05	3,549.59	3,057.96	4,657.41	4,155.95	3,834.75	4,850.80	4,319.83	3,956.02
92	4,054.35	3,867.53	3,333.29	5,076.96	4,529.60	4,178.89	5,286.71	4,709.86	4,313.29
93	4,418.17	4,214.96	3,634.81	5,532.54	4,936.02	4,555.81	5,761.95	5,132.69	4,700.02
94	4,814.75	4,595.15	3,962.58	6,030.71	5,381.77	4,965.50	6,279.83	5,594.80	5,122.84

Appendix B

Genworth Life Insurance Company
55% Increase to Current-Year Premiums

Form: 7020P

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
19	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
20	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
21	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
22	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
23	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
24	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
25	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
26	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
27	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
28	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
29	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
30	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
31	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
32	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
33	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
34	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
35	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
36	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
37	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
38	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
39	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
40	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
41	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
42	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
43	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
44	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
45	108.16	95.06	85.22	154.05	131.10	118.00	213.03	186.82	167.15
46	108.16	95.06	88.49	157.33	134.39	121.27	216.33	190.09	170.42
47	111.43	98.33	88.49	160.61	137.67	124.54	222.87	193.36	173.69
48	111.43	98.33	88.49	163.88	140.94	127.81	222.87	196.66	176.99
49	114.73	101.60	91.76	163.88	140.94	127.81	226.15	196.66	176.99
50	114.73	101.60	91.76	163.88	144.21	131.10	229.43	199.93	180.27
51	118.00	101.60	91.76	167.15	147.48	134.39	232.70	199.93	180.27
52	118.00	104.87	95.06	173.69	150.75	137.67	236.00	206.49	186.82
53	124.54	108.16	98.33	183.55	160.61	147.48	245.81	213.03	193.36
54	127.81	111.43	101.60	193.36	170.42	154.05	255.64	222.87	199.93
55	137.67	121.27	108.16	206.49	180.27	163.88	262.21	229.43	209.76
56	144.21	124.54	111.43	216.33	190.09	173.69	275.31	239.27	216.33
57	157.33	134.39	118.00	232.70	206.49	186.82	291.69	255.64	229.43
58	167.15	144.21	127.81	249.09	219.60	199.93	308.09	272.03	245.81
59	180.27	157.33	140.94	268.75	232.70	209.76	331.03	288.42	258.94
60	196.66	170.42	154.05	288.42	252.37	226.15	350.70	308.09	278.60
61	209.76	183.55	167.15	308.09	268.75	242.54	376.91	331.03	301.54
62	229.43	203.21	183.55	334.30	288.42	258.94	399.87	350.70	317.94
63	245.81	216.33	196.66	357.24	311.36	278.60	426.10	373.64	340.88
64	258.94	229.43	209.76	383.49	334.30	301.54	449.04	393.30	357.24
65	275.31	242.54	222.87	409.70	357.24	321.21	475.25	419.52	380.22
66	294.97	262.21	242.54	442.48	386.76	347.42	504.76	442.48	403.16
67	321.21	285.15	258.94	475.25	412.97	373.64	540.80	478.52	435.91
68	350.70	311.36	285.15	511.30	445.75	403.16	586.69	514.57	465.42
69	383.49	340.88	311.36	550.64	485.09	439.18	632.57	553.91	501.46
70	422.81	376.91	344.15	593.25	521.13	471.98	681.72	596.52	537.51
71	465.42	412.97	380.22	642.40	563.75	511.30	737.46	645.70	586.69
72	514.57	458.85	419.52	701.39	616.19	560.45	802.99	701.39	632.57
73	570.31	504.76	462.15	773.51	678.45	616.19	868.54	763.67	691.58
74	632.57	557.18	508.03	855.45	750.57	678.45	943.93	832.51	757.11
75	701.39	616.19	557.18	940.66	825.93	747.27	1,022.60	901.33	822.66
76	776.78	678.45	612.90	1,032.42	904.61	819.39	1,107.82	983.27	898.05
77	858.73	750.57	678.45	1,127.49	986.54	894.78	1,199.61	1,061.94	970.15
78	940.66	825.93	747.27	1,219.26	1,068.48	970.15	1,291.37	1,143.87	1,045.54
79	1,025.88	904.61	822.66	1,311.02	1,153.70	1,048.82	1,389.70	1,225.82	1,114.36
80	1,117.66	993.09	907.88	1,409.35	1,242.20	1,130.76	1,494.57	1,314.31	1,193.04
81	1,222.55	1,088.15	999.66	1,520.78	1,340.52	1,219.26	1,609.30	1,409.35	1,278.24
82	1,340.52	1,196.31	1,101.28	1,645.33	1,451.96	1,320.85	1,730.54	1,517.51	1,373.30
83	1,478.17	1,317.58	1,209.42	1,789.54	1,579.79	1,438.85	1,871.49	1,635.51	1,478.17
84	1,635.51	1,455.23	1,337.25	1,959.99	1,730.54	1,576.51	2,028.81	1,776.46	1,609.30
85	1,783.00	1,586.33	1,458.52	2,136.97	1,887.87	1,717.45	2,212.36	1,937.05	1,753.52
86	1,943.61	1,730.54	1,589.63	2,330.36	2,058.31	1,871.49	2,412.30	2,110.76	1,910.81
87	2,117.30	1,887.87	1,733.85	2,540.11	2,245.14	2,038.65	2,628.60	2,300.85	2,081.26
88	2,307.42	2,058.31	1,891.16	2,769.54	2,448.35	2,222.17	2,864.60	2,507.33	2,268.08
89	2,513.90	2,245.14	2,061.59	3,018.63	2,667.94	2,422.12	3,123.51	2,733.49	2,471.29
90	2,740.06	2,448.35	2,248.41	3,290.68	2,907.21	2,641.73	3,405.38	2,979.30	2,694.18
91	2,985.87	2,667.94	2,451.64	3,585.66	3,169.41	2,880.99	3,713.47	3,248.09	2,936.69
92	3,254.63	2,907.21	2,671.21	3,906.87	3,454.56	3,139.90	4,047.81	3,539.78	3,202.18
93	3,546.32	3,169.41	2,910.48	4,257.57	3,765.93	3,421.78	4,411.59	3,857.69	3,490.60
94	3,864.26	3,454.56	3,172.70	4,641.04	4,103.50	3,729.87	4,808.19	4,205.12	3,805.27

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

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	VA_Compliance Certification.pdf VA Compliance Certification 20181012.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Product Checklist
Comments:	
Attachment(s):	VA 2017 Individual LTC Review Requirements Checklist 20171218.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	2017 VA PCS Actuarial Memorandum Revised 20180425.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	
Attachment(s):	VA 2017 PCS LTC Rate Request Summary 20190628.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	2017 VA PCS Cover Letter 20171218.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Experience Exhibits and Filing Status
Comments:	
Attachment(s):	VA LR 2017 PCS Special Exhibits 20171218.pdf
Item Status:	Received & Acknowledged

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

Status Date:	06/28/2019

Satisfied - Item:	Sample Policyholder Notifications
Comments:	
Attachment(s):	165224.pdf 165224NQ_062018.pdf 165226.pdf 165239 VA Important Information 20181012.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Response Letter (4/27/18)
Comments:	
Attachment(s):	VA PCS Objection 1 Response 20180426.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Contingent Benefit Upon Lapse Rider Approval
Comments:	
Attachment(s):	Rider Form 62286 Approval_CBUL.PDF
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Objection/Response 1 Attachments
Comments:	
Attachment(s):	VA PCS Objection 1 Attachments 20180425.pdf VA PCS Objection 1 Attachments 20180425.xlsx
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Current Rate Tables
Comments:	
Attachment(s):	VA PCS Rate Tables Appendix A.PDF
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Response Letter (7/27/18)
Comments:	

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

Attachment(s):	VA PCS Objection 2 Response 20180727.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Objection 2 Attachments
Comments:	
Attachment(s):	VA PCS Objection 2 Attachments 20180725.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Filing Status
Comments:	
Attachment(s):	VA PCS Objection 2 Status of Filing 20180725.xlsx
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

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

Satisfied - Item:	Experience Projections (for Objection 3)
Comments:	
Attachment(s):	VA PCS Objection 3 Attachments 20181015.xlsx
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Sample Policy Endorsements and Riders
Comments:	
Attachment(s):	134613VA 062916_20160803.pdf 158271_101713p.pdf 165935 111716_Cov Amendment Rider.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Variability Statement
Comments:	

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

Attachment(s):	SOV_VA Letter CAR CBUL 20181014.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Sample Rate Increase History Notification
Comments:	
Attachment(s):	150023_090418_gnw.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Response Letter (12/6/18)
Comments:	
Attachment(s):	VA PCS Objection 4 Response 20181204.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Rate Stabilization 60/80 Test
Comments:	
Attachment(s):	VA PCS Objection 4 Attachments 20181204.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Response Letter (1/8/19)
Comments:	
Attachment(s):	VA PCS 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 PCS - Moratorium
Project Name/Number: 2017 PCS - Moratorium/2017 PCS - Moratorium

Attachment VA PCS Objection 1 Attachments 20180425.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA PCS Objection 2 Status of Filing 20180725.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA PCS Objection 3 Attachments 20181015.xlsx is not a PDF document and cannot be reproduced here.

CERTIFICATION OF COMPLIANCE
VIRGINIA

The Company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

Genworth Life Insurance Company,

BY: _____
Paul Loveland

Title: Vice President, Product Compliance

Date: December 29, 2017

VIRGINIA COMPLIANCE CERTIFICATION
Genworth Life Insurance Company
6620 West Broad St, Richmond, VA 23230

Title(s) of Form(s): Important Change letter (form 165224), Premium Change Notice (form 165224NQ for policyholders on waiver), Coverage Options (form 165226), and Important Information Regarding This Premium Increase (form 165239)

The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto.

Paul Loveland, Vice President, Product Compliance
October 12, 2018

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

REVIEW REQUIREMENTS	REFERENCE	COMMENTS
General Filing Requirements		
Transmittal Letter	14 VAC 5-100-40	**For Paper Filings:** Must be submitted in duplicate for each filing, describing each form, its intended use and kind of insurance provided.
	14 VAC 5-100-40 1	Forms submitted and described in transmittal letter must have a number that consists of digits, letters, or a combination of both.
	14 VAC 5-100-40 2	Must clearly indicate if forms are replacements, revisions, or modifications of previously approved forms and describe the exact changes that are intended.
	14 VAC 5-100-40 3	Certification of Compliance signed by General Counsel or officer of company or attorney or actuary representing company is required.
	14 VAC 5-100-40 5	Description of market for which the form is intended.
	14 VAC 5-100-40 6	**For Paper Filings:** At least one copy of each form must be included in the filing. A duplicate copy of forms must be submitted if the company wants a "stamped" copy of forms for its records. A stamped self-addressed return envelope is required. The letter of transmittal must be addressed to: State Corporation Commission, Bureau of Insurance, P. O. Box 1157, Richmond, VA 23218.
	Administrative Letter 1983-7	Must include the name and NAIC number of the company for which the filing is made.
Additional SERFF Filing Requirements	***Administrative Letter 2012-03***	***Additional SERFF filing requirements must be met as specified below for life and health forms and rate filings. Failure to provide the applicable information will result in a "rejected" filing.***
General Information – Filing Description		(i) Description of each form by name, title, edition date, other; and intended use.
		(ii) Identification of changes in benefits and premiums (previously approved or filed forms). [Place changed contract provisions (red-lined or highlighted) in Supporting Documentation].
		(iii) Identification of SERFF or state tracking number for the previously approved or filed form for which the new form revises, replaces, or is intended to be used.
		(iv) A statement as to whether any other regulatory body has withdrawn approval of the form because the form contains one or more provisions that were deemed to be misleading, deceptive or contrary to public policy.
HELP TIP:		If a form or rate filing is submitted as new in Virginia, but was previously disapproved or withdrawn in Virginia, please provide details such as the tracking information, form number, and the date that the form or rate filing was disapproved or withdrawn, if available.

REVIEW REQUIREMENTS	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: _____

Name (please print): Kent Holbrook, FSA, MAAA

Company: Genworth Life Insurance Company

Date: December 18, 2017

E-Mail Address: kent.holbrook@genworth.com Phone No: (804) 484-7121 Fax No: 1-804-922-8509

CONFIDENTIAL

Genworth Life Insurance Company

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

Actuarial Memorandum
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Policy Forms: 7020P, 7000AQ
Rider Forms: 62150, 62286

These forms were issued in Virginia from March 1994 through November 2002 and are no longer being marketed in any state. These forms are also known as the PCS policy forms.

Exposed Lives with Policies Issued and Exposed Lives with Policies In-Force in Virginia as of December 31, 2016

	Lifetime Benefit Periods	Limited Benefit Periods	Total
Policy Lives Issued	1,098	2,506	3,604
Policy Lives Inforce	475	799	1,274

1. Purpose of Filing

This actuarial memorandum has been prepared to demonstrate that the requested increase satisfies the minimum requirements of your state.

It may not be suitable for other purposes.

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

“GLIC nationwide” data includes all the states but New York. It is also referred to as just “Nationwide”. “Genworth nationwide” refers to GLIC nationwide plus New York data.

2. Requested Rate Increase

GLIC’s 2016 Cash Flow Testing (CFT) includes an assumption for future PCS rate increases based upon a cumulative rate increase of 136% over the next three to six years (60% in 2017, 50% in 2020), which is significantly less than the maximum actuarially justified rate increase. This assumption regarding future PCS rate increases is part of GLIC’s Multi-Year Rate Action Plan.

In this filing, GLIC applied incidence A/E analysis to determine the rate increase differentiated by Lifetime and Limited benefit periods that would produce the same lifetime loss ratio as the Multi-Year Rate Action Plan. GLIC believes that this is an actuarially equivalent approach, and a prudent and proactive way to account for experience while maintaining consistency of the underlying assumptions in this filing with CFT. The Multi-Year Rate Action Plan, differentiated by Lifetime and Limited benefit periods, is 165% over the next three to six years for policyholders with Lifetime benefits (72% in 2017 and 53% in 2020) and 125% over the next three to six years for policyholders with Limited benefits (55% in 2017 and 45% in 2020).

On October 31, 2012, GLIC requested a rate increase of 95% for Lifetime benefits and 60% for Limited benefits. Virginia dispositioned a rate increase of 95% for Lifetime benefits and 60% for Limited benefits (SERFF #GEFA-128660186).

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Information Regarding This New Rate Increase Filing

The goal of this new rate increase filing is to pursue the Multi-Year Rate Action Plan, consistent with the basis of the future rate increases assumed in 2016 Cash Flow Testing (CFT). The current Multi-Year Rate Action Plan for PCS is a cumulative rate increase of 165% for Lifetime benefits and 125% for Limited benefits by filing for 72% Lifetime/55% Limited now in 2017, and 53% Lifetime/45% Limited in 2020. In this filing, GLIC is requesting a rate increase of 72% for policies with Lifetime benefit periods and 55% for policies with Limited benefit periods.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan (in 2017 and 2020), we are willing to accept a one-time rate increase now of 115% for policyholders with Lifetime benefits and 82% for policyholders with Limited benefits. These rate increase amounts are the actuarial equivalent of the cumulative rate increases, planned through 2020, of 165% and 125% for Lifetime benefits and Limited benefits, respectively.

Section 3 explains the development of the requested rate increase. Section 4 shows the justification for these increase amounts. We have used assumptions consistent with GLIC's 2016 CFT in this filing.

In addition:

- Although this block was priced in 1992 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.
- Consistent with GLIC's Multi-Year Rate Action Plan, we anticipate filing future rate increase requests in 2020.
- GLIC will monitor the experience of this block and react as experience develops.
- This filing, with its self-limited lifetime loss ratios, does not imply that the lifetime loss ratios it contains are either acceptable measures of profitability or minimum thresholds for future rate increase filings.

3. Requested Rate Increase Approach

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

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

4. Justification of Filing

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

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

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

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

The exhibits within this filing use the updated assumptions.

5. Alternatives to Rate Increase

GLIC will offer insureds impacted by rate filings several options for mitigating the impact. As with prior rate increases, they can change any number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, or some other premium level that best fits their needs. The benefit and rate combinations are consistent with the rate tables approved by Virginia Bureau of Insurance as part of the original filing. Several custom/individualized options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized quotes for any number of other benefit adjustments.

Reduced Benefit Options. To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long term care policies, customized options to adjust their benefits, including:

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

Instead of accepting a “one-size-fit-all” solution that assumes what is best for them, our policyholders also can consider adjustments to one, or multiple combinations, of these benefit features to identify the optimal balance of coverage and cost based on their specific needs.

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

with that as an option in their notification letter. Policyholders that have a non-forfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Non-Forfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit:

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

6. Confidentiality

We continue to believe that the following portions of this Actuarial Memorandum should be treated as confidential and exempt from disclosure. Although the Bureau is not subject to the public inspection requirements of the Virginia Freedom of Information Act, other laws related to public information that apply to the Bureau including Va. Code Ann. § 38.2-1382(A)(5); Va. Code Ann. § 38.2-1381 provide that an insurer's confidential information is confidential by law and privileged. We stated this position more fully in other recent SERFF filings under GEFA-129136848 and GEFA-129602325.

Second paragraph of Section 2 of the Actuarial Memorandum;

Section 3 of the Actuarial Memorandum (entitled, "Requested Rate Increase Approach");

Section 12 of the Actuarial Memorandum (entitled, "Actuarial Assumptions");

Section 22 of the Actuarial Memorandum (entitled, "GLIC Nationwide Distribution of Business as of December 31, 2016 (Based on Exposed Lives)");

Exhibit Ia of the Actuarial Memorandum (entitled, "Exhibit Ia: PCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - All BPs With Virginia Approved Rate Increases*);

Exhibit Ib of the Actuarial Memorandum (entitled, "Exhibit Ib: PCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Lifetime Benefit Periods With Virginia Approved Rate Increases*);

Exhibit Ic of the Actuarial Memorandum (entitled, "Exhibit Ic: PCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Limited Benefit Periods With Virginia Approved Rate Increases*);

Exhibit IIa of the Actuarial Memorandum (entitled, "Exhibit IIa: PCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - All BPs With 72% Lifetime and 55% Limited Rate Increases*);

Exhibit IIb of the Actuarial Memorandum (entitled, "Exhibit IIb: PCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Lifetime Benefit Periods With 72% Lifetime Rate Increase*);

Exhibit IIc of the Actuarial Memorandum (entitled, "Exhibit IIc: PCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Limited Benefit Periods With 55% Limited Rate Increase*);

Attachment 1a supplied separately with this filing (entitled, “Attachment Ia: PCS Policy Forms - (VA Like Forms Only) Nationwide Experience Projection - All BPs With Virginia Approved Rate Increases”);

Attachment 1b supplied separately with this filing (entitled, “Attachment Ib: PCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Lifetime Benefit Periods With Virginia Approved Rate Increases);

Attachment 1c supplied separately with this filing (entitled, “Attachment Ic: PCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Limited Benefit Periods With Virginia Approved Rate Increases);

Attachment 2a supplied separately with this filing (entitled, “Attachment 2a: PCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - All BPs With 72% Lifetime And 55% Limited Rate Increases);

Attachment 2b supplied separately with this filing (entitled, “Attachment 2b: PCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Lifetime Benefit Periods With 72% Lifetime Rate Increase);

Attachment 2c supplied separately with this filing (entitled, “Attachment 2c: PCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Limited Benefit Periods With 55% Limited Rate Increase);

Attachment 3a supplied separately with this filing (entitled, “Attachment 3a: PCS Policy Forms - Virginia State Experience Projection - All BPs With Virginia Approved Rate Increases”);

Attachment 3b supplied separately with this filing (entitled, “Attachment 3b: PCS Policy Forms - Virginia State Experience Projection - Lifetime Benefit Periods With Virginia Approved Rate Increases);

Attachment 3c supplied separately with this filing (entitled, “Attachment 3c: PCS Policy Forms - Virginia State Experience Projection - Limited Benefit Periods With Virginia Approved Rate Increases);

Attachment 4a supplied separately with this filing (entitled, “Attachment 4a: PCS Policy Forms - Virginia State Experience Projection - All BPs With 72% Lifetime And 55% Limited Rate Increases);

Attachment 4b supplied separately with this filing (entitled, “Attachment 4b: PCS Policy Forms - Virginia State Experience Projection - Lifetime Benefit Periods With 72% Lifetime Rate Increase);

Attachment 4c supplied separately with this filing (entitled, “Attachment 4c: PCS Policy Forms - Virginia State Experience Projection - Limited Benefit Periods With 55% Limited Rate Increase);

Attachment 5a supplied separately with this filing (entitled, “Actual to Expected Assumption Analysis - Nationwide Experience – PCS Series Policy Forms - Actual vs Expected (Pricing) Claim Costs ($)”);

Attachment 5b supplied separately with this filing (entitled, "Actual to Expected Assumption Analysis - Nationwide Experience – PCS Series Policy Forms - Actual vs Expected (Pricing) Lapses (Count)");

Attachment 5c supplied separately with this filing (entitled, "Actual to Expected Assumption Analysis - Nationwide Experience – PCS Series Policy Forms - Actual vs Expected (Pricing) Mortality (count)");

Attachment 6 supplied separately with this filing (entitled, "Model-Produced Experience (Current Assumptions) to Actual Historical Experience - Nationwide Experience PCS Policy Forms - All Benefit Periods");

However, we understand from prior filings and decisions made by the Bureau that these filings will be made public upon submission unless the Bureau reconsiders its position.

7. Description of Benefits

These are individually underwritten certificates that provide comprehensive long-term care coverage, and are known as part of the "PCS series".

For policy forms under this coverage series:

- Both a non-tax qualified and tax qualified version may have been offered.
- The policy forms reimburse expenses incurred by the insured subject to the amount of coverage purchased and to the prevailing expense for non-institutional services.
- Premium payments will be waived for facility stays after 90 consecutive days of confinement.
- A nonforfeiture benefit rider may have been offered.
- Contains benefit eligibility requirements that are tied to Activities of Daily Living (ADL) deficiencies and cognitive impairment.

Applicants selected the following at issue:

- Daily Maximum Benefit (DMB),
- Benefit Period, and
- Elimination Period.

Some forms in the PCS series also include simple benefit increase or compound benefit increase options which are selected at issue:

- The simple benefit increase option will increase the original daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured.
- The compound benefit increase option will increase the prior year's daily maximum by 5% each year starting with the second policy year and continuing for the life of the policy, unless terminated earlier by the insured.

The attached rate tables (Appendices A and B) show each available benefit period, elimination period, and benefit increase option.

8. Marketing Method

Policies were primarily sold by captive agents that were provided leads from mass mailing responses.

9. Underwriting Description

The underwriting process included an assessment of functional and cognitive abilities at issue ages considered by GLIC to be appropriate. Various underwriting tools were used in accordance with our underwriting requirements, including an application, medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

10. Renewability and Applicability

These policies are Guaranteed Renewable for life, subject to policy terms and conditions. This filing is applicable to all in-force policies and associated riders issued in Virginia on the above-referenced forms.

11. Area Factors

Geographic area factors are not used in rating these policies.

12. Actuarial Assumptions

This filing's assumptions are based on Genworth's actual nationwide in-force experience with adjustments as considered appropriate for future projections, based on expected differences in experience due to either policy characteristics or underwriting criteria. Best Estimate assumptions, described below, for voluntary terminations, mortality, and morbidity do not include any provision for contingency or risk margin. For 2016 CFT, GLIC converted from a claims cost total lives model to a first principles healthy lives model in which the experience is split between healthy lives and disabled lives.

The actuarial assumptions used to support actuarially justified rate increase filings in Virginia are materially consistent with those used for GLIC's 2016 CFT, prior to additional Provisions for Adverse Deviation (PAD), as described below. While base voluntary lapse, mortality, and morbidity assumptions are consistent, some modeling features, such as estimates of policyholder behavior (non-forfeiture elections and benefit reductions) are not identical.

The best estimate assumptions were developed by Genworth's Long Term Care Experience Studies team in collaboration with other Genworth actuaries. The assumptions were subsequently analyzed by two leading external actuarial firms. Both external firms have significant Long Term Care experience. The external peer analysis concluded that the assumptions in the aggregate are reasonable and supported by evidence. Genworth's Executive Operating Committee reviewed and formally approved the assumptions.

A. Voluntary Termination Rates:

Original Filing: The termination rates vary by issue date, having an ultimate lapse rate of either 4.5% or 5%.
Prior- 2012 Filing: Varied by duration as developed from actual experience through 2011.

Current Filing: The current best estimate assumption for expected voluntary termination rates are derived from Genworth's actual long term care voluntary termination experience through fourth quarter of 2015, with a 6-month lag, excluding the experience of recent partial policy years. For duration 1-10, PCS I lapse rates are based solely on the PCS I experience. For durations 11+, PCS I lapse rates are based on total Genworth experience, with a product adjustment factor. Lapse rates vary by issue age, duration, benefit inflation option, and benefit period.

The following table is a sample of the current lapse rates for cells with a Lifetime benefit period and having no or compound BIO.

Sample Voluntary Lapse Rate Assumption						
BIO	None	None	None	Cpd	Cpd	Cpd
Issue Age	45	55	62	45	55	62
Duration						
1	10.61%	7.99%	8.64%	10.93%	8.24%	8.90%
2	5.86%	4.04%	4.46%	6.04%	4.17%	4.59%
3	4.05%	2.77%	2.67%	4.18%	2.85%	2.75%
4	2.95%	1.95%	1.81%	3.04%	2.01%	1.86%
5	2.38%	1.46%	1.27%	2.45%	1.50%	1.31%
6	1.92%	1.09%	1.01%	1.98%	1.12%	1.04%
7	1.82%	0.90%	0.81%	1.87%	0.92%	0.83%
8	1.58%	0.76%	0.69%	1.62%	0.78%	0.71%
9	1.41%	0.65%	0.57%	1.44%	0.66%	0.58%
10	1.28%	0.56%	0.52%	1.30%	0.56%	0.53%
11	1.23%	0.58%	0.59%	1.25%	0.58%	0.59%
12	1.17%	0.59%	0.66%	1.19%	0.60%	0.66%
13	1.11%	0.61%	0.73%	1.12%	0.61%	0.73%
14	1.05%	0.63%	0.80%	1.06%	0.63%	0.79%
15	0.93%	0.62%	0.88%	0.93%	0.62%	0.88%
16	0.87%	0.63%	0.89%	0.87%	0.63%	0.89%
17	0.80%	0.64%	0.91%	0.80%	0.64%	0.91%
18	0.73%	0.67%	0.93%	0.73%	0.67%	0.93%
19	0.66%	0.72%	0.96%	0.66%	0.72%	0.96%
20	0.60%	0.80%	0.99%	0.60%	0.80%	0.99%
21	0.53%	0.89%	1.14%	0.53%	0.89%	1.14%
22	0.53%	0.97%	1.27%	0.53%	0.97%	1.27%
23	0.53%	0.98%	1.41%	0.53%	0.98%	1.41%
24	0.53%	0.99%	1.58%	0.53%	0.99%	1.58%
25	0.53%	1.00%	1.76%	0.53%	1.00%	1.76%

B. Mortality:

Original Filing: 1983 Individual Annuitant Mortality Table

Prior- 2012 Filing: 1983 IAM Table, with selection grading from 38% in year 1 to 95% in years 13 and later, as indicated by actual experience through 2011.

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Current Filing: The current best estimate assumption for expected mortality rates for healthy lives is 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, benefit period, and gender.

Healthy life mortality improvement of 1% compounded per year for 10 calendar years from the projection date is assumed. Remaining projection years use the accumulated improvement of 10 years.
The following table below is a sample of the current mortality rates for cells having no or compound BIO for issue age 50.

Sample Mortality Assumption				
Gender	F	F	M	M
BIO	Compound	None	Compound	None
Duration				
1	0.07%	0.08%	0.13%	0.14%
2	0.11%	0.12%	0.20%	0.22%
3	0.14%	0.14%	0.24%	0.26%
4	0.15%	0.16%	0.27%	0.29%
5	0.17%	0.18%	0.30%	0.32%
6	0.19%	0.19%	0.33%	0.34%
7	0.20%	0.21%	0.35%	0.37%
8	0.22%	0.23%	0.38%	0.40%
9	0.24%	0.25%	0.41%	0.43%
10	0.26%	0.27%	0.45%	0.46%
11	0.28%	0.29%	0.48%	0.49%
12	0.30%	0.31%	0.51%	0.52%
13	0.32%	0.33%	0.54%	0.55%
14	0.35%	0.35%	0.58%	0.58%
15	0.37%	0.38%	0.62%	0.63%
16	0.41%	0.42%	0.68%	0.70%
17	0.44%	0.45%	0.77%	0.80%
18	0.49%	0.50%	0.91%	0.94%
19	0.54%	0.55%	1.11%	1.13%
20	0.62%	0.62%	1.39%	1.39%
21	0.71%	0.71%	1.64%	1.64%
22	0.80%	0.80%	1.79%	1.79%
23	0.87%	0.87%	1.94%	1.94%
24	0.95%	0.95%	2.12%	2.12%
25	1.02%	1.02%	2.31%	2.31%
26	1.12%	1.12%	2.51%	2.51%
27	1.23%	1.23%	2.71%	2.71%
28	1.37%	1.37%	2.92%	2.92%
29	1.52%	1.52%	3.14%	3.14%
30	1.67%	1.67%	3.36%	3.36%

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 Filing: Used experience of the nursing home business sold and statistics from 1985 National Nursing Home Survey published by the National Center for Health Statistics to develop nursing home benefits. Similarly, home care and community care benefits used company experience and results from 1982-1984 National Long Term Care Surveys for the first two years. For periods after two years, additional data from 1985 National Nursing Home Survey was incorporated.

Prior- 2012 Filing: Expected Claim Costs were the product of attained age frequency rates and continuance curves, adjusted by utilization rates and underwriting selection factors based on actual experience through 2011.

Current Filing: The morbidity assumption is composed of three main parts which were developed based on Genworth's experience - incidence, utilization and continuance. Because the utilization and continuance assumptions vary by original care situs, the morbidity assumption also includes a claim situs mix assumption.

The healthy lives morbidity improvement factor is 1.6% per year, for 10 years. These are calendar year adjustments in the projection system.

Aggregate morbidity experience is fully credible, with over 200,000 historical claims incurred. Updated morbidity assumptions were validated through back testing and replication, and was subject to an independent third-party peer review. The four components of morbidity are described below. A benefit exhaustion assumption is no longer applicable. All projections are performed from first principles and exhaustions are implicitly recognized.

1. Incidence Rates

The current best estimate assumption for expected incidence rates is derived from Genworth's actual Long Term Care claim incidence experience through fourth quarter of 2015, with a 1-year reporting lag. Incidence rates are derived as Claim Count / Exposure Years, and significant differences were observed when experience data was segmented by product, issue age, gender, and policy duration. Also, selection factors by issue age and duration are used.

Cells with less than 100% credibility, especially at the oldest ages and longest durations, are weighted against the prior assumption. This approach mitigates volatility in the assumption due to actuarial judgment.

The following table is a sample of claim incidence rates for both genders at various issue ages:

Claim Incidence Rates								
Gender	M	M	M	M	F	F	F	F
Issue Age	55	60	65	70	55	60	65	70
Duration								
1	0.09%	0.11%	0.19%	0.36%	0.17%	0.21%	0.43%	0.83%
2	0.13%	0.17%	0.30%	0.57%	0.22%	0.29%	0.53%	1.03%
3	0.16%	0.23%	0.40%	0.77%	0.26%	0.37%	0.66%	1.26%
4	0.19%	0.30%	0.53%	1.05%	0.28%	0.45%	0.82%	1.60%
5	0.21%	0.37%	0.66%	1.35%	0.30%	0.54%	0.99%	1.96%
6	0.25%	0.43%	0.80%	1.65%	0.36%	0.63%	1.16%	2.31%
7	0.29%	0.49%	0.92%	1.92%	0.40%	0.70%	1.31%	2.63%
8	0.32%	0.55%	1.05%	2.19%	0.45%	0.76%	1.45%	2.94%
9	0.37%	0.65%	1.28%	2.70%	0.51%	0.90%	1.74%	3.53%
10	0.43%	0.76%	1.53%	3.25%	0.58%	1.03%	2.04%	4.15%
11	0.48%	0.88%	1.80%	3.83%	0.65%	1.18%	2.36%	4.81%
12	0.54%	1.01%	2.07%	4.43%	0.72%	1.33%	2.69%	5.48%
13	0.60%	1.14%	2.35%	5.03%	0.79%	1.48%	3.02%	6.15%
14	0.72%	1.41%	2.94%	6.06%	0.93%	1.80%	3.69%	7.18%
15	0.84%	1.68%	3.54%	7.04%	1.08%	2.13%	4.36%	8.17%
16	0.96%	1.90%	4.05%	7.94%	1.21%	2.42%	4.97%	9.15%
17	1.08%	2.14%	4.58%	8.85%	1.37%	2.72%	5.58%	10.17%
18	1.22%	2.39%	5.13%	9.80%	1.56%	3.05%	6.20%	11.26%
19	1.42%	2.82%	5.87%	11.12%	1.84%	3.55%	6.99%	12.74%
20	1.61%	3.18%	6.57%	12.43%	2.10%	4.00%	7.77%	14.27%
21	1.76%	3.49%	7.26%	13.73%	2.34%	4.39%	8.61%	16.02%
22	2.07%	4.00%	8.18%	14.82%	2.78%	5.09%	9.69%	17.74%
23	2.44%	4.69%	9.29%	16.03%	3.25%	5.83%	10.85%	19.72%
24	2.82%	5.42%	10.46%	17.27%	3.73%	6.63%	12.15%	22.06%
25	3.21%	6.20%	11.71%	18.26%	4.24%	7.50%	13.60%	24.54%
26	3.62%	7.02%	13.05%	19.28%	4.77%	8.45%	15.26%	27.75%
27	4.32%	8.07%	14.26%	20.09%	5.52%	9.52%	16.98%	30.00%
28	5.06%	9.19%	15.51%	20.98%	6.31%	10.71%	19.00%	30.00%
29	5.83%	10.39%	16.83%	21.89%	7.16%	12.02%	21.38%	30.00%
30	6.64%	11.67%	17.87%	22.43%	8.09%	13.50%	23.88%	30.00%

2. Benefit Utilization Rates

The current best estimate assumption for expected benefit utilization rates is derived from Genworth's actual Long Term Care paid claim experience. The DLR assumption is updated quarterly with a 6-month lag. The assumption used in GLIC's 2016 CFT are based on data from second quarter 2015 through first quarter 2016. Significant differences were observed in the utilization rates when the data was segmented by benefit increase option, care situs, product type, claim age and claim duration.

For 2016 CFT, we updated the assumptions by using 3Q16 DLR Utilization Rates (consolidated by DBA group and claim diagnosis) at the start of the projection. We continued to use the benefit inflation rates that were developed for 2014 CFT for Reimbursement type policies. As the projection proceeds, the Utilization Rates are simply the result of dividing inflated benefits (numerator) by the inflated DBA of the policy (denominator). Projected Utilization Rates were held constant at the projection year 18 level. For each of the Reimbursement and Indemnity product types, the Utilization Rates are segmented by: care situs (3), benefit increase option (3), benefit period (2), claim age (8), and claim duration (7).

The following table is a sample of benefit utilization rates for a reimbursement policy, Limited benefit period, and with compound benefit inflation.

Benefit Utilization Factors						
Age at Dis	81	81	81	86	86	86
Situs	ALF	HC	NH	ALF	HC	NH
Clm Dur (yrs)						
1	60.85%	34.39%	57.93%	64.18%	36.28%	61.10%
2	65.04%	45.51%	61.07%	68.60%	48.00%	64.41%
3	64.37%	51.19%	60.70%	67.89%	53.99%	64.02%
4	64.35%	52.69%	62.35%	67.87%	55.58%	65.77%
5	62.62%	53.64%	59.86%	66.04%	56.57%	63.14%
6	62.96%	53.65%	59.78%	66.41%	56.59%	63.05%
7	58.53%	49.63%	56.04%	61.73%	52.34%	59.10%

3. Claim Termination Rates

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

For 2016 CFT there are 2 sets continuance curves – one for Reimbursement products and one for Indemnity products. We updated the assumptions by using 3Q16 DLR Claim Termination Rates (consolidated by DBA group and claim diagnosis), with further A/E adjustments by product type, claim duration, and situs of care. For each product type, the Claim Termination Rates are segmented by: care situs (3), gender (2), and benefit period (2). Each set of twelve curves varies by claim duration and claim age.

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

Monthly Claim Termination Rates									
Duration	Rate		Duration	Rate		Duration	Rate		Duration	Rate
1	0.42%		61	2.00%		121	2.77%		181	3.38%
2	0.26%		62	2.00%		122	2.77%		182	3.38%
3	0.20%		63	2.00%		123	2.77%		183	3.38%
4	1.47%		64	2.00%		124	2.77%		184	3.38%
5	1.38%		65	2.00%		125	2.77%		185	3.38%
6	1.32%		66	2.00%		126	2.77%		186	3.38%
7	1.26%		67	2.00%		127	2.77%		187	3.38%
8	1.23%		68	2.00%		128	2.77%		188	3.38%
9	1.21%		69	2.00%		129	2.77%		189	3.38%
10	1.18%		70	2.00%		130	2.77%		190	3.38%
11	1.15%		71	2.00%		131	2.77%		191	3.38%
12	1.12%		72	2.00%		132	2.77%		192	3.38%
13	1.34%		73	2.27%		133	2.93%		193	3.61%
14	1.33%		74	2.28%		134	2.93%		194	3.61%
15	1.33%		75	2.29%		135	2.93%		195	3.61%
16	1.33%		76	2.30%		136	2.93%		196	3.61%
17	1.33%		77	2.31%		137	2.93%		197	3.61%
18	1.33%		78	2.32%		138	2.93%		198	3.61%
19	1.33%		79	2.33%		139	2.93%		199	3.61%
20	1.33%		80	2.34%		140	2.93%		200	3.61%
21	1.33%		81	2.35%		141	2.93%		201	3.61%
22	1.33%		82	2.36%		142	2.93%		202	3.61%
23	1.33%		83	2.37%		143	2.93%		203	3.61%
24	1.33%		84	2.38%		144	2.93%		204	3.61%
25	1.49%		85	2.39%		145	3.08%		205	3.74%
26	1.49%		86	2.40%		146	3.08%		206	3.74%
27	1.49%		87	2.42%		147	3.08%		207	3.74%
28	1.49%		88	2.43%		148	3.08%		208	3.74%
29	1.49%		89	2.44%		149	3.08%		209	3.74%
30	1.49%		90	2.45%		150	3.08%		210	3.74%
31	1.49%		91	2.46%		151	3.08%		211	3.74%
32	1.49%		92	2.47%		152	3.08%		212	3.74%
33	1.49%		93	2.49%		153	3.08%		213	3.74%
34	1.49%		94	2.50%		154	3.08%		214	3.74%
35	1.49%		95	2.51%		155	3.08%		215	3.74%
36	1.49%		96	2.52%		156	3.08%		216	3.74%
37	1.77%		97	2.53%		157	3.20%		217	3.80%
38	1.77%		98	2.55%		158	3.20%		218	3.80%
39	1.77%		99	2.56%		159	3.20%		219	3.80%
40	1.77%		100	2.57%		160	3.20%		220	3.80%
41	1.77%		101	2.59%		161	3.20%		221	3.80%

42	1.77%		102	2.60%		162	3.20%		222	3.80%
43	1.76%		103	2.61%		163	3.20%		223	3.80%
44	1.77%		104	2.62%		164	3.20%		224	3.80%
45	1.77%		105	2.64%		165	3.20%		225	3.80%
46	1.76%		106	2.65%		166	3.20%		226	3.80%
47	1.76%		107	2.66%		167	3.20%		227	3.80%
48	1.76%		108	2.68%		168	3.20%		228	3.80%
49	2.08%		109	2.69%		169	3.30%		229	3.98%
50	2.08%		110	2.69%		170	3.30%		230	3.98%
51	2.08%		111	2.69%		171	3.30%		231	3.98%
52	2.08%		112	2.69%		172	3.30%		232	3.98%
53	2.08%		113	2.69%		173	3.30%		233	3.98%
54	2.08%		114	2.69%		174	3.30%		234	3.98%
55	2.08%		115	2.69%		175	3.30%		235	3.98%
56	2.08%		116	2.69%		176	3.30%		236	3.98%
57	2.08%		117	2.69%		177	3.30%		237	3.98%
58	2.08%		118	2.69%		178	3.30%		238	3.98%
59	2.08%		119	2.69%		179	3.30%		239	3.98%
60	2.08%		120	2.69%		180	3.30%		240	3.98%

4. Claim Situs Mix

A claims mix assumption was also used to split the incidence rates between care situs. Note that prior to 2014, Assisted Living Facility and Nursing Home were combined into “facility”.

The current best estimate assumption for claim situs mix is derived from Genworth’s actual Long Term Care experience. The study was performed using data from inception through second quarter 2016. The situs assumption varies by product, age at disability and marital status. The study shows a significant difference between New York and nationwide experience, so only the non-New York experience was included. At the lower attained ages, claims are more likely to be for home health care. At the higher attained ages, claims are more likely to be for facility care.

The following table is the situs mix assumption for GLIC for selected ages:

Final GLIC Situs Mix Assumptions for selected attained ages				
Block	**Age at Dis**	**%Home Care**	**%Assisted Living Facility**	**%Nursing Home**
PCS All	<60	93.7%	2.3%	4.0%
	65	85.8%	5.5%	8.7%
	70	79.2%	8.4%	12.4%
	75	72.6%	11.8%	15.6%
	80	66.0%	15.5%	18.5%
	85	59.4%	18.5%	22.1%
	90	54.2%	20.9%	25.0%
	95	54.2%	20.0%	25.9%

D. Expenses: Expenses do not affect the Lifetime Loss Ratio projections shown in this memorandum. Nor have they affected the amount of the requested rate increase. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and the renewal commission rates will apply to the increased premium.

E. Interest: Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future and lifetime loss ratios is performed at 7.5%.

Note that the Loss Ratio regulation does not specify a discount rate.

13. Premiums

Premium rates are unisex, level (with the exception of rate increases) and payable for life. The premiums vary by issue age, daily benefit, benefit period, elimination period, benefit increase option, and any applicable riders selected.

There are no Limited Pay lives in-force on this policy form in your state.

14. Premium Modalization Rules

The following table shows the modal factors that are applied to the annual premium for policies, and the percentage of insureds selecting each premium mode on a nationwide basis.

Premium Mode	Modal Factor	Lifetime	Limited
Annual	1.00	51.8%	47.2%
Semi-Annual	0.51	9.9%	11.6%
Quarterly	0.26	14.8%	18.6%
Monthly	0.09	23.5%	22.5%

15. Active Life Reserves and Claim Liability Reserves

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2016, have been discounted to the date of incurral of each respective claim and included in historical incurred claims. Incurred but not reported reserve balances as of December 31, 2016, have been allocated to a calendar year of incurral and included in historic incurred claims. Discounting occurs at 4%.

16. Trend Assumptions

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

17. Exhibits (Past and Future Earned Premium and Incurred Claims Projections)

We used an asset share model representing actual contracts in-force through December 31, 2016 to project earned premiums and incurred claims through 2076. We used the morbidity, voluntary lapse and mortality assumptions described in Section 12 to project life years, earned premiums and incurred claims.

Exhibit Descriptions

Exhibit I-A and II-A are for all policies.
Exhibit I-B and II-B are only for policies with Lifetime Benefit Periods.
Exhibit I-C and II-C are only for policies with Limited Benefit Periods.

- Exhibits are based on GLIC experience through December 31, 2016 for the forms affected by this rate increase to ensure maximum credibility.
- Exhibits I-A, I-B, and I-C show expected lifetime loss ratios without the requested rate increases.
- Exhibits II-A, II-B, and II-C show expected lifetime loss ratios with the requested rate increases.

Appendices A and B (attached separately) include rate tables reflecting the requested increase.

NOTE: Actual rates implemented may vary slightly from those in Appendices A and B due to rounding.

Definition of Virginia Dispositioned Rate Increases

Earned premium from rate increases prior to 2012, if any, were considered fully implemented. All such premium is included in entirety in Exhibits I and II.

The rate increases requested, beginning in 2012, were not fully dispositioned in all states. Additionally, the implementation of rate increases requested in 2015 was incomplete as of December 31, 2016. In order to avoid subsidization among states and to maximize credibility, all dispositioned rate increases in 2012 and later have been removed from nationwide premium and then the rate increases dispositioned by Virginia have been applied to nationwide data at the date of disposition.

GLIC has used Nationwide data VA forms only for developing these exhibits to ensure maximum credibility.

Exhibits I-A, I-B, and I-C

- Include the premium rate increases of 95% for Lifetime benefits and 60% for Limited benefits dispositioned by the state of Virginia in 2013 with the rate increases applied to all GLIC policies. Moreover, the projections in Exhibit I are prior to the additional rate increase requested in this filing. By excluding all rate increases from other states and applying Virginia rate increases to all GLIC policies, we have shown a projection with Virginia Dispositioned Rate Increases.
- Show projected experience assuming the requested increase is not implemented.

Exhibits II-A, II-B, and II-C

- Include the 2013 premium rate increases dispositioned by the state of Virginia applied to all GLIC policies.
- Show projected experience assuming the requested increase is implemented.

Lifetime Loss Ratio Calculation

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

$$LR_j = \frac{\sum_{t=j}^{2016} Pmt_t^j \, v^{t-j} + {}_jCR_{2016} \, v^{2016-j+1/2} + {}_jIBNR_{2016} \, v^{2016-j+1/2} - DBNR_{2016}}{EP_j}$$

LR_j = loss ratio for year j
Pmt_t^j = claim payments in year t on claims incurred in year j, assumed to occur mid-year
${}_jCR_{2016}$ = open claim reserve held on December 31, 2016 for claims incurred in year j
${}_jIBNR_{2016}$ = 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 / 1.075 = 0.930233

A future annual loss ratio is calculated, with interest, as anticipated incurred claims divided by earned premiums. A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 7.5%.

18. History of Previous Rate Revisions

A 12% rate increase for all benefit periods was dispositioned in your state on April 25, 2008.
A 18% rate increase for all benefit periods was dispositioned in your state on January 18, 2012.
A 95% rate increase for Lifetime benefits and a 60% rate increase for Limited benefits were dispositioned in your state on July 11, 2013.

19. Demonstration of Satisfaction of Loss Ratio Requirements

This filing does not imply the acceptance of the lifetime loss ratios contained herein as an acceptable measure of profitability or as a minimum threshold for future rate increase filings. As shown in these exhibits I and II, the expected lifetime loss ratios with and without the requested rate increases exceed the minimum loss ratio of 60%.

20. Virginia Average Annual Premium Based on Exposed Lives

	Lifetime	Limited
Before Rate Increase*	$4,071	$2,659
After Rate Increase	$7,003	$4,122

*Note that some dispositioned rate increases were only partially implemented as of December 31, 2016.

21. Proposed Effective Date

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

22. GLIC Nationwide Distribution of Business as of December 31, 2016 (Based on Exposed Lives)

By Issue Age:

Issue Age	Percent Distribution	
	Lifetime	Limited
<55	13.5%	6.0%
55-59	16.6%	14.0%
60-64	27.3%	31.7%
65-69	23.4%	29.4%
70-74	12.8%	14.8%
75-59	5.5%	3.7%
80+	0.9%	0.4%

By Elimination Period:

Elimination Period	Percent Distribution	
	Lifetime	Limited
0-day	8.1%	4.2%
20-day	<0.1%	0.2%
30-day*	<0.1%	<0.1%
50-day	15.8%	12.5%
60-day**	<0.1%	<0.1%
90-day*	0.3%	0.3%
100-day	75.7%	82.7%

*30-day and 90-day are CA only

**60-day is CO only

By Benefit Period:

Benefit Period	Percent Distribution
Lifetime	37.9%
6 year	9.1%
5 year	<0.1%
4 year	28.8%
3 year	15.3%
2 year	8.8%
1 year	<0.1%

By Inflation Protection Option:

Benefit Inflation	Percent Distribution	
	Lifetime	Limited
None	18.0%	28.0%
Simple	48.0%	42.4%
Compound	34.0%	29.6%

Virginia and GLIC Nationwide Exposed Lives and Annualized Premium

As of December 31, 2016, the number of exposed lives in the state and GLIC Nationwide is:

	Number of Exposed Lives		Inforce Annualized Premium	
	Lifetime	Limited	Lifetime	Limited
Virginia	475	799	$1,933,900	$2,124,673
Nationwide	18,257	29,937	$64,401,118	$73,625,530

23. Actuarial Certification

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

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

I have relied on projections completed by GLIC's In-force Actuarial team and peer reviewed by a leading external actuarial firm with strong Long Term Care experience using data, assumptions and methodologies provided by GLIC. All future projections included in this memorandum, while based on GLIC's best estimates, are uncertain and may not emerge as expected.

I have relied on statutory valuations as of December 31, 2016, for Claim Reserves (i.e., Disabled Life Reserves and Pending Claims reserves), Incurred But Not Reported reserves, and Dead But Not Reported reserves provided by GLIC's Long Term Care Valuation team.

I have also relied on actuarial assumptions developed by GLIC's Long Term Care Experience Studies team under the direction of Matthew Keppler, FSA, MAAA, who approved those assumptions in collaboration with other GLIC actuaries. The assumptions present the actuary's best judgement and are consistent with the issuer's business plan at the time of the filing. The assumptions were subsequently analyzed by a leading external actuarial firm with significant Long-Term Care experience. The external peer analysis concluded that the assumptions in the aggregate are reasonable and supported by evidence. GLIC's Executive Operating Committee reviewed and formally approved the assumptions.

I have reviewed and taken into consideration the policy design and coverage provided and GLIC's underwriting and claims adjudication processes.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided.

Kent Holbrook, FSA, MAAA
AVP and Actuary
Genworth Life Insurance Company

Date: April 25, 2018

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-131306456

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: $7,003(Lifetime)/$4,122(Limited) - After Rate Increase

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

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

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

Number of Policy Holders Affected : 1,274

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

Form#	"Product Name"(if applicable)
7020P	Long Term Care Insurance Policy
7000AQ	Long Term Care Insurance Policy
62150	Nonforfeiture Benefit Rider
62286	Contingent Benefit Upon Lapse

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

This document is intended to help explain the rate filing and it is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing.

Key Information Used to Develop the Rates Including the Main Drivers

“Our rates are based on assumptions regarding persistency (how long the policy stays in force), mortality (at what rate deaths occur), and voluntary lapses (when an insured voluntarily terminates his policy). Actual results are much higher than anticipated when the policy was originally priced which means that individuals are living longer and keeping their policies in force longer which results in more claims incurred. As a result, premiums must be adjusted to ensure current and future claims are adequately funded.”

December 18, 2017

Virginia Bureau of Insurance

RE: Genworth Life Insurance Company ("GLIC")
Company NAIC No: 70025
SERFF Tracking No: GEFA-131306456
Policy Forms: **7020P, 7000AQ**
Rider Forms: **62150, 62286**

Purpose of This Filing

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

Summary of Policy Form(s)

- These forms are known collectively as the "PCS" policy series.
- They provide institutional confinement and/or home care benefits.
- They were issued in Virginia from March 1994 through November 2002.
- They are no longer being marketed in any state, with 2004 being the last year they were used in any state to issue policies.

Rate Increase Filing History

On October 31, 2012, GLIC requested a rate increase of 95% for Lifetime benefits and 60% for Limited benefits. Virginia dispositioned a rate increase of 95% for Lifetime benefits and 60% for Limited benefits (SERFF #GEFA-128660186).

Information Regarding This New Rate Increase Filing

The goal of this new rate increase filing is to pursue the Multi-Year Rate Action Plan, consistent with the basis of the future rate increases assumed in 2016 Cash Flow Testing (CFT). The current Multi-Year Rate Action Plan for PCS is a cumulative rate increase of 165% for Lifetime benefits and 125% for Limited benefits by filing for 72% Lifetime/55% Limited now in 2017, and 53% Lifetime/45% Limited in 2020. In this filing, GLIC is requesting a rate increase of 72% for policies with Lifetime benefit periods and 55% for policies with Limited benefit periods.

Alternatively, in lieu of the rate increase filings contemplated by the Multi-Year Rate Action Plan (in 2017 and 2020), we are willing to accept a one-time rate increase now of 115% for policyholders with Lifetime benefits and 82% for policyholders with Limited benefits. These rate increase amounts are the actuarial equivalent of the cumulative rate increases, planned through 2020, of 165% and 125% for Lifetime benefits and Limited benefits, respectively.
Section 3 in the Actuarial Memorandum explains the development of the requested rate increase. Section 4 in the Actuarial Memorandum shows the justification for these increase amounts. We have used assumptions consistent with GLIC's 2016 Cash Flow Testing in this filing.

In addition:

- Although this block was priced in 1992 under the Loss Ratio Regulation, GLIC is not attempting to achieve a 60% loss ratio over the life of the block; in fact, the lifetime loss ratio after this rate action will be substantially higher.
- Consistent with GLIC's Multi-Year Rate Action Plan, we anticipate filing future rate increase requests in 2020.
- GLIC will monitor the experience of this block and react as experience develops.
- This filing, with its self-limited lifetime loss ratios, does not imply that the lifetime loss ratios it contains are either acceptable measures of profitability or minimum thresholds for future rate increase filings.

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

Assumptions

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

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

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

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

Finally, GLIC converted from a claim cost total lives model to a first principles healthy lives model in which the experience is split between healthy lives and disabled lives. Although there is no material impact from this change on the model results, it does provide more transparency in the modeling and assumptions. However, it makes direct comparisons between current and prior assumptions not feasible.

The exhibits within this filing use the updated assumptions.

Alternatives to Rate Increases

GLIC will offer insureds impacted by rate filings several options for mitigating the impact. As with prior rate increases, they can change any number of benefit features or coverage limits in order to maintain reasonably equivalent pre- and post-rate increase premium levels, or some other premium level that best fits their needs. The benefit and rate combinations are consistent with the rate tables approved by the Virginia Bureau of Insurance as part of the original filing. Several custom/individualized options will be provided in the policyholder notification letter. In addition, policyholders will have the ability to call a dedicated team of customer service representatives that can assist with providing customized quotes for any number of other benefit adjustments.

> **Reduced Benefit Options.** To balance coverage and cost considerations, GLIC will offer policyholders, subject to rate increases on their long-term care policies, customized options to adjust their benefits, including:
>
> 1. Reductions in Daily Benefit Amount;
> 2. Reductions in Benefit Period;
> 3. Reductions in Inflation Levels;
> 4. Elimination of Inflation Protection;
> 5. Increases in Elimination Period; and
> 6. Elimination of policy riders.

Instead of accepting a “one-size-fit-all” solution that assumes what is best for them, our policyholders also can consider adjustments to one, or multiple combinations, of these benefit features to identify the optimal balance of coverage and cost based on their specific needs.

While we strongly encourage policyholders to maintain coverage, we believe it is important to provide a comprehensive set of options. Therefore, GLIC will continue to offer the applicable non-forfeiture option to each policyholder. Policyholders that are eligible for the Contingent Non-Forfeiture Option will be presented with that as an option in their notification letter. Policyholders that have a non-forfeiture (NFO) rider with their policy, may elect that option. For those policyholders that do not have either the Contingent Non-Forfeiture or NFO rider available, GLIC will continue to offer its Optional Limited Benefit:

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

The following electronic items are included in this submission:

- This cover letter;
- Confidential Actuarial Memorandum;
- Special Exhibits;
- Individual LTC Review Requirements Checklist;
- Long Term Care Insurance Rate Request Summary;
- Policyholder notification related documents (PH Letter); and

- Current and Proposed Rate Increase Rate Schedules.

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

The contact person for this filing is:

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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

Attachment 1a: PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With Virginia Approved Rate Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1994	3,819,881	244,853	6.4%	0		7,928	2.41685
1995	34,370,593	2,616,459	7.6%	285,126		33,210	2.32390
1996	83,471,817	10,652,131	12.8%	1,933,364		69,801	2.23452
1997	145,644,284	20,857,111	14.3%	5,424,275		99,724	2.14857
1998	198,716,653	40,710,004	20.5%	12,316,118		113,914	2.06594
1999	200,434,232	54,203,614	27.0%	21,758,703		108,517	1.98648
2000	193,168,455	87,955,740	45.5%	33,593,016		107,959	1.91007
2001	190,511,815	117,432,364	61.6%	51,397,627		106,937	1.83661
2002	187,056,862	149,675,497	80.0%	72,405,516		105,447	1.76597
2003	185,589,732	173,845,493	93.7%	96,366,123		103,566	1.69805
2004	178,429,083	169,971,279	95.3%	122,328,911		99,849	1.63274
2005	170,459,477	201,487,447	118.2%	144,049,117		95,976	1.56994
2006	161,745,134	201,703,300	124.7%	164,372,884		91,867	1.50956
2007	153,082,865	215,124,421	140.5%	185,568,396		87,693	1.45150
2008	144,484,658	243,407,943	168.5%	204,415,932		83,123	1.39567
2009	143,000,228	258,544,676	180.8%	228,531,463		78,155	1.34199
2010	137,869,684	286,268,072	207.6%	250,577,505		73,667	1.29038
2011	130,483,693	314,915,664	241.3%	268,410,801		68,959	1.24075
2012	130,530,997	331,466,202	253.9%	295,511,812		64,260	1.19303
2013	123,838,127	323,476,505	261.2%	311,549,977		59,679	1.14714
2014	138,970,345	325,687,646	234.4%	327,087,500		55,404	1.10302
2015	149,866,028	337,553,163	225.2%	337,811,924		51,210	1.06060
2016	156,523,935	373,870,467	238.9%	346,855,269	1,469,496,139	47,740	1.01980
2017	135,748,578	353,835,044	260.7%	367,152,676		43,199	0.98058
2018	121,482,160	324,641,545	267.2%	378,992,843		38,815	0.94287
2019	108,343,748	300,830,384	277.7%	378,324,947		34,712	0.90660
2020	96,321,256	278,818,887	289.5%	369,761,643		30,918	0.87173
2021	85,296,013	257,482,240	301.9%	356,061,929		27,445	0.83820
2022	75,290,779	236,776,113	314.5%	338,542,012		24,282	0.80597
2023	66,174,948	216,956,712	327.9%	318,618,631		21,398	0.77497
2024	57,919,525	197,990,364	341.8%	297,168,047		18,814	0.74516
2025	50,554,878	179,983,238	356.0%	275,903,730		16,494	0.71650
2026	43,968,493	163,939,450	372.9%	254,726,985		14,412	0.68894
2027	38,114,571	151,490,397	397.5%	234,701,334		12,548	0.66245
2028	32,904,131	140,919,078	428.3%	216,392,278		10,875	0.63697
2029	28,271,839	129,618,845	458.5%	199,541,934		9,380	0.61247
2030	24,173,904	118,118,201	488.6%	183,686,314		8,051	0.58891
2031	20,570,083	106,747,302	518.9%	168,502,960		6,878	0.56626
2032	17,417,367	95,686,781	549.4%	153,799,219		5,844	0.54448
2033	14,667,468	85,224,817	581.0%	139,471,877		4,937	0.52354
2034	12,278,393	75,427,667	614.3%	125,712,536		4,144	0.50340
2035	10,213,097	66,434,159	650.5%	113,159,292		3,456	0.48404
2036	8,439,093	58,132,199	688.8%	101,874,027		2,863	0.46543
2037	6,927,385	50,406,501	727.6%	91,223,488		2,356	0.44752
2038	5,649,284	43,323,236	766.9%	81,087,879		1,925	0.43031
2039	4,575,585	36,870,489	805.8%	71,516,066		1,562	0.41376
2040	3,681,365	31,073,903	844.1%	62,575,524		1,259	0.39785
2041	2,941,908	25,920,893	881.1%	54,286,547		1,007	0.38255
2042	2,336,220	21,407,286	916.3%	46,701,707		800	0.36783
2043	1,844,024	17,504,229	949.2%	39,832,525		631	0.35368
2044	1,446,501	14,162,435	979.1%	33,659,540		495	0.34008
2045	1,127,469	11,370,815	1008.5%	28,172,756		384	0.32700
2046	872,826	9,034,877	1035.1%	23,349,426		296	0.31442
2047	670,990	7,108,178	1059.4%	19,161,212		226	0.30233
2048	512,164	5,531,813	1080.1%	15,560,719		171	0.29070
2049	388,084	4,250,095	1095.1%	12,495,545		129	0.27952
2050	291,869	3,221,602	1103.8%	9,916,519		96	0.26877
2051	217,823	2,415,861	1109.1%	7,776,124		70	0.25843
2052	161,324	1,796,014	1113.3%	6,025,817		51	0.24849
2053	118,623	1,320,565	1113.2%	4,615,165		37	0.23894
2054	86,598	957,800	1106.0%	3,492,180		26	0.22975
2055	62,750	685,021	1091.7%	2,608,812		18	0.22091
2056	45,117	484,868	1074.7%	1,923,486		13	0.21241
2057	32,170	340,678	1059.0%	1,397,155		9	0.20424
2058	22,731	238,072	1047.3%	997,058		6	0.19639
2059	15,893	164,656	1036.0%	697,547		4	0.18884
2060	10,996	113,584	1033.0%	478,060		2	0.18157
2061	7,495	76,625	1022.4%	321,500		2	0.17459
2062	5,060	50,942	1006.8%	212,409		1	0.16787
2063	3,403	33,052	971.2%	139,021		1	0.16142
2064	2,280	21,324	935.2%	90,901		0	0.15521
2065	1,514	13,455	888.5%	59,582		0	0.14924
2066	948	8,252	870.4%	39,041		0	0.14350
2067	569	4,920	864.1%	25,341		0	0.13798
2068	334	2,859	855.8%	16,067		0	0.13267
2069	188	1,655	880.3%	9,781		0	0.12757
2070	104	964	929.0%	5,681		0	0.12266
2071	41	574	1388.8%	3,134		0	0.11795
2072	19	341	1786.4%	1,622		0	0.11341
2073	10	196	2059.8%	842		0	0.10905
2074	5	107	2224.1%	441		0	0.10485
2075	2	55	2276.6%	232		0	0.10082
2076	1	26	2123.9%	123		0	0.09694
PV Past	5,289,892,221	5,732,694,194	108.4%				
PV Future	857,988,964	2,838,537,068	330.8%				
PV Total	6,147,881,185	8,571,231,262	139.4%				

Attachment 1b: PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With Virginia Approved Rate Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1994	1,362,771	8,296	0.6%	0		2,438	2.41685
1995	11,858,539	700,833	5.9%	23,628		9,802	2.32390
1996	27,442,396	4,152,654	15.1%	523,778		19,959	2.23452
1997	45,868,318	6,599,605	14.4%	1,502,688		27,144	2.14857
1998	59,503,493	13,760,901	23.1%	3,086,322		30,253	2.06594
1999	59,752,555	19,225,018	32.2%	5,147,874		29,423	1.98648
2000	59,649,336	34,601,027	58.0%	8,439,784		31,669	1.91007
2001	61,849,119	51,028,993	82.5%	14,515,336		32,005	1.83661
2002	62,110,102	70,928,039	114.2%	22,167,511		33,153	1.76597
2003	66,139,547	83,904,672	126.9%	33,138,935		33,990	1.69805
2004	64,601,841	73,108,265	113.2%	44,668,601		33,040	1.63274
2005	62,359,614	97,110,743	155.7%	55,010,252		32,069	1.56994
2006	59,967,057	82,419,780	137.4%	64,506,672		31,029	1.50956
2007	57,541,930	94,208,193	163.7%	74,006,000		29,937	1.45150
2008	55,051,205	112,415,804	204.2%	84,954,707		28,678	1.39567
2009	55,452,440	124,425,904	224.4%	97,872,198		27,290	1.34199
2010	54,153,225	130,292,538	240.6%	111,232,027		26,030	1.29038
2011	51,999,060	146,112,436	281.0%	122,424,234		24,607	1.24075
2012	53,076,811	159,592,239	300.7%	134,883,301		23,139	1.19303
2013	50,876,225	152,455,249	299.7%	144,259,705		21,742	1.14714
2014	60,886,958	154,131,320	253.1%	152,496,410		20,409	1.10302
2015	68,847,501	165,867,891	240.9%	159,141,523		19,071	1.06060
2016	74,583,867	185,397,405	248.6%	167,116,325	683,639,460	17,954	1.01980
2017	66,053,395	154,615,587	234.1%	177,380,874		16,485	0.98058
2018	59,826,158	143,292,127	239.5%	181,739,136		15,018	0.94287
2019	54,024,648	134,062,136	248.1%	181,332,934		13,617	0.90660
2020	48,620,408	125,408,711	257.9%	177,880,074		12,302	0.87173
2021	43,594,242	116,879,601	268.1%	172,507,642		11,079	0.83820
2022	38,950,414	108,543,774	278.7%	165,492,960		9,946	0.80597
2023	34,672,610	100,577,213	290.1%	157,426,323		8,902	0.77497
2024	30,750,410	92,908,066	302.1%	148,605,481		7,942	0.74516
2025	27,175,049	85,534,570	314.8%	139,386,742		7,064	0.71650
2026	23,932,351	78,948,866	329.9%	130,071,093		6,263	0.68894
2027	20,997,531	73,957,105	352.2%	121,026,500		5,532	0.66245
2028	18,343,907	69,827,278	380.7%	112,593,581		4,865	0.63697
2029	15,951,569	65,301,769	409.4%	104,756,813		4,260	0.61247
2030	13,807,467	60,578,308	438.7%	97,343,657		3,714	0.58891
2031	11,897,718	55,803,315	469.0%	90,232,207		3,224	0.56626
2032	10,205,284	51,031,838	500.1%	83,324,447		2,786	0.54448
2033	8,709,991	46,403,967	532.8%	76,575,800		2,394	0.52354
2034	7,393,033	41,961,095	567.6%	70,036,822		2,046	0.50340
2035	6,238,367	37,764,800	605.4%	63,996,044		1,738	0.48404
2036	5,232,937	33,769,346	645.3%	58,517,965		1,468	0.46543
2037	4,362,721	29,916,763	685.7%	53,265,803		1,231	0.44752
2038	3,614,371	26,263,325	726.6%	48,170,700		1,026	0.43031
2039	2,975,059	22,805,946	766.6%	43,253,648		849	0.41376
2040	2,432,904	19,587,996	805.1%	38,542,410		698	0.39785
2041	1,976,401	16,635,988	841.7%	34,055,388		570	0.38255
2042	1,595,370	13,979,117	876.2%	29,836,023		462	0.36783
2043	1,279,752	11,618,610	907.9%	25,910,573		372	0.35368
2044	1,019,904	9,546,042	936.0%	22,284,549		297	0.34008
2045	807,264	7,778,273	963.5%	18,973,044		235	0.32700
2046	634,288	6,270,377	988.6%	15,985,764		185	0.31442
2047	494,609	4,996,960	1010.3%	13,327,996		144	0.30233
2048	382,691	3,938,456	1029.1%	10,987,863		111	0.29070
2049	293,747	3,059,834	1041.7%	8,949,912		84	0.27952
2050	223,672	2,345,878	1048.8%	7,199,328		64	0.26877
2051	168,947	1,776,432	1051.5%	5,718,681		47	0.25843
2052	126,603	1,333,318	1053.1%	4,486,072		35	0.24849
2053	94,164	986,776	1047.9%	3,476,097		26	0.23894
2054	69,520	720,158	1035.9%	2,659,678		18	0.22975
2055	50,935	519,779	1020.5%	2,008,120		13	0.22091
2056	37,016	372,279	1005.7%	1,495,348		9	0.21241
2057	26,663	265,184	994.6%	1,096,351		6	0.20424
2058	19,017	187,956	988.3%	789,337		4	0.19639
2059	13,414	131,889	983.2%	557,035		3	0.18884
2060	9,357	92,523	988.8%	385,170		2	0.18157
2061	6,425	63,392	986.6%	261,600		1	0.17459
2062	4,373	42,758	977.8%	175,064		1	0.16787
2063	2,968	28,034	944.5%	116,537		0	0.16142
2064	2,012	18,306	909.9%	77,894		0	0.15521
2065	1,357	11,693	861.8%	52,342		0	0.14924
2066	871	7,267	834.8%	35,131		0	0.14350
2067	535	4,404	823.3%	23,283		0	0.13798
2068	319	2,610	817.8%	15,021		0	0.13267
2069	182	1,547	851.3%	9,246		0	0.12757
2070	101	925	915.4%	5,412		0	0.12266
2071	40	563	1402.5%	3,020		0	0.11795
2072	19	339	1814.4%	1,593		0	0.11341
2073	9	196	2091.7%	836		0	0.10905
2074	5	107	2241.9%	441		0	0.10485
2075	2	55	2291.1%	232		0	0.10082
2076	1	26	2134.8%	123		0	0.09694
PV Past	1,882,865,755	2,625,826,583	139.5%				
PV Future	444,608,993	1,344,812,014	302.5%				
PV Total	2,327,474,748	3,970,638,597	170.6%				

Attachment 1c: PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With Virginia Approved Rate Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1994	2,457,110	236,557	9.6%	0		5,490	2.41685
1995	22,512,054	1,915,626	8.5%	261,498		23,408	2.32390
1996	56,029,420	6,499,477	11.6%	1,409,586		49,842	2.23452
1997	99,775,966	14,257,506	14.3%	3,921,587		72,580	2.14857
1998	139,213,161	26,949,103	19.4%	9,229,796		83,661	2.06594
1999	140,681,677	34,978,595	24.9%	16,610,829		79,094	1.98648
2000	133,519,120	53,354,713	40.0%	25,153,231		76,290	1.91007
2001	128,662,696	66,403,371	51.6%	36,882,291		74,932	1.83661
2002	124,946,760	78,747,457	63.0%	50,238,006		72,294	1.76597
2003	119,450,186	89,940,822	75.3%	63,227,188		69,576	1.69805
2004	113,827,242	96,863,014	85.1%	77,660,309		66,809	1.63274
2005	108,099,863	104,376,703	96.6%	89,038,865		63,907	1.56994
2006	101,778,078	119,283,520	117.2%	99,866,212		60,838	1.50956
2007	95,540,935	120,916,228	126.6%	111,562,396		57,756	1.45150
2008	89,433,453	130,992,139	146.5%	119,461,225		54,445	1.39567
2009	87,547,788	134,118,772	153.2%	130,659,265		50,865	1.34199
2010	83,716,459	155,975,534	186.3%	139,345,478		47,637	1.29038
2011	78,484,632	168,803,228	215.1%	145,986,567		44,352	1.24075
2012	77,454,186	171,873,964	221.9%	160,628,511		41,121	1.19303
2013	72,961,902	171,021,256	234.4%	167,290,272		37,937	1.14714
2014	78,083,387	171,556,326	219.7%	174,591,090		34,995	1.10302
2015	81,018,527	171,685,272	211.9%	178,670,400		32,139	1.06060
2016	81,940,069	188,473,062	230.0%	179,738,943	785,856,680	29,786	1.01980
2017	69,695,184	199,219,457	285.8%	189,771,802		26,713	0.98058
2018	61,656,002	181,349,418	294.1%	197,253,708		23,797	0.94287
2019	54,319,100	166,768,249	307.0%	196,992,013		21,094	0.90660
2020	47,700,848	153,410,176	321.6%	191,881,570		18,615	0.87173
2021	41,701,771	140,602,639	337.2%	183,554,287		16,367	0.83820
2022	36,340,364	128,232,339	352.9%	173,049,052		14,335	0.80597
2023	31,502,338	116,379,499	369.4%	161,192,308		12,496	0.77497
2024	27,169,115	105,082,297	386.8%	148,562,566		10,872	0.74516
2025	23,379,829	94,448,668	404.0%	136,516,989		9,430	0.71650
2026	20,036,143	84,990,584	424.2%	124,655,891		8,149	0.68894
2027	17,117,040	77,533,291	453.0%	113,674,834		7,016	0.66245
2028	14,560,224	71,091,800	488.3%	103,798,697		6,010	0.63697
2029	12,320,270	64,317,076	522.0%	94,785,121		5,120	0.61247
2030	10,366,437	57,539,893	555.1%	86,342,656		4,337	0.58891
2031	8,672,364	50,943,988	587.4%	78,270,753		3,654	0.56626
2032	7,212,083	44,654,944	619.2%	70,474,772		3,059	0.54448
2033	5,957,477	38,820,850	651.6%	62,896,077		2,543	0.52354
2034	4,885,361	33,466,573	685.0%	55,675,714		2,099	0.50340
2035	3,974,730	28,669,359	721.3%	49,163,248		1,718	0.48404
2036	3,206,156	24,362,854	759.9%	43,356,062		1,396	0.46543
2037	2,564,665	20,489,738	798.9%	37,957,684		1,125	0.44752
2038	2,034,913	17,059,912	838.4%	32,917,179		899	0.43031
2039	1,600,526	14,064,543	878.7%	28,262,418		713	0.41376
2040	1,248,461	11,485,907	920.0%	24,033,114		560	0.39785
2041	965,507	9,284,904	961.7%	20,231,159		437	0.38255
2042	740,850	7,428,170	1002.7%	16,865,684		338	0.36783
2043	564,272	5,885,619	1043.0%	13,921,953		260	0.35368
2044	426,597	4,616,393	1082.1%	11,374,992		198	0.34008
2045	320,204	3,592,542	1122.0%	9,199,713		149	0.32700
2046	238,538	2,764,500	1158.9%	7,363,662		112	0.31442
2047	176,381	2,111,218	1197.0%	5,833,215		83	0.30233
2048	129,473	1,593,357	1230.6%	4,572,856		61	0.29070
2049	94,337	1,190,261	1261.7%	3,545,633		44	0.27952
2050	68,197	875,724	1284.1%	2,717,190		32	0.26877
2051	48,876	639,429	1308.3%	2,057,443		23	0.25843
2052	34,721	462,696	1332.6%	1,539,745		16	0.24849
2053	24,458	333,789	1364.7%	1,139,068		11	0.23894
2054	17,079	237,642	1391.5%	832,502		8	0.22975
2055	11,815	165,242	1398.5%	600,692		5	0.22091
2056	8,101	112,590	1389.8%	428,138		4	0.21241
2057	5,507	75,494	1370.9%	300,804		2	0.20424
2058	3,713	50,116	1349.6%	207,721		2	0.19639
2059	2,479	32,767	1321.6%	140,512		1	0.18884
2060	1,639	21,061	1285.3%	92,889		1	0.18157
2061	1,070	13,233	1237.2%	59,900		0	0.17459
2062	687	8,185	1190.9%	37,345		0	0.16787
2063	435	5,018	1153.4%	22,484		0	0.16142
2064	268	3,018	1124.7%	13,007		0	0.15521
2065	157	1,762	1119.1%	7,240		0	0.14924
2066	77	985	1271.1%	3,910		0	0.14350
2067	35	516	1495.9%	2,058		0	0.13798
2068	15	249	1667.9%	1,046		0	0.13267
2069	6	108	1711.9%	535		0	0.12757
2070	3	39	1427.0%	269		0	0.12266
2071	1	10	910.3%	114		0	0.11795
2072	0	2	443.4%	29		0	0.11341
2073	0	0	0.0%	6		0	0.10905
2074	0	0	0.0%	0		0	0.10485
2075	0	0	0.0%	0		0	0.10082
2076	0	0	0.0%	0		0	0.09694
PV Past	3,407,026,466	3,106,867,611	91.2%				
PV Future	413,379,970	1,493,725,054	361.3%				
PV Total	3,820,406,437	4,600,592,665	120.4%				

Attachment 2a: PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 72% Lifetime And 55% Limited Rate Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1994	3,819,881	244,853	6.4%	0		7,928	2.41685
1995	34,370,593	2,616,459	7.6%	285,126		33,210	2.32390
1996	83,471,817	10,652,131	12.8%	1,933,364		69,801	2.23452
1997	145,644,284	20,857,111	14.3%	5,424,275		99,724	2.14857
1998	198,716,653	40,710,004	20.5%	12,316,118		113,914	2.06594
1999	200,434,232	54,203,614	27.0%	21,758,703		108,517	1.98648
2000	193,168,455	87,955,740	45.5%	33,593,016		107,959	1.91007
2001	190,511,815	117,432,364	61.6%	51,397,627		106,937	1.83661
2002	187,056,862	149,675,497	80.0%	72,405,516		105,447	1.76597
2003	185,589,732	173,845,493	93.7%	96,366,123		103,566	1.69805
2004	178,429,083	169,971,279	95.3%	122,328,911		99,849	1.63274
2005	170,459,477	201,487,447	118.2%	144,049,117		95,976	1.56994
2006	161,745,134	201,703,300	124.7%	164,372,884		91,867	1.50956
2007	153,082,865	215,124,421	140.5%	185,568,396		87,693	1.45150
2008	144,484,658	243,407,943	168.5%	204,415,932		83,123	1.39567
2009	143,000,228	258,544,676	180.8%	228,531,463		78,155	1.34199
2010	137,869,684	286,268,072	207.6%	250,577,505		73,667	1.29038
2011	130,483,693	314,915,664	241.3%	268,410,801		68,959	1.24075
2012	130,530,997	331,466,202	253.9%	295,511,812		64,260	1.19303
2013	123,838,127	323,476,505	261.2%	311,549,977		59,679	1.14714
2014	138,970,345	325,687,646	234.4%	327,087,500		55,404	1.10302
2015	149,866,028	337,553,163	225.2%	337,811,924		51,210	1.06060
2016	156,523,935	373,870,467	238.9%	346,855,269	1,469,496,139	47,740	1.01980
2017	135,748,578	353,835,044	260.7%	367,152,676		43,199	0.98058
2018	126,632,764	326,034,766	257.5%	379,495,299		38,815	0.94287
2019	166,663,367	315,070,636	189.0%	387,027,563		34,712	0.90660
2020	150,058,549	291,107,583	194.0%	380,003,983		30,918	0.87173
2021	134,317,696	268,201,486	199.7%	367,023,208		27,445	0.83820
2022	119,603,069	246,158,227	205.8%	349,608,915		24,282	0.80597
2023	105,881,119	225,188,131	212.7%	329,356,479		21,398	0.77497
2024	93,225,862	205,204,456	220.1%	307,308,514		18,814	0.74516
2025	81,752,765	186,281,974	227.9%	285,292,842		16,494	0.71650
2026	71,374,617	169,452,601	237.4%	263,289,487		14,412	0.68894
2027	62,060,684	156,389,221	252.0%	242,438,330		12,548	0.66245
2028	53,713,336	145,301,928	270.5%	223,354,437		10,875	0.63697
2029	46,252,251	133,494,347	288.6%	205,783,158		9,380	0.61247
2030	39,622,705	121,510,999	306.7%	189,253,117		8,051	0.58891
2031	33,771,711	109,692,655	324.8%	173,439,332		6,878	0.56626
2032	28,638,881	98,223,619	343.0%	158,148,489		5,844	0.54448
2033	24,151,239	87,396,935	361.9%	143,275,522		4,937	0.52354
2034	20,244,240	77,275,101	381.7%	129,013,302		4,144	0.50340
2035	16,860,567	67,987,481	403.2%	115,999,889		3,456	0.48404
2036	13,949,110	59,419,418	426.0%	104,297,997		2,863	0.46543
2037	11,464,433	51,461,854	448.9%	93,274,992		2,356	0.44752
2038	9,360,750	44,181,338	472.0%	82,810,146		1,925	0.43031
2039	7,591,117	37,561,866	494.8%	72,950,027		1,562	0.41376
2040	6,115,191	31,626,000	517.2%	63,759,869		1,259	0.39785
2041	4,893,190	26,357,769	538.7%	55,256,905		1,007	0.38255
2042	3,890,776	21,749,964	559.0%	47,490,549		800	0.36783
2043	3,074,907	17,770,602	577.9%	40,468,739		631	0.35368
2044	2,415,023	14,367,548	594.9%	34,168,431		495	0.34008
2045	1,884,638	11,527,651	611.7%	28,576,382		384	0.32700
2046	1,460,682	9,153,673	626.7%	23,666,805		296	0.31442
2047	1,124,119	7,197,346	640.3%	19,408,556		226	0.30233
2048	858,912	5,598,106	651.8%	15,751,685		171	0.29070
2049	651,467	4,298,763	659.9%	12,641,506		129	0.27952
2050	490,421	3,256,903	664.1%	10,026,893		96	0.26877
2051	366,347	2,441,191	666.4%	7,858,677		70	0.25843
2052	271,575	1,814,036	668.0%	6,086,886		51	0.24849
2053	199,873	1,333,241	667.0%	4,659,850		37	0.23894
2054	146,046	966,587	661.8%	3,524,504		26	0.22975
2055	105,922	691,034	652.4%	2,631,918		18	0.22091
2056	76,224	488,942	641.5%	1,939,798		13	0.21241
2057	54,397	343,417	631.3%	1,408,506		9	0.20424
2058	38,466	239,903	623.7%	1,004,820		6	0.19639
2059	26,915	165,868	616.3%	702,751		4	0.18884
2060	18,634	114,384	613.8%	481,472		2	0.18157
2061	12,709	77,141	607.0%	323,690		2	0.17459
2062	8,586	51,271	597.1%	213,787		1	0.16787
2063	5,780	33,256	575.4%	139,879		1	0.16142
2064	3,876	21,450	553.4%	91,435		0	0.15521
2065	2,578	13,530	524.9%	59,916		0	0.14924
2066	1,617	8,296	512.9%	39,250		0	0.14350
2067	974	4,946	508.0%	25,471		0	0.13798
2068	572	2,873	502.2%	16,146		0	0.13267
2069	322	1,663	515.9%	9,827		0	0.12757
2070	178	969	544.0%	5,706		0	0.12266
2071	71	576	813.1%	3,148		0	0.11795
2072	33	342	1045.0%	1,629		0	0.11341
2073	16	197	1204.1%	845		0	0.10905
2074	8	108	1299.0%	443		0	0.10485
2075	4	56	1329.2%	233		0	0.10082
2076	2	26	1239.7%	123		0	0.09694
PV Past	5,289,892,221	5,732,694,194	108.4%				
PV Future	1,224,104,642	2,918,944,028	238.5%				
PV Total	6,513,996,863	8,651,638,222	132.8%				

Attachment 2b: PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With 72% Lifetime Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1994	1,362,771	8,296	0.6%	0		2,438	2.41685
1995	11,858,539	700,833	5.9%	23,628		9,802	2.32390
1996	27,442,396	4,152,654	15.1%	523,778		19,959	2.23452
1997	45,868,318	6,599,605	14.4%	1,502,688		27,144	2.14857
1998	59,503,493	13,760,901	23.1%	3,086,322		30,253	2.06594
1999	59,752,555	19,225,018	32.2%	5,147,874		29,423	1.98648
2000	59,649,336	34,601,027	58.0%	8,439,784		31,669	1.91007
2001	61,849,119	51,028,993	82.5%	14,515,336		32,005	1.83661
2002	62,110,102	70,928,039	114.2%	22,167,511		33,153	1.76597
2003	66,139,547	83,904,672	126.9%	33,138,935		33,990	1.69805
2004	64,601,841	73,108,265	113.2%	44,668,601		33,040	1.63274
2005	62,359,614	97,110,743	155.7%	55,010,252		32,069	1.56994
2006	59,967,057	82,419,780	137.4%	64,506,672		31,029	1.50956
2007	57,541,930	94,208,193	163.7%	74,006,000		29,937	1.45150
2008	55,051,205	112,415,804	204.2%	84,954,707		28,678	1.39567
2009	55,452,440	124,425,904	224.4%	97,872,198		27,290	1.34199
2010	54,153,225	130,292,538	240.6%	111,232,027		26,030	1.29038
2011	51,999,060	146,112,436	281.0%	122,424,234		24,607	1.24075
2012	53,076,811	159,592,239	300.7%	134,883,301		23,139	1.19303
2013	50,876,225	152,455,249	299.7%	144,259,705		21,742	1.14714
2014	60,886,958	154,131,320	253.1%	152,496,410		20,409	1.10302
2015	68,847,501	165,867,891	240.9%	159,141,523		19,071	1.06060
2016	74,583,867	185,397,405	248.6%	167,116,325	683,639,460	17,954	1.01980
2017	66,053,395	154,615,587	234.1%	177,380,874		16,485	0.98058
2018	62,623,889	144,086,641	230.1%	181,991,902		15,018	0.94287
2019	85,910,516	142,256,524	165.6%	185,787,188		13,617	0.90660
2020	78,250,677	132,533,939	169.4%	183,239,121		12,302	0.87173
2021	70,922,138	123,137,340	173.6%	178,395,337		11,079	0.83820
2022	63,976,618	114,059,268	178.3%	171,607,547		9,946	0.80597
2023	57,426,087	105,456,911	183.6%	163,530,294		8,902	0.77497
2024	51,297,361	97,225,059	189.5%	154,525,508		7,942	0.74516
2025	45,608,125	89,340,547	195.9%	144,999,328		7,064	0.71650
2026	40,363,650	82,313,415	203.9%	135,296,074		6,263	0.68894
2027	35,552,651	76,976,363	216.5%	125,829,692		5,532	0.66245
2028	31,157,165	72,556,467	232.9%	116,977,371		4,865	0.63697
2029	27,161,524	67,742,684	249.4%	108,733,944		4,260	0.61247
2030	23,557,278	62,741,419	266.3%	100,929,399		3,714	0.58891
2031	20,331,137	57,705,782	283.8%	93,444,593		3,224	0.56626
2032	17,461,163	52,692,921	301.8%	86,183,204		2,786	0.54448
2033	14,917,810	47,846,443	320.7%	79,101,918		2,394	0.52354
2034	12,672,349	43,206,039	340.9%	72,252,518		2,046	0.50340
2035	10,700,026	38,827,685	362.9%	65,924,620		1,738	0.48404
2036	8,979,688	34,664,314	386.0%	60,183,946		1,468	0.46543
2037	7,489,218	30,662,237	409.4%	54,693,990		1,231	0.44752
2038	6,206,634	26,878,981	433.1%	49,385,812		1,026	0.43031
2039	5,110,302	23,309,350	456.1%	44,279,447		849	0.41376
2040	4,180,077	19,995,583	478.4%	39,401,538		698	0.39785
2041	3,396,655	16,962,734	499.4%	34,769,232		570	0.38255
2042	2,742,458	14,238,602	519.2%	30,424,411		462	0.36783
2043	2,200,286	11,822,665	537.3%	26,391,571		372	0.35368
2044	1,753,798	9,704,894	553.4%	22,674,367		297	0.34008
2045	1,388,321	7,901,016	569.1%	19,286,135		235	0.32700
2046	1,090,947	6,364,299	583.4%	16,234,922		185	0.31442
2047	850,728	5,068,108	595.7%	13,524,389		144	0.30233
2048	658,229	3,991,839	606.5%	11,141,115		111	0.29070
2049	505,244	3,099,346	613.4%	9,068,225		84	0.27952
2050	384,716	2,374,780	617.3%	7,289,644		64	0.26877
2051	290,589	1,797,322	618.5%	5,786,837		47	0.25843
2052	217,757	1,348,287	619.2%	4,536,923		35	0.24849
2053	161,963	997,360	615.8%	3,513,610		26	0.23894
2054	119,574	727,531	608.4%	2,687,029		18	0.22975
2055	87,609	524,857	599.1%	2,027,820		13	0.22091
2056	63,667	375,745	590.2%	1,509,356		9	0.21241
2057	45,861	267,535	583.4%	1,106,166		6	0.20424
2058	32,710	189,541	579.5%	796,093		4	0.19639
2059	23,072	132,948	576.2%	561,592		3	0.18884
2060	16,095	93,229	579.3%	388,177		2	0.18157
2061	11,051	63,852	577.8%	263,541		1	0.17459
2062	7,521	43,053	572.4%	176,295		1	0.16787
2063	5,105	28,218	552.7%	117,311		0	0.16142
2064	3,460	18,421	532.3%	78,382		0	0.15521
2065	2,334	11,762	504.0%	52,651		0	0.14924
2066	1,497	7,308	488.1%	35,328		0	0.14350
2067	920	4,428	481.2%	23,407		0	0.13798
2068	549	2,623	477.9%	15,097		0	0.13267
2069	312	1,554	497.3%	9,291		0	0.12757
2070	174	929	534.6%	5,437		0	0.12266
2071	69	566	818.9%	3,033		0	0.11795
2072	32	340	1059.2%	1,600		0	0.11341
2073	16	197	1220.9%	839		0	0.10905
2074	8	108	1308.3%	443		0	0.10485
2075	4	56	1336.8%	233		0	0.10082
2076	2	26	1245.4%	123		0	0.09694
PV Past	1,882,865,755	2,625,826,583	139.5%				
PV Future	657,845,816	1,393,195,128	211.8%				
PV Total	2,540,711,570	4,019,021,711	158.2%				

Attachment 2c: PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With 55% Limited Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1994	2,457,110	236,557	9.6%	0		5,490	2.41685
1995	22,512,054	1,915,626	8.5%	261,498		23,408	2.32390
1996	56,029,420	6,499,477	11.6%	1,409,586		49,842	2.23452
1997	99,775,966	14,257,506	14.3%	3,921,587		72,580	2.14857
1998	139,213,161	26,949,103	19.4%	9,229,796		83,661	2.06594
1999	140,681,677	34,978,595	24.9%	16,610,829		79,094	1.98648
2000	133,519,120	53,354,713	40.0%	25,153,231		76,290	1.91007
2001	128,662,696	66,403,371	51.6%	36,882,291		74,932	1.83661
2002	124,946,760	78,747,457	63.0%	50,238,006		72,294	1.76597
2003	119,450,186	89,940,822	75.3%	63,227,188		69,576	1.69805
2004	113,827,242	96,863,014	85.1%	77,660,309		66,809	1.63274
2005	108,099,863	104,376,703	96.6%	89,038,865		63,907	1.56994
2006	101,778,078	119,283,520	117.2%	99,866,212		60,838	1.50956
2007	95,540,935	120,916,228	126.6%	111,562,396		57,756	1.45150
2008	89,433,453	130,992,139	146.5%	119,461,225		54,445	1.39567
2009	87,547,788	134,118,772	153.2%	130,659,265		50,865	1.34199
2010	83,716,459	155,975,534	186.3%	139,345,478		47,637	1.29038
2011	78,484,632	168,803,228	215.1%	145,986,567		44,352	1.24075
2012	77,454,186	171,873,964	221.9%	160,628,511		41,121	1.19303
2013	72,961,902	171,021,256	234.4%	167,290,272		37,937	1.14714
2014	78,083,387	171,556,326	219.7%	174,591,090		34,995	1.10302
2015	81,018,527	171,685,272	211.9%	178,670,400		32,139	1.06060
2016	81,940,069	188,473,062	230.0%	179,738,943	785,856,680	29,786	1.01980
2017	69,695,184	199,219,457	285.8%	189,771,802		26,713	0.98058
2018	64,008,875	181,948,125	284.3%	197,503,397		23,797	0.94287
2019	80,752,851	172,814,112	214.0%	201,240,376		21,094	0.90660
2020	71,807,872	158,573,644	220.8%	196,764,862		18,615	0.87173
2021	63,395,558	145,064,146	228.8%	188,627,871		16,367	0.83820
2022	55,626,451	132,098,959	237.5%	178,001,368		14,335	0.80597
2023	48,455,032	119,731,220	247.1%	165,826,184		12,496	0.77497
2024	41,928,501	107,979,397	257.5%	152,783,005		10,872	0.74516
2025	36,144,640	96,941,427	268.2%	140,293,514		9,430	0.71650
2026	31,010,967	87,139,186	281.0%	127,993,413		8,149	0.68894
2027	26,508,033	79,412,857	299.6%	116,608,638		7,016	0.66245
2028	22,556,172	72,745,461	322.5%	106,377,066		6,010	0.63697
2029	19,090,728	65,751,663	344.4%	97,049,215		5,120	0.61247
2030	16,065,427	58,769,579	365.8%	88,323,718		4,337	0.58891
2031	13,440,574	51,986,873	386.8%	79,994,739		3,654	0.56626
2032	11,177,717	45,530,698	407.3%	71,965,285		3,059	0.54448
2033	9,233,428	39,550,492	428.3%	64,173,605		2,543	0.52354
2034	7,571,891	34,069,061	449.9%	56,760,784		2,099	0.50340
2035	6,160,541	29,159,796	473.3%	50,075,269		1,718	0.48404
2036	4,969,422	24,755,103	498.1%	44,114,051		1,396	0.46543
2037	3,975,215	20,799,617	523.2%	38,581,002		1,125	0.44752
2038	3,154,115	17,302,357	548.6%	33,424,334		899	0.43031
2039	2,480,815	14,252,515	574.5%	28,670,580		713	0.41376
2040	1,935,114	11,630,417	601.0%	24,358,331		560	0.39785
2041	1,496,535	9,395,036	627.8%	20,487,673		437	0.38255
2042	1,148,318	7,511,362	654.1%	17,066,138		338	0.36783
2043	874,621	5,947,936	680.1%	14,077,169		260	0.35368
2044	661,225	4,662,654	705.2%	11,494,064		198	0.34008
2045	496,317	3,626,635	730.7%	9,290,247		149	0.32700
2046	369,735	2,789,374	754.4%	7,431,883		112	0.31442
2047	273,391	2,129,238	778.8%	5,884,167		83	0.30233
2048	200,683	1,606,267	800.4%	4,610,569		61	0.29070
2049	146,223	1,199,418	820.3%	3,573,281		44	0.27952
2050	105,705	882,124	834.5%	2,737,249		32	0.26877
2051	75,759	643,869	849.9%	2,071,839		23	0.25843
2052	53,818	465,750	865.4%	1,549,964		16	0.24849
2053	37,911	335,881	886.0%	1,146,240		11	0.23894
2054	26,472	239,056	903.1%	837,476		8	0.22975
2055	18,314	166,177	907.4%	604,098		5	0.22091
2056	12,557	113,196	901.5%	430,442		4	0.21241
2057	8,535	75,882	889.0%	302,339		2	0.20424
2058	5,756	50,362	875.0%	208,727		2	0.19639
2059	3,843	32,920	856.6%	141,158		1	0.18884
2060	2,540	21,155	832.9%	93,295		1	0.18157
2061	1,658	13,289	801.6%	60,148		0	0.17459
2062	1,065	8,218	771.4%	37,492		0	0.16787
2063	674	5,037	746.9%	22,568		0	0.16142
2064	416	3,029	728.3%	13,053		0	0.15521
2065	244	1,768	724.5%	7,264		0	0.14924
2066	120	988	822.7%	3,923		0	0.14350
2067	54	518	968.0%	2,065		0	0.13798
2068	23	249	1079.1%	1,049		0	0.13267
2069	10	109	1107.3%	536		0	0.12757
2070	4	40	922.9%	269		0	0.12266
2071	2	10	588.5%	114		0	0.11795
2072	1	2	286.6%	29		0	0.11341
2073	0	0	0.0%	6		0	0.10905
2074	0	0	0.0%	0		0	0.10485
2075	0	0	0.0%	0		0	0.10082
2076	0	0	0.0%	0		0	0.09694
PV Past	3,407,026,466	3,106,867,611	91.2%				
PV Future	566,258,827	1,525,748,900	269.4%				
PV Total	3,973,285,293	4,632,616,511	116.6%				

Attachment 3a: PCS Policy Forms
Virginia State Experience Projection
All BPs With Virginia Approved Rate Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1994	213,488	0	0.0%	0		388	2.41685
1995	1,110,764	142,988	12.9%	4,834		872	2.32390
1996	2,013,630	193,646	9.6%	62,645		1,685	2.23452
1997	3,335,143	418,581	12.6%	169,436		2,314	2.14857
1998	4,558,901	671,892	14.7%	249,493		2,593	2.06594
1999	4,530,204	2,062,777	45.5%	468,072		2,680	1.98648
2000	4,895,306	2,480,849	50.7%	779,722		2,749	1.91007
2001	4,845,350	4,312,507	89.0%	1,179,769		2,840	1.83661
2002	4,966,280	3,512,658	70.7%	1,946,378		2,798	1.76597
2003	4,792,816	4,334,062	90.4%	2,577,907		2,721	1.69805
2004	4,604,650	4,675,038	101.5%	3,079,237		2,618	1.63274
2005	4,416,790	4,517,207	102.3%	3,746,351		2,529	1.56994
2006	4,191,808	4,394,016	104.8%	4,290,214		2,415	1.50956
2007	3,966,943	6,168,854	155.5%	4,584,436		2,317	1.45150
2008	3,778,210	6,439,130	170.4%	5,408,557		2,189	1.39567
2009	3,827,020	6,074,134	158.7%	6,073,451		2,057	1.34199
2010	3,604,246	7,201,466	199.8%	6,543,739		1,936	1.29038
2011	3,348,853	9,134,836	272.8%	6,992,042		1,824	1.24075
2012	3,141,567	9,687,097	308.4%	7,987,632		1,718	1.19303
2013	3,176,345	10,462,787	329.4%	8,841,329		1,575	1.14714
2014	3,613,568	9,814,840	271.6%	9,873,129		1,481	1.10302
2015	3,921,631	8,994,983	229.4%	10,556,040		1,375	1.06060
2016	4,060,928	8,671,805	213.5%	10,335,933	43,438,513	1,274	1.01980
2017	3,654,430	10,203,066	279.2%	9,997,193		1,160	0.98058
2018	3,257,518	9,273,016	284.7%	10,369,893		1,042	0.94287
2019	2,891,859	8,531,443	295.0%	10,392,019		933	0.90660
2020	2,556,649	7,861,549	307.5%	10,124,051		831	0.87173
2021	2,256,003	7,222,651	320.2%	9,720,435		738	0.83820
2022	1,989,205	6,620,380	332.8%	9,284,098		655	0.80597
2023	1,747,167	6,043,264	345.9%	8,741,487		578	0.77497
2024	1,529,778	5,495,913	359.3%	8,164,230		510	0.74516
2025	1,337,388	4,986,846	372.9%	7,604,829		448	0.71650
2026	1,164,956	4,538,433	389.6%	7,039,548		393	0.68894
2027	1,011,426	4,194,851	414.7%	6,492,356		343	0.66245
2028	874,192	3,914,492	447.8%	5,986,556		298	0.63697
2029	752,621	3,610,804	479.8%	5,523,979		258	0.61247
2030	645,207	3,310,647	513.1%	5,091,882		222	0.58891
2031	550,820	3,010,680	546.6%	4,681,788		190	0.56626
2032	468,160	2,719,610	580.9%	4,286,619		162	0.54448
2033	395,843	2,445,477	617.8%	3,902,303		137	0.52354
2034	332,838	2,180,999	655.3%	3,532,720		116	0.50340
2035	278,197	1,942,253	698.2%	3,194,228		97	0.48404
2036	231,057	1,719,307	744.1%	2,890,128		81	0.46543
2037	190,740	1,509,400	791.3%	2,605,315		67	0.44752
2038	156,480	1,309,821	837.1%	2,334,396		55	0.43031
2039	127,574	1,118,597	876.8%	2,077,465		44	0.41376
2040	103,366	946,419	915.6%	1,834,266		36	0.39785
2041	83,203	786,160	944.9%	1,604,965		29	0.38255
2042	66,518	647,320	973.1%	1,390,635		23	0.36783
2043	52,809	531,162	1005.8%	1,192,452		18	0.35368
2044	41,622	430,557	1034.4%	1,012,085		14	0.34008
2045	32,547	347,347	1067.2%	850,147		11	0.32700
2046	25,214	275,512	1092.7%	705,815		9	0.31442
2047	19,346	215,526	1114.0%	578,972		6	0.30233
2048	14,696	164,103	1116.6%	468,863		5	0.29070
2049	11,051	123,771	1120.0%	374,403		4	0.27952
2050	8,225	90,524	1100.6%	294,708		3	0.26877
2051	6,057	64,164	1059.3%	228,721		2	0.25843
2052	4,405	45,792	1039.5%	174,779		1	0.24849
2053	3,158	31,905	1010.2%	131,290		1	0.23894
2054	2,230	22,012	987.2%	96,698		1	0.22975
2055	1,546	14,882	962.6%	69,523		0	0.22091
2056	1,048	9,956	949.6%	48,577		0	0.21241
2057	691	6,557	948.6%	32,762		0	0.20424
2058	442	4,274	965.9%	21,331		0	0.19639
2059	274	2,767	1009.7%	13,374		0	0.18884
2060	165	1,747	1060.7%	8,096		0	0.18157
2061	97	1,075	1114.1%	4,777		0	0.17459
2062	55	640	1154.5%	2,743		0	0.16787
2063	31	368	1192.8%	1,509		0	0.16142
2064	17	196	1170.3%	816		0	0.15521
2065	9	95	1088.9%	428		0	0.14924
2066	4	40	920.7%	211		0	0.14350
2067	2	14	770.9%	86		0	0.13798
2068	1	5	674.1%	35		0	0.13267
2069	0	1	351.1%	13		0	0.12757
2070	0	0	208.6%	4		0	0.12266
2071	0	0	0.0%	1		0	0.11795
2072	0	0	0.0%	0		0	0.11341
2073	0	0	0.0%	0		0	0.10905
2074	0	0	0.0%	0		0	0.10485
2075	0	0	0.0%	0		0	0.10082
2076	0	0	0.0%	0		0	0.09694
PV Past	133,769,359	154,217,540	115.3%				
PV Future	22,880,460	80,314,972	351.0%				
PV Total	156,649,818	234,532,512	149.7%				

Attachment 3b: PCS Policy Forms
Virginia State Experience Projection
Lifetime Benefit Periods With Virginia Approved Rate Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1994	78,795	0	0.0%	0		118	2.41685
1995	408,103	15,503	3.8%	2,095		281	2.32390
1996	703,122	3,611	0.5%	17,380		493	2.23452
1997	1,059,475	153,882	14.5%	22,234		609	2.14857
1998	1,240,782	336,150	27.1%	61,158		630	2.06594
1999	1,246,338	1,491,732	119.7%	154,438		775	1.98648
2000	1,701,517	1,718,711	101.0%	338,921		912	1.91007
2001	1,744,049	3,094,428	177.4%	568,005		945	1.83661
2002	1,793,736	1,131,601	63.1%	1,018,907		935	1.76597
2003	1,745,452	2,396,865	137.3%	1,164,531		911	1.69805
2004	1,683,207	1,762,570	104.7%	1,371,331		889	1.63274
2005	1,631,605	2,026,886	124.2%	1,613,145		860	1.56994
2006	1,556,690	1,998,437	128.4%	1,742,039		827	1.50956
2007	1,490,930	2,637,135	176.9%	1,975,236		797	1.45150
2008	1,438,133	3,048,465	212.0%	2,261,919		759	1.39567
2009	1,477,649	2,729,494	184.7%	2,767,199		725	1.34199
2010	1,413,445	4,007,734	283.5%	2,935,951		691	1.29038
2011	1,339,806	3,676,020	274.4%	3,416,007		660	1.24075
2012	1,260,475	5,121,015	406.3%	4,023,505		620	1.19303
2013	1,285,099	4,208,834	327.5%	4,522,835		573	1.14714
2014	1,548,185	5,282,933	341.2%	4,500,557		542	1.10302
2015	1,771,355	3,303,212	186.5%	4,753,146		508	1.06060
2016	1,911,607	4,130,555	216.1%	4,751,052	20,698,344	475	1.01980
2017	1,765,502	4,842,297	274.3%	4,751,813		435	0.98058
2018	1,583,866	4,411,169	278.5%	4,948,917		394	0.94287
2019	1,417,325	4,066,810	286.9%	4,998,548		356	0.90660
2020	1,265,122	3,750,061	296.4%	4,955,417		321	0.87173
2021	1,126,442	3,439,193	305.3%	4,849,404		288	0.83820
2022	1,000,833	3,147,494	314.5%	4,683,417		258	0.80597
2023	886,912	2,869,844	323.6%	4,467,492		230	0.77497
2024	783,860	2,609,782	332.9%	4,217,262		205	0.74516
2025	690,794	2,366,787	342.6%	3,946,915		181	0.71650
2026	606,781	2,153,585	354.9%	3,665,861		160	0.68894
2027	531,032	1,989,118	374.6%	3,386,760		141	0.66245
2028	462,693	1,857,387	401.4%	3,121,238		124	0.63697
2029	401,416	1,720,591	428.6%	2,873,044		108	0.61247
2030	346,926	1,590,321	458.4%	2,642,440		94	0.58891
2031	298,704	1,459,634	488.7%	2,426,532		81	0.56626
2032	256,172	1,333,403	520.5%	2,222,371		70	0.54448
2033	218,720	1,216,299	556.1%	2,028,810		60	0.52354
2034	185,859	1,100,475	592.1%	1,845,794		52	0.50340
2035	157,157	994,563	632.8%	1,678,767		44	0.48404
2036	132,203	894,350	676.5%	1,528,794		37	0.46543
2037	110,662	800,681	723.5%	1,389,686		31	0.44752
2038	92,145	710,381	770.9%	1,258,871		26	0.43031
2039	76,307	620,463	813.1%	1,134,666		22	0.41376
2040	62,848	538,020	856.1%	1,016,254		18	0.39785
2041	51,466	457,439	888.8%	903,541		15	0.38255
2042	41,882	386,010	921.7%	796,765		12	0.36783
2043	33,861	324,859	959.4%	696,200		10	0.35368
2044	27,186	269,732	992.2%	602,829		8	0.34008
2045	21,653	222,534	1027.7%	517,298		6	0.32700
2046	17,083	179,479	1050.7%	439,031		5	0.31442
2047	13,343	143,072	1072.3%	368,154		4	0.30233
2048	10,312	109,557	1062.5%	304,392		3	0.29070
2049	7,878	83,366	1058.2%	247,566		2	0.27952
2050	5,952	61,148	1027.3%	198,088		2	0.26877
2051	4,444	43,134	970.6%	155,937		1	0.25843
2052	3,271	30,686	938.0%	120,585		1	0.24849
2053	2,368	21,666	915.1%	91,329		1	0.23894
2054	1,683	15,031	893.0%	67,604		0	0.22975
2055	1,174	10,145	864.4%	48,714		0	0.22091
2056	798	6,781	849.4%	33,951		0	0.21241
2057	526	4,451	846.5%	22,698		0	0.20424
2058	335	2,899	864.6%	14,578		0	0.19639
2059	206	1,882	912.2%	8,984		0	0.18884
2060	123	1,191	967.1%	5,344		0	0.18157
2061	72	729	1012.6%	3,124		0	0.17459
2062	42	430	1034.5%	1,807		0	0.16787
2063	23	242	1038.9%	1,013		0	0.16142
2064	13	124	975.0%	546		0	0.15521
2065	7	56	853.7%	286		0	0.14924
2066	3	21	640.2%	134		0	0.14350
2067	1	7	534.5%	47		0	0.13798
2068	0	3	643.5%	15		0	0.13267
2069	0	1	521.8%	8		0	0.12757
2070	0	0	236.6%	4		0	0.12266
2071	0	0	0.0%	1		0	0.11795
2072	0	0	0.0%	0		0	0.11341
2073	0	0	0.0%	0		0	0.10905
2074	0	0	0.0%	0		0	0.10485
2075	0	0	0.0%	0		0	0.10082
2076	0	0	0.0%	0		0	0.09694
PV Past	48,424,182	74,102,090	153.0%				
PV Future	11,527,553	38,699,148	335.7%				
PV Total	59,951,735	112,801,238	188.2%				

Attachment 3c: PCS Policy Forms
Virginia State Experience Projection
Limited Benefit Periods With Virginia Approved Rate Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1994	134,693	0	0.0%	0		270	2.41685
1995	702,661	127,484	18.1%	2,739		591	2.32390
1996	1,310,508	190,036	14.5%	45,265		1,192	2.23452
1997	2,275,668	264,698	11.6%	147,202		1,705	2.14857
1998	3,318,119	335,742	10.1%	188,335		1,963	2.06594
1999	3,283,866	571,045	17.4%	313,634		1,905	1.98648
2000	3,193,788	762,138	23.9%	440,801		1,837	1.91007
2001	3,101,300	1,218,079	39.3%	611,764		1,895	1.83661
2002	3,172,544	2,381,057	75.1%	927,471		1,863	1.76597
2003	3,047,364	1,937,196	63.6%	1,413,376		1,810	1.69805
2004	2,921,443	2,912,468	99.7%	1,707,906		1,729	1.63274
2005	2,785,185	2,490,322	89.4%	2,133,206		1,669	1.56994
2006	2,635,118	2,395,579	90.9%	2,548,175		1,588	1.50956
2007	2,476,013	3,531,718	142.6%	2,609,199		1,520	1.45150
2008	2,340,077	3,390,664	144.9%	3,146,637		1,430	1.39567
2009	2,349,372	3,344,640	142.4%	3,306,252		1,332	1.34199
2010	2,190,802	3,193,732	145.8%	3,607,788		1,245	1.29038
2011	2,009,047	5,458,816	271.7%	3,576,036		1,164	1.24075
2012	1,881,092	4,566,082	242.7%	3,964,126		1,098	1.19303
2013	1,891,246	6,253,954	330.7%	4,318,494		1,002	1.14714
2014	2,065,384	4,531,907	219.4%	5,372,572		939	1.10302
2015	2,150,276	5,691,770	264.7%	5,802,895		867	1.06060
2016	2,149,321	4,541,250	211.3%	5,584,882	22,740,169	799	1.01980
2017	1,888,928	5,360,769	283.8%	5,245,379		725	0.98058
2018	1,673,651	4,861,847	290.5%	5,420,977		648	0.94287
2019	1,474,534	4,464,633	302.8%	5,393,471		577	0.90660
2020	1,291,527	4,111,488	318.3%	5,168,634		510	0.87173
2021	1,129,561	3,783,458	334.9%	4,871,030		450	0.83820
2022	988,372	3,472,887	351.4%	4,600,681		397	0.80597
2023	860,255	3,173,420	368.9%	4,273,995		348	0.77497
2024	745,917	2,886,130	386.9%	3,946,968		305	0.74516
2025	646,593	2,620,059	405.2%	3,657,914		267	0.71650
2026	558,175	2,384,848	427.3%	3,373,686		232	0.68894
2027	480,393	2,205,732	459.2%	3,105,596		202	0.66245
2028	411,498	2,057,105	499.9%	2,865,317		174	0.63697
2029	351,205	1,890,214	538.2%	2,650,934		150	0.61247
2030	298,281	1,720,326	576.7%	2,449,442		128	0.58891
2031	252,116	1,551,046	615.2%	2,255,256		109	0.56626
2032	211,988	1,386,207	653.9%	2,064,248		92	0.54448
2033	177,123	1,229,178	694.0%	1,873,493		77	0.52354
2034	146,979	1,080,524	735.2%	1,686,926		64	0.50340
2035	121,039	947,690	783.0%	1,515,461		53	0.48404
2036	98,854	824,957	834.5%	1,361,334		44	0.46543
2037	80,078	708,719	885.0%	1,215,629		35	0.44752
2038	64,335	599,441	931.7%	1,075,525		29	0.43031
2039	51,267	498,134	971.6%	942,798		23	0.41376
2040	40,518	408,399	1007.9%	818,013		18	0.39785
2041	31,737	328,721	1035.8%	701,424		14	0.38255
2042	24,636	261,309	1060.7%	593,870		11	0.36783
2043	18,948	206,303	1088.8%	496,252		8	0.35368
2044	14,436	160,825	1114.0%	409,257		6	0.34008
2045	10,894	124,813	1145.7%	332,849		5	0.32700
2046	8,132	96,034	1181.0%	266,785		4	0.31442
2047	6,003	72,454	1206.9%	210,818		3	0.30233
2048	4,385	54,546	1244.0%	164,472		2	0.29070
2049	3,173	40,404	1273.4%	126,837		1	0.27952
2050	2,273	29,376	1292.4%	96,619		1	0.26877
2051	1,613	21,031	1303.8%	72,784		1	0.25843
2052	1,134	15,106	1332.2%	54,194		0	0.24849
2053	791	10,239	1295.0%	39,961		0	0.23894
2054	546	6,981	1277.7%	29,094		0	0.22975
2055	372	4,738	1272.1%	20,809		0	0.22091
2056	250	3,175	1269.3%	14,626		0	0.21241
2057	165	2,106	1273.1%	10,064		0	0.20424
2058	107	1,375	1282.7%	6,753		0	0.19639
2059	68	885	1307.0%	4,390		0	0.18884
2060	42	556	1337.4%	2,751		0	0.18157
2061	25	347	1411.4%	1,653		0	0.17459
2062	14	210	1513.8%	936		0	0.16787
2063	8	126	1668.5%	496		0	0.16142
2064	4	73	1775.3%	270		0	0.15521
2065	2	39	1788.0%	143		0	0.14924
2066	1	20	1726.6%	77		0	0.14350
2067	1	7	1320.7%	39		0	0.13798
2068	0	2	734.7%	20		0	0.13267
2069	0	0	0.0%	6		0	0.12757
2070	0	0	0.0%	0		0	0.12266
2071	0	0	0.0%	0		0	0.11795
2072	0	0	0.0%	0		0	0.11341
2073	0	0	0.0%	0		0	0.10905
2074	0	0	0.0%	0		0	0.10485
2075	0	0	0.0%	0		0	0.10082
2076	0	0		0		0	0.09694
PV Past	85,345,177	80,115,451	93.9%				
PV Future	11,352,907	41,615,824	366.6%				
PV Total	96,698,084	121,731,275	125.9%				

Attachment 4a: PCS Policy Forms
Virginia State Experience Projection
All BPs With 72% Lifetime And 55% Limited Rate Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1994	213,488	0	0.0%	0		388	2.41685
1995	1,110,764	142,988	12.9%	4,834		872	2.32390
1996	2,013,630	193,646	9.6%	62,645		1,685	2.23452
1997	3,335,143	418,581	12.6%	169,436		2,314	2.14857
1998	4,558,901	671,892	14.7%	249,493		2,593	2.06594
1999	4,530,204	2,062,777	45.5%	468,072		2,680	1.98648
2000	4,895,306	2,480,849	50.7%	779,722		2,749	1.91007
2001	4,845,350	4,312,507	89.0%	1,179,769		2,840	1.83661
2002	4,966,280	3,512,658	70.7%	1,946,378		2,798	1.76597
2003	4,792,816	4,334,062	90.4%	2,577,907		2,721	1.69805
2004	4,604,650	4,675,038	101.5%	3,079,237		2,618	1.63274
2005	4,416,790	4,517,207	102.3%	3,746,351		2,529	1.56994
2006	4,191,808	4,394,016	104.8%	4,290,214		2,415	1.50956
2007	3,966,943	6,168,854	155.5%	4,584,436		2,317	1.45150
2008	3,778,210	6,439,130	170.4%	5,408,557		2,189	1.39567
2009	3,827,020	6,074,134	158.7%	6,073,451		2,057	1.34199
2010	3,604,246	7,201,466	199.8%	6,543,739		1,936	1.29038
2011	3,348,853	9,134,836	272.8%	6,992,042		1,824	1.24075
2012	3,141,567	9,687,097	308.4%	7,987,632		1,718	1.19303
2013	3,176,345	10,462,787	329.4%	8,841,329		1,575	1.14714
2014	3,613,568	9,814,840	271.6%	9,873,129		1,481	1.10302
2015	3,921,631	8,994,983	229.4%	10,556,040		1,375	1.06060
2016	4,060,928	8,671,805	213.5%	10,335,933	43,438,513	1,274	1.01980
2017	3,654,430	10,203,066	279.2%	9,997,193		1,160	0.98058
2018	3,393,508	9,309,966	274.3%	10,383,319		1,042	0.94287
2019	4,429,933	8,906,237	201.0%	10,623,561		933	0.90660
2020	3,972,400	8,183,149	206.0%	10,395,395		831	0.87173
2021	3,546,675	7,501,535	211.5%	10,009,741		738	0.83820
2022	3,155,740	6,863,520	217.5%	9,575,416		655	0.80597
2023	2,792,616	6,255,482	224.0%	9,023,199		578	0.77497
2024	2,459,496	5,681,087	231.0%	8,429,003		510	0.74516
2025	2,158,881	5,147,987	238.5%	7,848,620		448	0.71650
2026	1,886,763	4,679,125	248.0%	7,260,804		393	0.68894
2027	1,642,514	4,319,611	263.0%	6,691,482		343	0.66245
2028	1,423,146	4,026,188	282.9%	6,165,120		298	0.63697
2029	1,227,622	3,709,657	302.2%	5,683,604		258	0.61247
2030	1,054,120	3,397,583	322.3%	5,233,981		222	0.58891
2031	901,156	3,086,580	342.5%	4,807,724		190	0.56626
2032	766,854	2,785,473	363.2%	4,397,642		162	0.54448
2033	649,114	2,502,425	385.5%	3,999,546		137	0.52354
2034	546,361	2,229,862	408.1%	3,617,326		116	0.50340
2035	457,133	1,983,887	434.0%	3,267,334		97	0.48404
2036	380,074	1,754,308	461.6%	2,952,865		81	0.46543
2037	314,077	1,538,554	489.9%	2,658,797		67	0.44752
2038	257,937	1,333,865	517.1%	2,379,696		55	0.43031
2039	210,519	1,138,129	540.6%	2,115,573		44	0.41376
2040	170,766	962,165	563.4%	1,866,096		36	0.39785
2041	137,621	798,643	580.3%	1,631,343		29	0.38255
2042	110,166	657,138	596.5%	1,412,311		23	0.36783
2043	87,581	538,872	615.3%	1,210,110		18	0.35368
2044	69,124	436,539	631.5%	1,026,346		14	0.34008
2045	54,122	351,967	650.3%	861,558		11	0.32700
2046	41,984	279,018	664.6%	714,855		9	0.31442
2047	32,255	218,155	676.3%	586,057		6	0.30233
2048	24,533	166,017	676.7%	474,347		5	0.29070
2049	18,469	125,154	677.6%	378,590		4	0.27952
2050	13,761	91,496	664.9%	297,864		3	0.26877
2051	10,144	64,826	639.1%	231,071		2	0.25843
2052	7,384	46,245	626.2%	176,504		1	0.24849
2053	5,298	32,210	608.0%	132,537		1	0.23894
2054	3,742	22,215	593.7%	97,583		1	0.22975
2055	2,596	15,015	578.4%	70,137		0	0.22091
2056	1,761	10,042	570.3%	48,992		0	0.21241
2057	1,161	6,611	569.5%	33,034		0	0.20424
2058	743	4,308	579.9%	21,501		0	0.19639
2059	460	2,788	606.4%	13,477		0	0.18884
2060	276	1,760	637.2%	8,156		0	0.18157
2061	162	1,083	669.2%	4,812		0	0.17459
2062	93	645	693.1%	2,763		0	0.16787
2063	52	370	715.5%	1,519		0	0.16142
2064	28	198	701.9%	822		0	0.15521
2065	15	96	653.4%	431		0	0.14924
2066	7	41	552.9%	213		0	0.14350
2067	3	14	465.1%	86		0	0.13798
2068	1	5	408.5%	35		0	0.13267
2069	1	1	213.2%	13		0	0.12757
2070	0	0	124.0%	4		0	0.12266
2071	0	0	0.0%	1		0	0.11795
2072	0	0	0.0%	0		0	0.11341
2073	0	0	0.0%	0		0	0.10905
2074	0	0	0.0%	0		0	0.10485
2075	0	0	0.0%	0		0	0.10082
2076	0	0	0.0%	0		0	0.09694
PV Past	133,769,359	154,217,540	115.3%				
PV Future	32,549,123	82,405,716	253.2%				
PV Total	166,318,482	236,623,256	142.3%				

Attachment 4b: PCS Policy Forms
Virginia State Experience Projection
Lifetime Benefit Periods With 72% Lifetime Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1994	78,795	0	0.0%	0		118	2.41685
1995	408,103	15,503	3.8%	2,095		281	2.32390
1996	703,122	3,611	0.5%	17,380		493	2.23452
1997	1,059,475	153,882	14.5%	22,234		609	2.14857
1998	1,240,782	336,150	27.1%	61,158		630	2.06594
1999	1,246,338	1,491,732	119.7%	154,438		775	1.98648
2000	1,701,517	1,718,711	101.0%	338,921		912	1.91007
2001	1,744,049	3,094,428	177.4%	568,005		945	1.83661
2002	1,793,736	1,131,601	63.1%	1,018,907		935	1.76597
2003	1,745,452	2,396,865	137.3%	1,164,531		911	1.69805
2004	1,683,207	1,762,570	104.7%	1,371,331		889	1.63274
2005	1,631,605	2,026,886	124.2%	1,613,145		860	1.56994
2006	1,556,690	1,998,437	128.4%	1,742,039		827	1.50956
2007	1,490,930	2,637,135	176.9%	1,975,236		797	1.45150
2008	1,438,133	3,048,465	212.0%	2,261,919		759	1.39567
2009	1,477,649	2,729,494	184.7%	2,767,199		725	1.34199
2010	1,413,445	4,007,734	283.5%	2,935,951		691	1.29038
2011	1,339,806	3,676,020	274.4%	3,416,007		660	1.24075
2012	1,260,475	5,121,015	406.3%	4,023,505		620	1.19303
2013	1,285,099	4,208,834	327.5%	4,522,835		573	1.14714
2014	1,548,185	5,282,933	341.2%	4,500,557		542	1.10302
2015	1,771,355	3,303,212	186.5%	4,753,146		508	1.06060
2016	1,911,607	4,130,555	216.1%	4,751,052	20,698,344	475	1.01980
2017	1,765,502	4,842,297	274.3%	4,751,813		435	0.98058
2018	1,656,024	4,432,485	267.7%	4,955,785		394	0.94287
2019	2,238,170	4,284,396	191.4%	5,119,123		356	0.90660
2020	2,026,181	3,937,606	194.3%	5,099,598		321	0.87173
2021	1,826,701	3,602,044	197.2%	5,006,703		288	0.83820
2022	1,640,445	3,289,649	200.5%	4,845,510		258	0.80597
2023	1,466,836	2,994,128	204.1%	4,627,986		230	0.77497
2024	1,306,164	2,718,561	208.1%	4,371,630		205	0.74516
2025	1,158,227	2,461,663	212.5%	4,092,047		181	0.71650
2026	1,022,457	2,236,567	218.7%	3,799,814		160	0.68894
2027	898,396	2,062,702	229.6%	3,508,787		141	0.66245
2028	785,421	1,923,261	244.9%	3,231,554		124	0.63697
2029	683,301	1,779,047	260.4%	2,972,143		108	0.61247
2030	591,818	1,642,011	277.5%	2,730,926		94	0.58891
2031	510,399	1,505,079	294.9%	2,505,116		81	0.56626
2032	438,278	1,373,156	313.3%	2,291,762		70	0.54448
2033	374,573	1,251,017	334.0%	2,089,740		60	0.52354
2034	318,543	1,130,592	354.9%	1,898,989		52	0.50340
2035	269,522	1,020,545	378.7%	1,724,970		44	0.48404
2036	226,851	916,506	404.0%	1,568,730		37	0.46543
2037	189,956	819,451	431.4%	1,424,037		31	0.44752
2038	158,217	726,151	459.0%	1,288,284		26	0.43031
2039	131,055	633,508	483.4%	1,159,710		22	0.41376
2040	107,963	548,741	508.3%	1,037,449		18	0.39785
2041	88,428	466,091	527.1%	921,357		15	0.38255
2042	71,980	392,940	545.9%	811,626		12	0.36783
2043	58,212	330,402	567.6%	708,496		10	0.35368
2044	46,748	274,110	586.4%	612,920		8	0.34008
2045	37,236	225,972	606.9%	525,508		6	0.32700
2046	29,380	182,122	619.9%	445,645		5	0.31442
2047	22,950	145,083	632.2%	373,424		4	0.30233
2048	17,736	111,029	626.0%	308,534		3	0.29070
2049	13,551	84,438	623.1%	250,774		2	0.27952
2050	10,238	61,905	604.7%	200,537		2	0.26877
2051	7,644	43,649	571.0%	157,781		1	0.25843
2052	5,627	31,039	551.6%	121,952		1	0.24849
2053	4,072	21,906	537.9%	92,325		1	0.23894
2054	2,895	15,192	524.7%	68,316		0	0.22975
2055	2,019	10,250	507.8%	49,211		0	0.22091
2056	1,373	6,850	498.8%	34,288		0	0.21241
2057	904	4,495	497.0%	22,918		0	0.20424
2058	577	2,926	507.4%	14,715		0	0.19639
2059	355	1,899	535.2%	9,067		0	0.18884
2060	212	1,201	567.3%	5,393		0	0.18157
2061	124	735	593.8%	3,152		0	0.17459
2062	71	434	606.5%	1,822		0	0.16787
2063	40	244	609.0%	1,021		0	0.16142
2064	22	125	571.6%	551		0	0.15521
2065	11	56	500.6%	288		0	0.14924
2066	6	21	375.7%	136		0	0.14350
2067	2	7	314.2%	47		0	0.13798
2068	1	3	378.2%	15		0	0.13267
2069	0	1	306.7%	8		0	0.12757
2070	0	0	139.0%	4		0	0.12266
2071	0	0	0.0%	1		0	0.11795
2072	0	0	0.0%	0		0	0.11341
2073	0	0	0.0%	0		0	0.10905
2074	0	0	0.0%	0		0	0.10485
2075	0	0	0.0%	0		0	0.10082
2076	0	0	0.0%	0		0	0.09694
PV Past	48,424,182	74,102,090	153.0%				
PV Future	16,961,589	39,932,176	235.4%				
PV Total	65,385,771	114,034,265	174.4%				

Attachment 4c: PCS Policy Forms
Virginia State Experience Projection
Limited Benefit Periods With 55% Limited Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1994	134,693	0	0.0%	0		270	2.41685
1995	702,661	127,484	18.1%	2,739		591	2.32390
1996	1,310,508	190,036	14.5%	45,265		1,192	2.23452
1997	2,275,668	264,698	11.6%	147,202		1,705	2.14857
1998	3,318,119	335,742	10.1%	188,335		1,963	2.06594
1999	3,283,866	571,045	17.4%	313,634		1,905	1.98648
2000	3,193,788	762,138	23.9%	440,801		1,837	1.91007
2001	3,101,300	1,218,079	39.3%	611,764		1,895	1.83661
2002	3,172,544	2,381,057	75.1%	927,471		1,863	1.76597
2003	3,047,364	1,937,196	63.6%	1,413,376		1,810	1.69805
2004	2,921,443	2,912,468	99.7%	1,707,906		1,729	1.63274
2005	2,785,185	2,490,322	89.4%	2,133,206		1,669	1.56994
2006	2,635,118	2,395,579	90.9%	2,548,175		1,588	1.50956
2007	2,476,013	3,531,718	142.6%	2,609,199		1,520	1.45150
2008	2,340,077	3,390,664	144.9%	3,146,637		1,430	1.39567
2009	2,349,372	3,344,640	142.4%	3,306,252		1,332	1.34199
2010	2,190,802	3,193,732	145.8%	3,607,788		1,245	1.29038
2011	2,009,047	5,458,816	271.7%	3,576,036		1,164	1.24075
2012	1,881,092	4,566,082	242.7%	3,964,126		1,098	1.19303
2013	1,891,246	6,253,954	330.7%	4,318,494		1,002	1.14714
2014	2,065,384	4,531,907	219.4%	5,372,572		939	1.10302
2015	2,150,276	5,691,770	264.7%	5,802,895		867	1.06060
2016	2,149,321	4,541,250	211.3%	5,584,882	22,740,169	799	1.01980
2017	1,888,928	5,360,769	283.8%	5,245,379		725	0.98058
2018	1,737,484	4,877,481	280.7%	5,427,533		648	0.94287
2019	2,191,763	4,621,841	210.9%	5,504,439		577	0.90660
2020	1,946,219	4,245,543	218.1%	5,295,797		510	0.87173
2021	1,719,974	3,899,491	226.7%	5,003,038		450	0.83820
2022	1,515,296	3,573,871	235.9%	4,729,905		397	0.80597
2023	1,325,780	3,261,354	246.0%	4,395,213		348	0.77497
2024	1,153,332	2,962,526	256.9%	4,057,373		305	0.74516
2025	1,000,654	2,686,325	268.5%	3,756,573		267	0.71650
2026	864,305	2,442,558	282.6%	3,460,990		232	0.68894
2027	744,118	2,256,908	303.3%	3,182,696		202	0.66245
2028	637,725	2,102,927	329.8%	2,933,566		174	0.63697
2029	544,321	1,930,610	354.7%	2,711,461		150	0.61247
2030	462,302	1,755,571	379.7%	2,503,055		128	0.58891
2031	390,756	1,581,501	404.7%	2,302,609		109	0.56626
2032	328,575	1,412,317	429.8%	2,105,880		92	0.54448
2033	274,541	1,251,407	455.8%	1,909,806		77	0.52354
2034	227,817	1,099,269	482.5%	1,718,337		64	0.50340
2035	187,611	963,342	513.5%	1,542,365		53	0.48404
2036	153,224	837,802	546.8%	1,384,135		44	0.46543
2037	124,121	719,103	579.4%	1,234,759		35	0.44752
2038	99,720	607,714	609.4%	1,091,412		29	0.43031
2039	79,464	504,621	635.0%	955,863		23	0.41376
2040	62,803	413,424	658.3%	828,648		18	0.39785
2041	49,193	332,552	676.0%	709,987		14	0.38255
2042	38,185	264,198	691.9%	600,685		11	0.36783
2043	29,369	208,470	709.8%	501,614		8	0.35368
2044	22,376	162,429	725.9%	413,425		6	0.34008
2045	16,886	125,995	746.2%	336,050		5	0.32700
2046	12,604	96,896	768.8%	269,211		4	0.31442
2047	9,305	73,072	785.3%	212,633		3	0.30233
2048	6,796	54,988	809.1%	165,813		2	0.29070
2049	4,918	40,716	827.9%	127,817		1	0.27952
2050	3,523	29,591	839.9%	97,328		1	0.26877
2051	2,500	21,177	847.0%	73,290		1	0.25843
2052	1,758	15,206	865.2%	54,551		0	0.24849
2053	1,226	10,304	840.7%	40,211		0	0.23894
2054	847	7,023	829.3%	29,267		0	0.22975
2055	577	4,765	825.4%	20,926		0	0.22091
2056	388	3,192	823.4%	14,705		0	0.21241
2057	256	2,117	825.6%	10,116		0	0.20424
2058	166	1,382	831.6%	6,786		0	0.19639
2059	105	889	847.2%	4,411		0	0.18884
2060	64	559	866.7%	2,764		0	0.18157
2061	38	348	914.4%	1,660		0	0.17459
2062	22	211	980.6%	940		0	0.16787
2063	12	126	1080.6%	498		0	0.16142
2064	6	73	1149.5%	271		0	0.15521
2065	3	40	1157.6%	143		0	0.14924
2066	2	20	1117.6%	77		0	0.14350
2067	1	7	854.7%	39		0	0.13798
2068	0	2	475.4%	20		0	0.13267
2069	0	0	0.0%	6		0	0.12757
2070	0	0	0.0%	0		0	0.12266
2071	0	0	0.0%	0		0	0.11795
2072	0	0	0.0%	0		0	0.11341
2073	0	0	0.0%	0		0	0.10905
2074	0	0	0.0%	0		0	0.10485
2075	0	0	0.0%	0		0	0.10082
2076	0	0	0.0%	0		0	0.09694
PV Past	85,345,177	80,115,451	93.9%				
PV Future	15,587,534	42,473,540	272.5%				
PV Total	100,932,710	122,588,990	121.5%				

Attachment 5a
Genworth Life Insurance Company
Actual to Expected Assumption Analysis
Nationwide Experience
PCS Series Policy Forms
Actual vs. Expected Claim Costs ($)

Year	Actual	Expected	A to E
1994-97	44,677	41,339	108%
1998	53,167	43,447	122%
1999	77,381	59,248	131%
2000	121,255	73,860	164%
2001	162,272	90,189	180%
2002	208,066	105,627	197%
2003	235,779	122,023	193%
2004	230,728	134,624	171%
2005	274,013	144,870	189%
2006	278,671	154,491	180%
2007	292,882	164,222	178%
2008	336,793	173,509	194%
2009	351,844	180,705	195%
2010	383,791	188,520	204%
2011	419,150	195,634	214%
2012	439,561	201,993	218%
2013	424,646	205,686	206%
2014	427,865	210,280	203%
2015	446,597	214,055	209%
2016	454,645	218,323	208%

Attachment 5b
Genworth Life Insurance Company
Actual to Expected Assumption Analysis
Nationwide Experience
PCS Series Policy Forms
Actual vs. Expected Lapses (Count)

Year	Actual	Expected	A to E
1993	2	1	165%
1994	141	179	79%
1995	1,791	1,467	122%
1996	4,018	3,243	124%
1997	5,955	5,295	112%
1998	8,238	6,657	124%
1999	5,346	5,825	92%
2000	2,830	5,386	53%
2001	2,036	5,408	38%
2002	1,593	5,345	30%
2003	1,248	5,330	23%
2004	1,042	5,076	21%
2005	955	4,875	20%
2006	1,039	4,676	22%
2007	880	4,472	20%
2008	1,233	4,259	29%
2009	1,565	4,020	39%
2010	1,035	3,786	27%
2011	1,134	3,558	32%
2012	1,071	3,325	32%
2013	955	3,091	31%
2014	801	2,872	28%
2015	711	2,660	27%
2016	581	2,462	24%

Attachment 5c
Genworth Life Insurance Company
Actual to Expected Assumption Analysis
Nationwide Experience
PCS Series Policy Forms
Actual vs. Expected Mortality (Count)

Year	Actual	Expected	A to E
1993	0	0	0%
1994	7	37	19%
1995	132	321	41%
1996	368	791	47%
1997	684	1,406	49%
1998	1,074	1,999	54%
1999	1,447	2,198	66%
2000	1,743	2,353	74%
2001	2,066	2,591	80%
2002	2,245	2,827	79%
2003	2,493	3,074	81%
2004	2,715	3,246	84%
2005	2,949	3,397	87%
2006	3,109	3,526	88%
2007	3,338	3,642	92%
2008	3,405	3,742	91%
2009	3,448	3,790	91%
2010	3,478	3,833	91%
2011	3,643	3,859	94%
2012	3,651	3,850	95%
2013	3,665	3,819	96%
2014	3,520	3,765	94%
2015	3,516	3,712	95%
2016	2,906	3,642	80%

Attachment 6
Genworth Life Insurance Company
Model-Produced Experience (Current Assumptions) to Actual Historical Experience
Nationwide Experience PCS Policy Forms
All Benefit Periods

Actual to Model Lapse
Active Lives

Pol Dur	Actual	Model	A/E
1	15,842	14,569	1.09
2	7,042	6,527	1.08
3	4,055	3,812	1.06
4	2,680	2,535	1.06
5	1,969	1,869	1.05
6	1,413	1,406	1.00
7	1,225	1,150	1.07
8	959	974	0.98
9	780	827	0.94
10	791	749	1.06
11	1,027	770	1.33
12	1,031	777	1.33
13	859	758	1.13
14	681	715	0.95
15	529	644	0.82
16	434	563	0.77
17	360	492	0.73
18	332	412	0.81
19	178	257	0.69
20+	93	156	0.60
Total	42,280	39,962	1.06

Actual to Model Mortality
Active Lives

Pol Dur	Actual	Model	A/E
1	835	783	1.07
2	1,160	1,151	1.01
3	1,262	1,325	0.95
4	1,424	1,435	0.99
5	1,520	1,518	1.00
6	1,582	1,585	1.00
7	1,607	1,640	0.98
8	1,635	1,689	0.97
9	1,772	1,730	1.02
10	1,783	1,765	1.01
11	1,847	1,789	1.03
12	1,764	1,747	1.01
13	1,726	1,718	1.00
14	1,705	1,679	1.02
15	1,637	1,609	1.02
16	1,592	1,533	1.04
17	1,499	1,438	1.04
18	1,244	1,195	1.04
19	746	732	1.02
20+	395	442	0.89
Total	28,735	28,500	1.01

Actual to Model Incidence
Active Lives

Pol Dur	Actual	Expected	A/E
1	852	1,032	0.83
2	1,136	1,243	0.91
3	1,515	1,512	1.00
4	1,804	1,741	1.04
5	2,078	1,976	1.05
6	2,297	2,190	1.05
7	2,419	2,355	1.03
8	2,572	2,511	1.02
9	2,698	2,628	1.03
10	2,801	2,758	1.02
11	2,903	2,888	1.01
12	2,914	2,993	0.97
13	3,087	3,071	1.01
14	3,217	3,121	1.03
15	3,243	3,143	1.03
16	3,248	3,131	1.04
17	3,158	3,087	1.02
18	2,783	2,805	0.99
19	1,887	1,896	1.00
20+	1,317	1,298	1.01
Total	47,929	47,379	1.01

Actual to Model Claim Termination Rates
Disabled Lives

Clm Dur	Actual	Expected	A/E
1	22,837	21,936	1.04
2	7,302	7,425	0.98
3	5,195	5,148	1.01
4	3,463	3,413	1.01
5	2,241	2,145	1.04
6	1,405	1,263	1.11
7	790	750	1.05
8	489	487	1.00
9	281	324	0.87
10+	555	573	0.97
Total	44,558	43,465	1.03

Attachment 7
Genworth Life Insurance Company
Status of Filings as of December 8, 2017
All Jurisdictions in which these Forms are Active
PCS Series Policy Forms

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	2007 Rate Action			2010 Rate Action			2012 Rate Action						2014 Rate Action					
Jurisdiction	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase (Lifetime)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Approved or Filed (Lifetime)	Approved or Filed (Limited)	Requested Increase (Lifetime)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Approved or Filed (Lifetime)	Approved or Filed (Limited)
Alabama	12%	11/6/2007	12%	18%	4/12/2011	18%	95%	60%	11/2/2012	1/16/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Alaska	Filing Not Required. Implemented 12% increase.			Filing Not Required. Implemented 18% increase.			Filing Not Required. Implementing 95% (lifetime) and 60% (limited) increase.						Approved full amount of 2012 ask; no 2014 filing expected					
Arizona	12%	1/14/2008	12%	18%	3/15/2011	18%	95%	60%	12/7/2012	2/4/2013	35%	35%	50%	24%	10/10/2014	1/24/2014	22%	22%
Arkansas	12%	6/16/2008	12%	10%	12/5/2011	10%	109%[1]	71%[2]	12/13/2012	10/24/2013	20%	20%	80%	48%	9/30/2014	1/27/2015	25%	15%
California (Loss Ratio Non-Partnership)	12%	1/15/2008	12%	18%	6/14/2012	18%	95%	60%	10/31/2014	10/27/2015	30%	30%						
California (Loss Ratio Partnership)				27%	2/4/2014	27%												
California (Rate Stability Non-Partnership)							53%	53%	12/19/2013	10/30/2015	16%	16%						
Colorado	12%	12/11/2007	12%	18%	5/9/2011	18%	95%	60%	11/21/2012	10/25/2013	32%	20%	32%	20%	11/13/2014	1/15/2015	32%	20%
Connecticut	12%	12/10/2007	12%	18%	7/6/2011	18%	95%	60%	10/11/2012	1/25/2013	40%	40%	44%	19%	9/19/2014	1/5/2015	19%	19%
Delaware	12%	2/28/2008	12%	18%	8/16/2011	18%	95%	60%	9/14/2012	3/14/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Florida	11%/10%[1]	7/16/09 & 6/3/09	11%/10%[1]	25%	5/29/2012	25%							48.4%	48.4%	12/22/2014	4/16/2015	14.7%[6]	14.7%[6]
Georgia	12%	6/15/2009	12%	18%	6/21/2011	18%	95%	60%	11/7/2012	9/6/2013	18%	18%	71%	42%	9/11/2014	3/13/2015	15%	15%
Hawaii	12%	1/9/2008	12%	18%	8/24/2011	18%	95%	60%	10/18/2012	5/31/2013	37%	38%	14%	21%	10/1/2014	8/14/2017	14%	9.3%
Idaho	12%	10/25/2007	12%	18%	4/28/2011	18%	95%	60%	11/9/2012	10/25/2013	40%	25%	44%	34%	10/7/2014	4/28/2015	15%	15%
Illinois	12%	2/4/2008	12%	18%	3/29/2011	18%	95%	60%	9/19/2012	12/24/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Indiana	12%	4/30/2008	12%	15%	12/9/2011	15%	100%[2]	64%[2]	12/27/2012	7/17/2014	19%	9%	74%	57%	11/4/2014			
Indiana (Partnership)	12%	Disapproved		18%	Disapproved		111%[2]	111%[2]	3/4/2013	9/4/2014	9%	9%	63.7%	63.7%	5/1/2015			
Iowa	12%	4/25/2008	12%	18%	3/11/2011	18%	95%	60%	10/10/2012	11/14/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Kansas	12%	12/5/2007	12%	15%	10/11/2011	15%	98%[2]	63%[2]	10/26/2012	10/13/2014	38%	38%						
Kentucky	12%	1/23/2008	12%	18%	6/15/2011	18%	95%	60%	9/21/2012	5/29/2013	17.4%[6]	17.4%[6]	72%	42%	10/23/2014			
Louisiana	12%	11/6/2007	12%	18%	3/18/2011	18%	95%	60%	10/26/2012	5/27/2014	20%	20%	68%	39%	9/25/2014	2/12/2016	20%	20%
Maine	12%	9/4/2007	12%	18%	8/18/2011	18%	68%[2]	33%[2]	12/14/2012	5/2/2013	68%	33%						
Maryland	12%	10/20/2008	12%	15%	4/4/2011	15%	98%[2]	63%[2]	11/16/2012	11/14/2013	15%	15%	15%	15%	11/17/2014	2/12/2015	15%	15%
Massachusetts	12%	Closed		18%	11/29/2012	10%	134%[2]	92%[2]	12/21/2012									
Michigan	12%	10/1/2007	12%	18%	11/29/2010	18%	95%	60%	8/31/2012	10/15/2012	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Minnesota	12%	Closed		30%[4]	9/8/2011	30%[4]	95%	60%	12/23/2012	10/31/2014	15%	15%						
Mississippi	12%	3/20/2008	12%	18%	12/28/2010	18%	95%	60%	10/8/2012	2/12/2013	25%	25%	25%	25%	9/19/2014	10/19/2014	25%	25%
Missouri	12%	10/30/2007	12%	18%	1/26/2011	18%	95%	60%	10/9/2012	5/7/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Montana	12%	4/1/2008	12%	18%	1/7/2011	18%	95%	60%	9/17/2012	7/16/2013	30%	25%	55%	34%	10/2/2014	4/8/2015	25.7%	3.1%
Nebraska	12%	10/31/2007	12%	18%	7/22/2011	18%	95%	60%	8/31/2012	12/9/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Nevada	12%	Closed		18%	3/20/2012	18%	118%[2]	79%[2]	12/21/2012	8/14/2013	118%	79%	Approved full amount of 2012 ask; no 2014 filing expected					
New Hampshire	12%	11/2/2007	12%	18%	2/25/2011	18%	95%	60%	11/11/2012		Disapproved							
New Jersey	12%	10/30/2007	12%	18%	4/12/2011[4]	18%[4]				1/16/13[4]	95%[4]	60%[4]	Approved full amount of 2012 ask; no 2014 filing expected					
New Mexico	12%	9/17/2007	12%	15%	3/17/2011	15%	98%[2]	63%[2]	11/20/2012	5/16/2014	15%	15%	78%	48%	9/29/2014	7/26/2015	15%	15%
New York	12%	5/28/2008	12%	15%		15%	130%[2]	88%[2]	12/27/2012	8/13/2013	11%	11%	53.6%	53.6%	10/22/2014	4/28/2015	53.6%	53.6%
North Carolina	12%	1/24/2008	12%	18%	3/15/2011	18%	95%	60%	12/14/2012	9/12/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
North Dakota	12%	10/9/2007	12%	18%	3/9/2012	12%	105%[2]	68%[2]	12/19/2012	4/5/2013	20%	20%	77%	46%	10/1/2014	11/19/2014	15%	15%
Ohio	12%	10/17/2007	12%	18%	4/26/2011	18%	95%	60%	11/16/2012	12/19/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Oklahoma	12%	10/15/2007	12%	18%	9/16/2011	18%	95%	60%	9/17/2012	6/26/2013	25%	25%	62%	34%	9/30/2014	3/13/2015	25%	25%
Oregon	12%	9/20/2007	12%	18%	4/12/2012	18%	95%	60%	12/3/2012	12/13/2013	15%	15%	76%	45%	10/2/2014	3/25/2015	25%	25%
Pennsylvania	12%	7/1/2008	12%	18%	5/27/2011	18%	20%[7]	20%[7]	12/10/2012	3/8/2013	20%	20%	20%	20%	9/23/2014	12/29/2014	20%	20%
Rhode Island	12%	11/14/2007	12%	18%	9/15/2011	18%	95%	60%	12/10/2012	10/14/2014	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
South Carolina	12%	1/3/2008	12%	18%	4/20/2011	18%	95%	60%	10/24/2012	4/16/2013	20%	20%	68%	39%	9/12/2014	12/11/2014	20%	20%
South Dakota	12%	10/22/2007	12%	18%	2/22/2011	18%	95%	60%	11/2/2012	12/21/2012	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Tennessee	12%	10/8/2007	12%	18%	8/29/2011	18%	95%	60%	11/19/2012	5/29/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Texas	12%	8/5/2008	12%	18%	6/10/2011	18%	95%	60%	5/1/2013	7/18/2013	67%	45%						
Utah	12%	12/18/2008	12%	18%	3/6/2011	18%	95%	60%	12/19/2012	6/26/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Vermont	12%	11/30/2007	12%	18%	Disapproved		130%[2]	88%[2]	12/18/2012		Disapproved		145%	103%	5/12/2015		Disapproved	
Virginia	12%	4/25/2008	12%	18%	1/18/2012	18%	95%	60%	10/31/2012	7/11/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Washington	12%	6/24/2008	12%	18%	6/23/2011	18%	95%	60%	10/26/2012	4/12/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Washington, DC	10%	12/31/2007	10%	15%	9/27/2011	15%	103%[2]	67%[2]	12/24/2012	5/29/2013	10%	10%	10%[7]	10%[7]	10/9/2014	12/3/2014	10%	10%
West Virginia	12%	11/21/2007	12%	18%	3/1/2011	18%	95%	60%	10/12/2012	11/6/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Wisconsin	12%	10/31/2007	12%	18%	4/27/2011	18%	95%	60%	12/13/2012	5/2/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Wyoming	12%	8/24/2007	12%	18%	1/21/2011	18%	95%	60%	10/23/2012	2/4/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					

	2015/2016 Rate Action						2017 Rate Action						Cumulative Rate Increase Approvals		Data as of 12/31/2016 In-force Annualized Premium ($MM)				Total Exposed Lives
Jurisdiction	Requested Increase (Lifetime)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Approved or Filed (Lifetime)	Approved or Filed (Limited)	Requested Increase (Lifetime)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Approved or Filed (Lifetime)	Approved or Filed (Limited)	Lifetime	Limited	Lifetime	Limited	Total	% of Total	
Alabama	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	9/22/2017				158%	111%	$8.9	$10.5	$19.4	12.4%	5,674
Alaska	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$0.0	$0.0	$0.0	0.0%	-
Arizona	78%	46%	12/31/2015	6/16/2017	58%	6%							244%	131%	$1.4	$1.3	$2.7	1.7%	832
Arkansas	109%	87%	12/21/2015	8/16/2016	25%	25%	92%	55%	8/9/2017	8/30/2017	25%	25%	189%	166%	$0.8	$0.7	$1.5	1.0%	637
California (Loss Ratio Non-Partnership)	100%	100%	12/23/2016										72%	72%	$3.6	$6.1	$9.7	6.2%	3,461
California (Loss Ratio Partnership)	40%	40%	1/13/2017										27%	27%	$0.0	$0.0	$0.0	0.0%	21
California (Rate Stability Non-Partnership)													16%	16%	$0.3	$0.0	$0.3	0.2%	186
Colorado	68%	67%	8/31/2016	Disapproved			92%	72%	8/1/2017	Disapproved			130%	90%	$1.2	$1.8	$2.92	1.9%	999
Connecticut	76%	44%	12/30/2015	3/30/2016	52.88%	52.88%	72%	41%	10/10/2017	11/28/2017	48.15%	48.15%	399%	399%	$0.7	$1.4	$2.1	1.3%	480
Delaware	Approved full amount of 2012 ask; no 2015 filing expected						80.2%	59.6%	11/3/2017				158%	111%	$0.3	$0.4	$0.7	0.5%	207
Florida							91.6%	91.6%	7/17/2017				59%	59%	$2.9	$3.8	$6.7	4.3%	2,733
Georgia													79%	79%	$0.0	$0.0	$0.0	0.0%	2
Hawaii													167%	99%	$0.2	$0.2	$0.4	0.2%	137
Idaho	82%	67%	12/7/2015	5/9/2016	15%	15%	81%	55%	8/28/2017				145%	118%	$0.1	$0.2	$0.3	0.2%	114
Illinois	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$3.0	$3.0	$6.0	3.8%	2,156
Indiana	152%	126%	1/26/2016	6/30/2016	16.6%	16.6%							79%	64%	$0.7	$1.1	$1.8	1.2%	908
Indiana (Partnership)	na	126%	1/7/2016	7/1/2016	16.6%	16.6%							27%	27%	$0.0	$0.1	$0.1	0.0%	60
Iowa	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$0.9	$0.6	$1.5	0.9%	696
Kansas							149%	84%	10/3/2017				78%	78%	$0.8	$0.5	$1.3	0.8%	569
Kentucky	149%	104%	3/31/2016	10/4/2016	50%	30%							133%	102%	$1.1	$0.9	$2.0	1.3%	966
Louisiana	133%	72%	7/13/2017										90%	90%	$1.0	$0.4	$1.4	0.9%	533
Maine													122%	76%	$0.4	$0.8	$1.2	0.8%	381
Maryland	15%	15%	12/21/2015	4/12/2016	15%	15%	126%	67%	8/17/2017				96%	96%	$2.5	$2.1	$4.6	2.9%	1,473
Massachusetts													10%	10%	$0.3	$1.2	$1.5	1.0%	866
Michigan	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	9/21/2017				158%	111%	$1.7	$2.8	$4.4	2.8%	1,603
Minnesota	159%	112%	4/4/2016	9/15/2016	67%	60%							150%	139%	$0.2	$0.2	$0.4	0.2%	146
Mississippi	25%	25%	10/21/2015	2/8/2016	25%	25%	72%	55%	9/18/2017				158%	158%	$0.3	$0.2	$0.6	0.4%	194
Missouri	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	11/22/2017				158%	111%	$2.3	$1.8	$4.1	2.6%	1,462
Montana	79%	86%	12/31/2015	1/23/2017	6.1%	6.1%	93%	81%	9/18/2017				129%	81%	$0.1	$0.1	$0.2	0.1%	77
Nebraska	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$1.4	$0.8	$2.1	1.4%	773
Nevada	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	12/4/2017				157%	111%	$0.4	$0.4	$0.7	0.5%	221
New Hampshire													32%	32%	$0.1	$0.2	$0.3	0.2%	166
New Jersey	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$0.0	$0.0	$0.0	0.0%	4
New Mexico													70%	70%	$0.1	$0.4	$0.5	0.3%	208
New York	98.5%[8]	98.5%[8]	12/26/2016										91%	91%	$3.4	$14.8	$18.2	11.6%	5,000
North Carolina	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$3.8	$3.8	$7.6	4.9%	2,533
North Dakota	123%	83%	12/30/2015	1/12/2016	15%	15%	123%	65%	7/24/2017	10/30/2017	72.8%	72.8%	244%	244%	$0.2	$0.0	$0.2	0.2%	100
Ohio	Approved full amount of 2012 ask; no 2015 filing expected						15%	15%	10/10/2017	12/5/2017	15%	15%	196%	143%	$2.3	$3.5	$5.9	3.8%	2,004
Oklahoma	87%	54%	12/16/2015	4/1/2016	10%	10%	95%	55%	7/17/2017	9/25/2017	10%	10%	150%	150%	$0.7	$0.3	$1.0	0.6%	363
Oregon	103%	67%	12/10/2015	4/26/2016	42%	42%	72%	55%	11/8/2017				170%	170%	$0.6	$1.2	$1.8	1.2%	548
Pennsylvania	103%	67%	12/29/2015	4/26/2016	30%	15%	79%	55%	8/21/2017	12/5/2017	20%	7%	197%	134%	$4.0	$4.5	$8.5	5.4%	2,659
Rhode Island	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$0.2	$0.5	$0.7	0.5%	260
South Carolina	103%	67%	11/13/2015	3/7/2016	20%	20%	94%	55%	9/19/2017	11/15/2017	20%	20%	174%	174%	$1.9	$2.3	$4.2	2.7%	1,477
South Dakota	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	10/24/2017				158%	111%	$0.2	$0.1	$0.3	0.2%	110
Tennessee	Approved full amount of 2012 ask; no 2015 filing expected						115%	82%	10/31/2017				158%	111%	$2.4	$1.7	$4.1	2.7%	1,394
Texas	75%	66%	12/9/2015	9/30/2016	68%	56%							271%	199%	$5.6	$4.1	$9.6	6.2%	3,459
Utah	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$0.3	$0.4	$0.7	0.5%	354
Vermont													12%	12%	$0.0	$0.2	$0.3	0.2%	156
Virginia	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$1.9	$2.1	$4.1	2.6%	1,274
Washington	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$1.6	$3.3	$4.8	3.1%	1,500
Washington, DC							72%	55%	9/29/2017				53%	53%	$0.0	$0.0	$0.0	0.0%	-
West Virginia	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$0.4	$0.6	$1.0	0.6%	372
Wisconsin	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$0.7	$1.0	$1.7	1.1%	662
Wyoming	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	9/29/2017				158%	111%	$0.1	$0.0	$0.1	0.1%	24

[1] FL Comprehensive plans approved for 11%; Nursing Home plans approved for 10%
[2] States with requests higher than 95%/60% approved less than full amount in previous rate actions
[3] MN approved less than requested in 2007 rate action
[4] All policies issued in NJ are group trust policies sold under Alabama group trust. Alabama approval thus applies to all policies issued in NJ
[5] Amounts requested may be limited based on state requirements. Genworth is seeking additional increases in these states, on an actuarial equivalent basis, until the full amount of our nationwide request is achieved.
[6] Graded based on issue age
[7] Weighted average; approved for 60% for issue ages 74 and under; 0% over age 75
[8] Requesting 98.5% for issue ages 74 and under, 0% for issue ages 75 and over

Genworth

[company name short]
[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 nonfor available>** {See Addendum for CNF, OLB, & NFO text}

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

Thank you for choosing [**<if VA or NC>**company_name_long **<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 [**<if not (Choice 2 & 2.1)>**, as a result of higher than expected aggregate policyholder claims costs,] **the premium on your current long term care coverage will increase from [$99,999.99] to [$99,999.99] beginning on your next billing anniversary date, [Mmmm dd, yyyy].** [**<if phased>**This increase will take place in a phased manner, over multiple years, as detailed on the enclosed option page.] 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 [999 999.9999] before making a decision. For additional information regarding premium increases, we encourage you to visit [Genworth.com/LTCpremiums].

Once again, thank you for being a [**<if VA or NC>**company_name_long **<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.

Underwritten by [company name long], [Lynchburg, VA]

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]
[**Genworth.com/LTCpremiums**]

NOTE: gray shading indicates print in blue font

Addendum

For point #3 in top right:

[<if CNF > Pay nothing more by electing the <if VA> [Contingent Benefit Upon Lapse] <else> [Contingent Nonforfeiture Benefit]<or if OLB>Pay nothing more by electing the optional limited benefit <or if NFO>Pay nothing more by exercising your Non-Forfeiture rider**]**

[company_logo]

[company_name_short]
[company_address1]
[company_address2]
[company_city_state]

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

Long Term Care Insurance

[Premium change notice]
[document_date]
[product_ name_long]
from [company_name_long]
[company copyright]

[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 [**<if VA>** [company name long] **<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.

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

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

<else>

This letter is to inform you that **[<if not Choice 2/2.1>**, as a result of higher than expected aggregate policyholder claims costs,**] [<if CT & (PCS I/II)>** a new premium increase is being implemented on your policy that is incremental to the premium increase currently being implemented in a phased manner.**] [T]he premium on your current long term care coverage will [<if CT & (PCS I/II)> now] increase from [$99,999.99] to [$99,999.99] beginning on your next billing anniversary date, [Mmmm dd, yyyy]. [<if not CT & This is not (PCS I/II)>This represents a [999.999%] rate increase in the premiums for your policy.] [<if phased>This [<if CT & (PCS I/II)>new] increase will [<if CT & (PCS I/II)>also] take place in a phased manner, over [<if FL>three<else>multiple] years, as detailed below.]** **[<if CT & (PCS I/II)>** As a result, your schedule of phased premium increases has changed.**] [<if FL>In addition, Genworth will not implement an additional increase on your policy until on or after [mm/dd/yyyy].** {See Addendum for date details}] Please note that this increase is not due to a change in your health, age, or claims history. [**<if on waiver>**If you are currently on waiver of premium, this premium change will become effective when waiver is no longer applicable.]

<if phased>

Billing anniversary date	Premium prior to billing anniversary date	New premium on billing anniversary date
[01/01/2011][**<if CT &(PCS I/II)>***]	[$99,999.99]	[$99,999.99]
[01/01/2012]	[$99,999.99]	[$99,999.99]
[01/01/2013]	[$99,999.99]	[$99,999.99]
[01/01/2014]	[$99,999.99]	[$99,999.99]

[**<if CT&(PCSI/II)>** * Please note this includes the amount of the increase from the 3rd phase of the previously approved increase & the 1st phase of the new approval]

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

<if VA and on claim/waiver>

Given this change, please take time to read the *Important Information Regarding This Premium Increase* included with this letter. When you are no longer receiving benefits, you may have several choices to adjust your coverage to meet your needs.

<else>

Given this change, you may have several choices to adjust your coverage to meet your needs. Please take time to read the *Important Information Regarding This Premium Increase* included with this letter. **[<if non-forfeiture available>** It describes [**<if NFO/ROP>**ways**<or>**a way] that you can stop paying premiums and retain a long term care benefit.]

This premium increase notice is not a bill **[<if not EFT>—**you will be billed separately].

We encourage you to discuss options with [**<if VA>** 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 [**<if VA>** [company name long] **<else>** Genworth] [policyholder].

Sincerely,

[Elena Edwards sig image]

[Elena Edwards]
[Senior Vice President]

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

ADDENDUM:

For FL additional increase date:
<if PrePCS, PCS, PCS II, Choice 1> date will reflect the policyholder's billing anniversary date 10 years from the effective date of the first phase of this increase

<if Choice 2/2.1> date will reflect the policyholder's billing anniversary date 8 years from the effective date of the first phase of this increase

Genworth

[company name short]
[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 alternative[s] below [has<or>have] been provided]. There may be other ways that you can reduce your benefits and premiums [<if any choices shown>beyond [that<or>those] listed].[<if VA> Call our customer service team at [999 999.9999] to discuss your options.]		
		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 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.	**[$99.999.99]** Paid up [policy] benefit ☐ **[Optional Limited Benefit]**		

[<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. More information on your options can be found in the enclosed endorsement[s] and Important Information Regarding This Premium Increase. Please read all documents before making a decision. The options shown here are quotes and may change.

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

▶ [Policyholder <or> Certificate holder] Signature _____ Date _____ [<if shared> Policyholder <or> Certificate holder] 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.

{Note: If phased, premiums quoted on this page are the final phased premiums.}

<if phased premiums>

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]	[$99,999.99]	[$99,999.99]	[$99,999.99]	[$99,999.99]
[mm/dd/yyyy[	[$99,999.99]	[$99,999.99]	[$99,999.99]	[$99,999.99]
[mm/dd/yyyy]	[$99,999.99]	[$99,999.99]	[$99,999.99]	[$99,999.99]
...	...	...]	...]	...]
[mm/dd/yyyy]	[$99,999.99]	[$99,999.99]	[$99,999.99]	[$99,999.99]

Addendum
For Section 3:

[<if CNF > <if VA> [Contingent Benefit Upon Lapse] <else> [Contingent Nonforfeiture Benefit]<or if OLB>Optional Limited Benefit<or if NFO> Non-Forfeiture rider]

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] or call us at [999 999.9999].

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].

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated March 27, 2018, to Genworth Life Insurance Company's (GLIC's) PCS Virginia rate increase request. The comments and our responses are as follows:

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

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

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

2. **Please amend your loss ratio projections using the 7.5% interest rate originally used to calculate your premiums. In accordance with 14VAC5-130-50 B, interest at a rate consistent with that assumed in the original determination of premiums shall be used in the calculation of loss ratios.**

   To satisfy regulation 14VAC5-130-50 B, please see Attachments Q2a-Q2f, in the file "VA PCS Objection 1 Attachments 20180425.pdf." Additionally, the tab, Q2a-Q2f, of the file "VA PCS Objection 1 Attachments 20180425.xlsm" is an excel version of the same exhibits from the experience projections previously submitted with the Actuarial Memorandum using an original 7.5% interest rate.

3. **Please move the current rates to Supporting Documentation. The Rate/Rules Schedule should contain only those rates to be approved.**

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

4. **Please provide sufficient detail or documentation provided so that any projections can be recreated.**

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

   Please see the tab Q4a-Q4f in the attached file "VA PCS Objection 1 Attachments 20180425.xlsm" for an excel version of the experience projections previously submitted with the Actuarial Memorandum.

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

$$LR_j = \frac{\sum_{t=j}^{2016} Pmt_t^j \, v^{t-j} + {}_jCR_{2016} \, v^{2016-j+1/2} + {}_jIBNR_{2016} \, v^{2016-j+1/2} - DBNR_{2016}}{EP_j}$$

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 / 1.075 = 0.930233

A future annual loss ratio is calculated, with interest, as anticipated incurred claims divided by earned premiums. A lifetime loss ratio as of December 31, 2016 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 7.5%.

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

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

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

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

   If this increase is approved and experience develops as anticipated, GLIC will not seek additional rate increases in the future. GLIC is not targeting a specific lifetime loss ratio on the PCS policy series, but the objective is to get closer to break even. GLIC has determined a justified rate increase level nationally and is pursuing increases in every state in order to get rates

to this ultimate level. For PCS, GLIC is pursuing 72% Lifetime/55% Limited now in 2017, and 53% Lifetime/45% Limited in 2020 as part of its Multi-Year Rate Action Plan (MYRAP).

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

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

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

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

Regards,

_____

Michael S Johnson, FSA, MAAA
AVP and Actuary, LTC In-force Actuarial
Genworth Life Insurance Company

Date: April 26, 2018

ALFRED W. GROSS
COMMISSIONER OF INSURANCE

COMMONWEALTH OF VIRGINIA

P.O. BOX 1157
RICHMOND, VIRGINIA 23218
TELEPHONE: (804) 371-9741
TDD/VOICE: (804) 371-9206
http://www.state.va.us/scc

STATE CORPORATION COMMISSION
BUREAU OF INSURANCE

June 14, 2000

CONTRACTS
JUN 20 2000

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY
1650 LOS GAMOS DRIVE
SAN RAFAEL, CA 94903
Attn: MICHELLE A DAVANZO
SENIOR CONTRACT ANALYST

RE: YOUR SUBMISSION DATED MAY 16, 2000
Submission No: 007 0000014877
Form No: 62286

Dear Ms. Davanzo:

The above submission received in this office on 05/17/00 is approved for use in the Commonwealth of Virginia, as indicated on the attached documents. It should be noted, however, that this approval is not specific to the Company's submission for compliance with § 38.2-5210 of the Code of Virginia. Language specifically relating to the provision for non-forfeiture benefits can not be approved until the Long Term Care Insurance regulation has been revised and adopted by the State Corporation Commission. The requirement of § 38.2-5210 of the Code of Virginia shall take effect sixty days following the first to occur (i) the promulgation of regulations by the State Corporation Commission providing for required non-forfeiture benefits or (ii) January 1, 2001.

Because there is no current prohibition against provisions for non-forfeiture benefits in long term care policies, we are approving the form. It will be incumbent upon the company, however, to ensure that the non-forfeiture benefits provided under this contract comply with future regulatory requirements.

Should you need clarification of any of the information contained in this letter, please contact the undersigned. When corresponding with us concerning this submission, please refer to the Submission Number noted above. Please also verify that your company's NAIC number is displayed prominently on all correspondence.

Thank you for your courtesy and consideration in this matter.

Sincerely,

Elsie B. Andy

Elsie B. Andy
Insurance Market Examiner
Forms and Rates Section
Life and Health Division
Telephone No. (804) 371-9072

GE Financial Assurance

Long Term Care Division
1650 Los Gamos Drive
San Rafael, CA 94903

May 16, 2000

MAY 2000
Bureau of Insurance
Forms & Rates Sec
L & H Division

The Honorable Alfred W. Gross
Commissioner of Insurance
Commonwealth of Virginia
State Corporate Commission
1300 E. Main Street
Richmond, VA 23219

NAIC No. 70025

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 6/14/00
BY Elsie B. Andy

Attn: Mr. Robert R. Knapp

Re: General Electric Capital Assurance Company
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Long Term Care Insurance Policy, Form No. 7020P, 7030L, 7031L, 7032L
Contingent Benefit Upon Lapse, Form 62286

Dear Mr. Knapp

On behalf of General Electric Capital Assurance Company ("GE Capital Assurance") we are submitting the above cited Long Term Care forms for your review and approval. These forms have been completed in "John Doe" fashion to show the manner of intended use with variable information shown in brackets.

The Contingent Benefit Upon Lapse rider, form 62286 will be used with policy forms 7020P, 7030L, 7031L and 7032L.

These forms do not replace any previously filed or approved forms.

We have also enclosed copies of the Readability Certification.

Based on the above information, we hope that you will be able to grant approval of this submission. I would appreciate a call whenever you have questions. You can phone me toll-free at (800) 284-5568 Ext. 7855 or call directly at (415) 492-7855. Our FAX number is (415) 492-7756. Enclosed for your reply is a prepaid return mail envelope.

Yours truly,

Michelle A. Davanzo

Michelle A. Davanzo
Senior Contract Analyst
Contract Development

Enclosures

GENERAL ELECTRIC CAPITAL ASSURANCE COMPANY

Readability Certification

Virginia

This certifies that the Flesch Readability Test was applied to the following form(s), and that the Reading ease score using this test is as follows:

Form	Form Number	Score
Contingent Benefit Upon Lapse Rider	62286	50.3

David N. Kane
Vice President & General Counsel, Long Term Care Division
May 16, 2000

CONTINGENT BENEFIT UPON LAPSE

APPLICABLE ONLY IF PREMIUMS ARE INCREASED SUBSTANTIALLY

This provision describes a benefit which is available if and only if a substantial cumulative increase is made in the premiums charged for this policy. If your policy also has a Nonforfeiture Benefit Rider, the coverage provided by that Rider will apply whenever the policy lapses after having been in force for at least 3 years (even if there has been no change in premium rates).

When this Benefit Applies

As stated in the Declarations on page 1 of this policy, we will give you at least 31 days prior written notice of any change in the premium rates for this policy. In the event the cumulative amount of all premium increases is considered to be a substantial premium increase (as determined by standards established by the Bureau of Insurance of the Virginia State Corporation Commission) we will:

- Offer to reduce policy benefits provided by the current coverage without the requirement of additional underwriting so that the required premium payments are not increased; and
- Offer to convert coverage to a paid-up status with a shortened benefit period as described below. This option may be elected at any time during the 120-day period following the due date of the premium increase; and
- Notify you, the Policyholder, that a default or lapse at any time during the 120-day period following the due date of the premium increase will be deemed to be the election of the offer to convert as described above.

The Shortened Benefit Period Plan

If you convert the coverage provided by this policy in accordance with the above provisions, the same Benefits, with the same Elimination Period and Daily Payment Maximum in effect at the time of lapse or election to convert (but not changed thereafter because you have Inflation Protection), will apply. The amount of the reduced Lifetime Payment Maximum will be the greater of:

- thirty (30) times your Daily Payment Maximum at the time of lapse; or
- 100% of the sum of all premiums paid for the policy and any attached rider, including premiums paid prior to any change in benefits.

This amount will not be reduced by any benefits payable for expenses incurred prior to the date of lapse.

In no case will the sum of the benefits paid while the policy is:

- in premium paying status; and
- in paid up status;

exceed the Lifetime Payment Maximum that would have applied if the policy had remained in premium paying status.

APPROVED
Commonwealth Of Virginia
State Corporation Commission
Bureau Of Insurance
DATE 6/14/00
BY EBA

This provision forms a part of the policy to which it is attached.

Signed for General Electric Capital Assurance Company.

Secretary

President, Long Term Care Division

Attachment Q2a
Genworth Life Insurance Company
PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With Approved Rate Increases* With 7.5% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	7.50% Discount Factor
1994	3,819,881	244,853	6.4%	5.08968
1995	34,370,593	2,616,459	7.6%	4.73459
1996	83,471,817	10,652,131	12.8%	4.40427
1997	145,644,284	20,857,111	14.3%	4.09699
1998	198,716,653	40,710,004	20.5%	3.81115
1999	200,434,232	54,203,614	27.0%	3.54526
2000	193,168,455	87,955,740	45.5%	3.29792
2001	190,511,815	117,432,364	61.6%	3.06783
2002	187,056,862	149,675,497	80.0%	2.85379
2003	185,589,732	173,845,493	93.7%	2.65469
2004	178,429,083	169,971,279	95.3%	2.46948
2005	170,459,477	201,487,447	118.2%	2.29719
2006	161,745,134	201,703,300	124.7%	2.13692
2007	153,082,865	215,124,421	140.5%	1.98784
2008	144,484,658	243,407,943	168.5%	1.84915
2009	143,000,228	258,544,676	180.8%	1.72014
2010	137,869,684	286,268,072	207.6%	1.60013
2011	130,483,693	314,915,664	241.3%	1.48849
2012	130,530,997	331,466,202	253.9%	1.38464
2013	123,838,127	323,476,505	261.2%	1.28804
2014	138,970,345	325,687,646	234.4%	1.19818
2015	149,866,028	337,553,163	225.2%	1.11458
2016	156,523,935	373,870,467	238.9%	1.03682
2017	135,748,578	353,835,044	260.7%	0.96449
2018	121,482,160	324,641,545	267.2%	0.89720
2019	108,343,748	300,830,384	277.7%	0.83460
2020	96,321,256	278,818,887	289.5%	0.77637
2021	85,296,013	257,482,240	301.9%	0.72221
2022	75,290,779	236,776,113	314.5%	0.67182
2023	66,174,948	216,956,712	327.9%	0.62495
2024	57,919,525	197,990,364	341.8%	0.58135
2025	50,554,878	179,983,238	356.0%	0.54079
2026	43,968,493	163,939,450	372.9%	0.50306
2027	38,114,571	151,490,397	397.5%	0.46796
2028	32,904,131	140,919,078	428.3%	0.43531
2029	28,271,839	129,618,845	458.5%	0.40494
2030	24,173,904	118,118,201	488.6%	0.37669
2031	20,570,083	106,747,302	518.9%	0.35041
2032	17,417,367	95,686,781	549.4%	0.32596
2033	14,667,468	85,224,817	581.0%	0.30322
2034	12,278,393	75,427,667	614.3%	0.28207
2035	10,213,097	66,434,159	650.5%	0.26239
2036	8,439,093	58,132,199	688.8%	0.24408
2037	6,927,385	50,406,501	727.6%	0.22705
2038	5,649,284	43,323,236	766.9%	0.21121
2039	4,575,585	36,870,489	805.8%	0.19648
2040	3,681,365	31,073,903	844.1%	0.18277
2041	2,941,908	25,920,893	881.1%	0.17002
2042	2,336,220	21,407,286	916.3%	0.15816
2043	1,844,024	17,504,229	949.2%	0.14712
2044	1,446,501	14,162,435	979.1%	0.13686
2045	1,127,469	11,370,815	1008.5%	0.12731
2046	872,826	9,034,877	1035.1%	0.11843
2047	670,990	7,108,178	1059.4%	0.11016
2048	512,164	5,531,813	1080.1%	0.10248
2049	388,084	4,250,095	1095.1%	0.09533
2050	291,869	3,221,602	1103.8%	0.08868
2051	217,823	2,415,861	1109.1%	0.08249
2052	161,324	1,796,014	1113.3%	0.07674
2053	118,623	1,320,565	1113.2%	0.07138
2054	86,598	957,800	1106.0%	0.06640
2055	62,750	685,021	1091.7%	0.06177
2056	45,117	484,868	1074.7%	0.05746
2057	32,170	340,678	1059.0%	0.05345
2058	22,731	238,072	1047.3%	0.04972
2059	15,893	164,656	1036.0%	0.04625
2060	10,996	113,584	1033.0%	0.04303
2061	7,495	76,625	1022.4%	0.04002
2062	5,060	50,942	1006.8%	0.03723
2063	3,403	33,052	971.2%	0.03463
2064	2,280	21,324	935.2%	0.03222
2065	1,514	13,455	888.5%	0.02997
2066	948	8,252	870.4%	0.02788
2067	569	4,920	864.1%	0.02593
2068	334	2,859	855.8%	0.02412
2069	188	1,655	880.3%	0.02244
2070	104	964	929.0%	0.02088
2071	41	574	1388.8%	0.01942
2072	19	341	1786.4%	0.01806
2073	10	196	2059.8%	0.01680
2074	5	107	2224.1%	0.01563
2075	2	55	2276.6%	0.01454
2076	1	26	2123.9%	0.01353
PV Past	8,108,673,652	7,624,912,987	94.0%	
PV Future	726,214,066	2,303,147,005	317.1%	
PV Total	8,834,887,718	9,928,059,993	112.4%	

*Includes 2012 rate increases approved in Virginia applied to all policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

Attachment Q2b
Genworth Life Insurance Company
PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With Approved Rate Increases* With 7.5% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	7.50% Discount Factor
1994	1,362,771	8,296	0.6%	5.08968
1995	11,858,539	700,833	5.9%	4.73459
1996	27,442,396	4,152,654	15.1%	4.40427
1997	45,868,318	6,599,605	14.4%	4.09699
1998	59,503,493	13,760,901	23.1%	3.81115
1999	59,752,555	19,225,018	32.2%	3.54526
2000	59,649,336	34,601,027	58.0%	3.29792
2001	61,849,119	51,028,993	82.5%	3.06783
2002	62,110,102	70,928,039	114.2%	2.85379
2003	66,139,547	83,904,672	126.9%	2.65469
2004	64,601,841	73,108,265	113.2%	2.46948
2005	62,359,614	97,110,743	155.7%	2.29719
2006	59,967,057	82,419,780	137.4%	2.13692
2007	57,541,930	94,208,193	163.7%	1.98784
2008	55,051,205	112,415,804	204.2%	1.84915
2009	55,452,440	124,425,904	224.4%	1.72014
2010	54,153,225	130,292,538	240.6%	1.60013
2011	51,999,060	146,112,436	281.0%	1.48849
2012	53,076,811	159,592,239	300.7%	1.38464
2013	50,876,225	152,455,249	299.7%	1.28804
2014	60,886,958	154,131,320	253.1%	1.19818
2015	68,847,501	165,867,891	240.9%	1.11458
2016	74,583,867	185,397,405	248.6%	1.03682
2017	66,053,395	154,615,587	234.1%	0.96449
2018	59,826,158	143,292,127	239.5%	0.89720
2019	54,024,648	134,062,136	248.1%	0.83460
2020	48,620,408	125,408,711	257.9%	0.77637
2021	43,594,242	116,879,601	268.1%	0.72221
2022	38,950,414	108,543,774	278.7%	0.67182
2023	34,672,610	100,577,213	290.1%	0.62495
2024	30,750,410	92,908,066	302.1%	0.58135
2025	27,175,049	85,534,570	314.8%	0.54079
2026	23,932,351	78,948,866	329.9%	0.50306
2027	20,997,531	73,957,105	352.2%	0.46796
2028	18,343,907	69,827,278	380.7%	0.43531
2029	15,951,569	65,301,769	409.4%	0.40494
2030	13,807,467	60,578,308	438.7%	0.37669
2031	11,897,718	55,803,315	469.0%	0.35041
2032	10,205,284	51,031,838	500.1%	0.32596
2033	8,709,991	46,403,967	532.8%	0.30322
2034	7,393,033	41,961,095	567.6%	0.28207
2035	6,238,367	37,764,800	605.4%	0.26239
2036	5,232,937	33,769,346	645.3%	0.24408
2037	4,362,721	29,916,763	685.7%	0.22705
2038	3,614,371	26,263,325	726.6%	0.21121
2039	2,975,059	22,805,946	766.6%	0.19648
2040	2,432,904	19,587,996	805.1%	0.18277
2041	1,976,401	16,635,988	841.7%	0.17002
2042	1,595,370	13,979,117	876.2%	0.15816
2043	1,279,752	11,618,610	907.9%	0.14712
2044	1,019,904	9,546,042	936.0%	0.13686
2045	807,264	7,778,273	963.5%	0.12731
2046	634,288	6,270,377	988.6%	0.11843
2047	494,609	4,996,960	1010.3%	0.11016
2048	382,691	3,938,456	1029.1%	0.10248
2049	293,747	3,059,834	1041.7%	0.09533
2050	223,672	2,345,878	1048.8%	0.08868
2051	168,947	1,776,432	1051.5%	0.08249
2052	126,603	1,333,318	1053.1%	0.07674
2053	94,164	986,776	1047.9%	0.07138
2054	69,520	720,158	1035.9%	0.06640
2055	50,935	519,779	1020.5%	0.06177
2056	37,016	372,279	1005.7%	0.05746
2057	26,663	265,184	994.6%	0.05345
2058	19,017	187,956	988.3%	0.04972
2059	13,414	131,889	983.2%	0.04625
2060	9,357	92,523	988.8%	0.04303
2061	6,425	63,392	986.6%	0.04002
2062	4,373	42,758	977.8%	0.03723
2063	2,968	28,034	944.5%	0.03463
2064	2,012	18,306	909.9%	0.03222
2065	1,357	11,693	861.8%	0.02997
2066	871	7,267	834.8%	0.02788
2067	535	4,404	823.3%	0.02593
2068	319	2,610	817.8%	0.02412
2069	182	1,547	851.3%	0.02244
2070	101	925	915.4%	0.02088
2071	40	563	1402.5%	0.01942
2072	19	339	1814.4%	0.01806
2073	9	196	2091.7%	0.01680
2074	5	107	2241.9%	0.01563
2075	2	55	2291.1%	0.01454
2076	1	26	2134.8%	0.01353
PV Past	2,822,366,257	3,459,119,261	122.6%	
PV Future	372,823,749	1,073,729,519	288.0%	
PV Total	3,195,190,006	4,532,848,780	141.9%	

*Includes 2012 rate increases approved in Virginia applied to lifetime policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

Attachment Q2c
Genworth Life Insurance Company
PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With Approved Rate Increases* With 7.5% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	7.50% Discount Factor
1994	2,457,110	236,557	9.6%	5.08968
1995	22,512,054	1,915,626	8.5%	4.73459
1996	56,029,420	6,499,477	11.6%	4.40427
1997	99,775,966	14,257,506	14.3%	4.09699
1998	139,213,161	26,949,103	19.4%	3.81115
1999	140,681,677	34,978,595	24.9%	3.54526
2000	133,519,120	53,354,713	40.0%	3.29792
2001	128,662,696	66,403,371	51.6%	3.06783
2002	124,946,760	78,747,457	63.0%	2.85379
2003	119,450,186	89,940,822	75.3%	2.65469
2004	113,827,242	96,863,014	85.1%	2.46948
2005	108,099,863	104,376,703	96.6%	2.29719
2006	101,778,078	119,283,520	117.2%	2.13692
2007	95,540,935	120,916,228	126.6%	1.98784
2008	89,433,453	130,992,139	146.5%	1.84915
2009	87,547,788	134,118,772	153.2%	1.72014
2010	83,716,459	155,975,534	186.3%	1.60013
2011	78,484,632	168,803,228	215.1%	1.48849
2012	77,454,186	171,873,964	221.9%	1.38464
2013	72,961,902	171,021,256	234.4%	1.28804
2014	78,083,387	171,556,326	219.7%	1.19818
2015	81,018,527	171,685,272	211.9%	1.11458
2016	81,940,069	188,473,062	230.0%	1.03682
2017	69,695,184	199,219,457	285.8%	0.96449
2018	61,656,002	181,349,418	294.1%	0.89720
2019	54,319,100	166,768,249	307.0%	0.83460
2020	47,700,848	153,410,176	321.6%	0.77637
2021	41,701,771	140,602,639	337.2%	0.72221
2022	36,340,364	128,232,339	352.9%	0.67182
2023	31,502,338	116,379,499	369.4%	0.62495
2024	27,169,115	105,082,297	386.8%	0.58135
2025	23,379,829	94,448,668	404.0%	0.54079
2026	20,036,143	84,990,584	424.2%	0.50306
2027	17,117,040	77,533,291	453.0%	0.46796
2028	14,560,224	71,091,800	488.3%	0.43531
2029	12,320,270	64,317,076	522.0%	0.40494
2030	10,366,437	57,539,893	555.1%	0.37669
2031	8,672,364	50,943,988	587.4%	0.35041
2032	7,212,083	44,654,944	619.2%	0.32596
2033	5,957,477	38,820,850	651.6%	0.30322
2034	4,885,361	33,466,573	685.0%	0.28207
2035	3,974,730	28,669,359	721.3%	0.26239
2036	3,206,156	24,362,854	759.9%	0.24408
2037	2,564,665	20,489,738	798.9%	0.22705
2038	2,034,913	17,059,912	838.4%	0.21121
2039	1,600,526	14,064,543	878.7%	0.19648
2040	1,248,461	11,485,907	920.0%	0.18277
2041	965,507	9,284,904	961.7%	0.17002
2042	740,850	7,428,170	1002.7%	0.15816
2043	564,272	5,885,619	1043.0%	0.14712
2044	426,597	4,616,393	1082.1%	0.13686
2045	320,204	3,592,542	1122.0%	0.12731
2046	238,538	2,764,500	1158.9%	0.11843
2047	176,381	2,111,218	1197.0%	0.11016
2048	129,473	1,593,357	1230.6%	0.10248
2049	94,337	1,190,261	1261.7%	0.09533
2050	68,197	875,724	1284.1%	0.08868
2051	48,876	639,429	1308.3%	0.08249
2052	34,721	462,696	1332.6%	0.07674
2053	24,458	333,789	1364.7%	0.07138
2054	17,079	237,642	1391.5%	0.06640
2055	11,815	165,242	1398.5%	0.06177
2056	8,101	112,590	1389.8%	0.05746
2057	5,507	75,494	1370.9%	0.05345
2058	3,713	50,116	1349.6%	0.04972
2059	2,479	32,767	1321.6%	0.04625
2060	1,639	21,061	1285.3%	0.04303
2061	1,070	13,233	1237.2%	0.04002
2062	687	8,185	1190.9%	0.03723
2063	435	5,018	1153.4%	0.03463
2064	268	3,018	1124.7%	0.03222
2065	157	1,762	1119.1%	0.02997
2066	77	985	1271.1%	0.02788
2067	35	516	1495.9%	0.02593
2068	15	249	1667.9%	0.02412
2069	6	108	1711.9%	0.02244
2070	3	39	1427.0%	0.02088
2071	1	10	910.3%	0.01942
2072	0	2	443.4%	0.01806
2073	0	0	0.0%	0.01680
2074	0	0	0.0%	0.01563
2075	0	0	0.0%	0.01454
2076	0	0	0.0%	0.01353
PV Past	5,286,307,395	4,165,793,726	78.8%	
PV Future	353,390,317	1,229,417,486	347.9%	
PV Total	5,639,697,712	5,395,211,212	95.7%	

*Includes 2012 rate increases approved in Virginia applied to limited policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

Attachment Q2d
Genworth Life Insurance Company
PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 72% Lifetime and 55% Limited Rate Increases* With 7.5% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	7.50% Discount Factor
1994	3,819,881	244,853	6.4%	5.08968
1995	34,370,593	2,616,459	7.6%	4.73459
1996	83,471,817	10,652,131	12.8%	4.40427
1997	145,644,284	20,857,111	14.3%	4.09699
1998	198,716,653	40,710,004	20.5%	3.81115
1999	200,434,232	54,203,614	27.0%	3.54526
2000	193,168,455	87,955,740	45.5%	3.29792
2001	190,511,815	117,432,364	61.6%	3.06783
2002	187,056,862	149,675,497	80.0%	2.85379
2003	185,589,732	173,845,493	93.7%	2.65469
2004	178,429,083	169,971,279	95.3%	2.46948
2005	170,459,477	201,487,447	118.2%	2.29719
2006	161,745,134	201,703,300	124.7%	2.13692
2007	153,082,865	215,124,421	140.5%	1.98784
2008	144,484,658	243,407,943	168.5%	1.84915
2009	143,000,228	258,544,676	180.8%	1.72014
2010	137,869,684	286,268,072	207.6%	1.60013
2011	130,483,693	314,915,664	241.3%	1.48849
2012	130,530,997	331,466,202	253.9%	1.38464
2013	123,838,127	323,476,505	261.2%	1.28804
2014	138,970,345	325,687,646	234.4%	1.19818
2015	149,866,028	337,553,163	225.2%	1.11458
2016	156,523,935	373,870,467	238.9%	1.03682
2017	135,748,578	353,835,044	260.7%	0.96449
2018	126,632,764	326,034,766	257.5%	0.89720
2019	166,663,367	315,070,636	189.0%	0.83460
2020	150,058,549	291,107,583	194.0%	0.77637
2021	134,317,696	268,201,486	199.7%	0.72221
2022	119,603,069	246,158,227	205.8%	0.67182
2023	105,881,119	225,188,131	212.7%	0.62495
2024	93,225,862	205,204,456	220.1%	0.58135
2025	81,752,765	186,281,974	227.9%	0.54079
2026	71,374,617	169,452,601	237.4%	0.50306
2027	62,060,684	156,389,221	252.0%	0.46796
2028	53,713,336	145,301,928	270.5%	0.43531
2029	46,252,251	133,494,347	288.6%	0.40494
2030	39,622,705	121,510,999	306.7%	0.37669
2031	33,771,711	109,692,655	324.8%	0.35041
2032	28,638,881	98,223,619	343.0%	0.32596
2033	24,151,239	87,396,935	361.9%	0.30322
2034	20,244,240	77,275,101	381.7%	0.28207
2035	16,860,567	67,987,481	403.2%	0.26239
2036	13,949,110	59,419,418	426.0%	0.24408
2037	11,464,433	51,461,854	448.9%	0.22705
2038	9,360,750	44,181,338	472.0%	0.21121
2039	7,591,117	37,561,866	494.8%	0.19648
2040	6,115,191	31,626,000	517.2%	0.18277
2041	4,893,190	26,357,769	538.7%	0.17002
2042	3,890,776	21,749,964	559.0%	0.15816
2043	3,074,907	17,770,602	577.9%	0.14712
2044	2,415,023	14,367,548	594.9%	0.13686
2045	1,884,638	11,527,651	611.7%	0.12731
2046	1,460,682	9,153,673	626.7%	0.11843
2047	1,124,119	7,197,346	640.3%	0.11016
2048	858,912	5,598,106	651.8%	0.10248
2049	651,467	4,298,763	659.9%	0.09533
2050	490,421	3,256,903	664.1%	0.08868
2051	366,347	2,441,191	666.4%	0.08249
2052	271,575	1,814,036	668.0%	0.07674
2053	199,873	1,333,241	667.0%	0.07138
2054	146,046	966,587	661.8%	0.06640
2055	105,922	691,034	652.4%	0.06177
2056	76,224	488,942	641.5%	0.05746
2057	54,397	343,417	631.3%	0.05345
2058	38,466	239,903	623.7%	0.04972
2059	26,915	165,868	616.3%	0.04625
2060	18,634	114,384	613.8%	0.04303
2061	12,709	77,141	607.0%	0.04002
2062	8,586	51,271	597.1%	0.03723
2063	5,780	33,256	575.4%	0.03463
2064	3,876	21,450	553.4%	0.03222
2065	2,578	13,530	524.9%	0.02997
2066	1,617	8,296	512.9%	0.02788
2067	974	4,946	508.0%	0.02593
2068	572	2,873	502.2%	0.02412
2069	322	1,663	515.9%	0.02244
2070	178	969	544.0%	0.02088
2071	71	576	813.1%	0.01942
2072	33	342	1045.0%	0.01806
2073	16	197	1204.1%	0.01680
2074	8	108	1299.0%	0.01563
2075	4	56	1329.2%	0.01454
2076	2	26	1239.7%	0.01353
PV Past	8,108,673,652	7,624,912,987	94.0%	
PV Future	1,016,336,179	2,367,110,984	232.9%	
PV Total	9,125,009,830	9,992,023,971	109.5%	

*Includes 2012 rate increases for Limited policies approved in Virginia applied to all policies nationwide (VA like forms only) and the rate increase requested in this filing

Attachment Q2e
Genworth Life Insurance Company
PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With 72% Lifetime Rate Increases* With 7.5% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	7.50% Discount Factor
1994	1,362,771	8,296	0.6%	5.08968
1995	11,858,539	700,833	5.9%	4.73459
1996	27,442,396	4,152,654	15.1%	4.40427
1997	45,868,318	6,599,605	14.4%	4.09699
1998	59,503,493	13,760,901	23.1%	3.81115
1999	59,752,555	19,225,018	32.2%	3.54526
2000	59,649,336	34,601,027	58.0%	3.29792
2001	61,849,119	51,028,993	82.5%	3.06783
2002	62,110,102	70,928,039	114.2%	2.85379
2003	66,139,547	83,904,672	126.9%	2.65469
2004	64,601,841	73,108,265	113.2%	2.46948
2005	62,359,614	97,110,743	155.7%	2.29719
2006	59,967,057	82,419,780	137.4%	2.13692
2007	57,541,930	94,208,193	163.7%	1.98784
2008	55,051,205	112,415,804	204.2%	1.84915
2009	55,452,440	124,425,904	224.4%	1.72014
2010	54,153,225	130,292,538	240.6%	1.60013
2011	51,999,060	146,112,436	281.0%	1.48849
2012	53,076,811	159,592,239	300.7%	1.38464
2013	50,876,225	152,455,249	299.7%	1.28804
2014	60,886,958	154,131,320	253.1%	1.19818
2015	68,847,501	165,867,891	240.9%	1.11458
2016	74,583,867	185,397,405	248.6%	1.03682
2017	66,053,395	154,615,587	234.1%	0.96449
2018	62,623,889	144,086,641	230.1%	0.89720
2019	85,910,516	142,256,524	165.6%	0.83460
2020	78,250,677	132,533,939	169.4%	0.77637
2021	70,922,138	123,137,340	173.6%	0.72221
2022	63,976,618	114,059,268	178.3%	0.67182
2023	57,426,087	105,456,911	183.6%	0.62495
2024	51,297,361	97,225,059	189.5%	0.58135
2025	45,608,125	89,340,547	195.9%	0.54079
2026	40,363,650	82,313,415	203.9%	0.50306
2027	35,552,651	76,976,363	216.5%	0.46796
2028	31,157,165	72,556,467	232.9%	0.43531
2029	27,161,524	67,742,684	249.4%	0.40494
2030	23,557,278	62,741,419	266.3%	0.37669
2031	20,331,137	57,705,782	283.8%	0.35041
2032	17,461,163	52,692,921	301.8%	0.32596
2033	14,917,810	47,846,443	320.7%	0.30322
2034	12,672,349	43,206,039	340.9%	0.28207
2035	10,700,026	38,827,685	362.9%	0.26239
2036	8,979,688	34,664,314	386.0%	0.24408
2037	7,489,218	30,662,237	409.4%	0.22705
2038	6,206,634	26,878,981	433.1%	0.21121
2039	5,110,302	23,309,350	456.1%	0.19648
2040	4,180,077	19,995,583	478.4%	0.18277
2041	3,396,655	16,962,734	499.4%	0.17002
2042	2,742,458	14,238,602	519.2%	0.15816
2043	2,200,286	11,822,665	537.3%	0.14712
2044	1,753,798	9,704,894	553.4%	0.13686
2045	1,388,321	7,901,016	569.1%	0.12731
2046	1,090,947	6,364,299	583.4%	0.11843
2047	850,728	5,068,108	595.7%	0.11016
2048	658,229	3,991,839	606.5%	0.10248
2049	505,244	3,099,346	613.4%	0.09533
2050	384,716	2,374,780	617.3%	0.08868
2051	290,589	1,797,322	618.5%	0.08249
2052	217,757	1,348,287	619.2%	0.07674
2053	161,963	997,360	615.8%	0.07138
2054	119,574	727,531	608.4%	0.06640
2055	87,609	524,857	599.1%	0.06177
2056	63,667	375,745	590.2%	0.05746
2057	45,861	267,535	583.4%	0.05345
2058	32,710	189,541	579.5%	0.04972
2059	23,072	132,948	576.2%	0.04625
2060	16,095	93,229	579.3%	0.04303
2061	11,051	63,852	577.8%	0.04002
2062	7,521	43,053	572.4%	0.03723
2063	5,105	28,218	552.7%	0.03463
2064	3,460	18,421	532.3%	0.03222
2065	2,334	11,762	504.0%	0.02997
2066	1,497	7,308	488.1%	0.02788
2067	920	4,428	481.2%	0.02593
2068	549	2,623	477.9%	0.02412
2069	312	1,554	497.3%	0.02244
2070	174	929	534.6%	0.02088
2071	69	566	818.9%	0.01942
2072	32	340	1059.2%	0.01806
2073	16	197	1220.9%	0.01680
2074	8	108	1308.3%	0.01563
2075	4	56	1336.8%	0.01454
2076	2	26	1245.4%	0.01353
PV Past	2,822,366,257	3,459,119,261	122.6%	
PV Future	540,193,528	1,111,918,668	205.8%	
PV Total	3,362,559,785	4,571,037,928	135.9%	

*Includes 2012 rate increases for Limited policies approved in Virginia applied to lifetime policies nationwide (VA like forms only) and the rate increase requested in this filing

Attachment Q2f
Genworth Life Insurance Company
PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With 55% Limited Rate Increases* With 7.5% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	7.50% Discount Factor
1994	2,457,110	236,557	9.6%	5.08968
1995	22,512,054	1,915,626	8.5%	4.73459
1996	56,029,420	6,499,477	11.6%	4.40427
1997	99,775,966	14,257,506	14.3%	4.09699
1998	139,213,161	26,949,103	19.4%	3.81115
1999	140,681,677	34,978,595	24.9%	3.54526
2000	133,519,120	53,354,713	40.0%	3.29792
2001	128,662,696	66,403,371	51.6%	3.06783
2002	124,946,760	78,747,457	63.0%	2.85379
2003	119,450,186	89,940,822	75.3%	2.65469
2004	113,827,242	96,863,014	85.1%	2.46948
2005	108,099,863	104,376,703	96.6%	2.29719
2006	101,778,078	119,283,520	117.2%	2.13692
2007	95,540,935	120,916,228	126.6%	1.98784
2008	89,433,453	130,992,139	146.5%	1.84915
2009	87,547,788	134,118,772	153.2%	1.72014
2010	83,716,459	155,975,534	186.3%	1.60013
2011	78,484,632	168,803,228	215.1%	1.48849
2012	77,454,186	171,873,964	221.9%	1.38464
2013	72,961,902	171,021,256	234.4%	1.28804
2014	78,083,387	171,556,326	219.7%	1.19818
2015	81,018,527	171,685,272	211.9%	1.11458
2016	81,940,069	188,473,062	230.0%	1.03682
2017	69,695,184	199,219,457	285.8%	0.96449
2018	64,008,875	181,948,125	284.3%	0.89720
2019	80,752,851	172,814,112	214.0%	0.83460
2020	71,807,872	158,573,644	220.8%	0.77637
2021	63,395,558	145,064,146	228.8%	0.72221
2022	55,626,451	132,098,959	237.5%	0.67182
2023	48,455,032	119,731,220	247.1%	0.62495
2024	41,928,501	107,979,397	257.5%	0.58135
2025	36,144,640	96,941,427	268.2%	0.54079
2026	31,010,967	87,139,186	281.0%	0.50306
2027	26,508,033	79,412,857	299.6%	0.46796
2028	22,556,172	72,745,461	322.5%	0.43531
2029	19,090,728	65,751,663	344.4%	0.40494
2030	16,065,427	58,769,579	365.8%	0.37669
2031	13,440,574	51,986,873	386.8%	0.35041
2032	11,177,717	45,530,698	407.3%	0.32596
2033	9,233,428	39,550,492	428.3%	0.30322
2034	7,571,891	34,069,061	449.9%	0.28207
2035	6,160,541	29,159,796	473.3%	0.26239
2036	4,969,422	24,755,103	498.1%	0.24408
2037	3,975,215	20,799,617	523.2%	0.22705
2038	3,154,115	17,302,357	548.6%	0.21121
2039	2,480,815	14,252,515	574.5%	0.19648
2040	1,935,114	11,630,417	601.0%	0.18277
2041	1,496,535	9,395,036	627.8%	0.17002
2042	1,148,318	7,511,362	654.1%	0.15816
2043	874,621	5,947,936	680.1%	0.14712
2044	661,225	4,662,654	705.2%	0.13686
2045	496,317	3,626,635	730.7%	0.12731
2046	369,735	2,789,374	754.4%	0.11843
2047	273,391	2,129,238	778.8%	0.11016
2048	200,683	1,606,267	800.4%	0.10248
2049	146,223	1,199,418	820.3%	0.09533
2050	105,705	882,124	834.5%	0.08868
2051	75,759	643,869	849.9%	0.08249
2052	53,818	465,750	865.4%	0.07674
2053	37,911	335,881	886.0%	0.07138
2054	26,472	239,056	903.1%	0.06640
2055	18,314	166,177	907.4%	0.06177
2056	12,557	113,196	901.5%	0.05746
2057	8,535	75,882	889.0%	0.05345
2058	5,756	50,362	875.0%	0.04972
2059	3,843	32,920	856.6%	0.04625
2060	2,540	21,155	832.9%	0.04303
2061	1,658	13,289	801.6%	0.04002
2062	1,065	8,218	771.4%	0.03723
2063	674	5,037	746.9%	0.03463
2064	416	3,029	728.3%	0.03222
2065	244	1,768	724.5%	0.02997
2066	120	988	822.7%	0.02788
2067	54	518	968.0%	0.02593
2068	23	249	1079.1%	0.02412
2069	10	109	1107.3%	0.02244
2070	4	40	922.9%	0.02088
2071	2	10	588.5%	0.01942
2072	1	2	286.6%	0.01806
2073	0	0	0.0%	0.01680
2074	0	0	0.0%	0.01563
2075	0	0	0.0%	0.01454
2076	0	0	0.0%	0.01353
PV Past	5,286,307,395	4,165,793,726	78.8%	
PV Future	476,142,650	1,255,192,316	263.6%	
PV Total	5,762,450,046	5,420,986,043	94.1%	

*Includes 2012 rate increases for Limited policies approved in Virginia applied to limited policies nationwide (VA like forms only) and the rate increase requested in this filing

Attachment Q4a
Genworth Life Insurance Company
PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With Approved Rate Increases* With 4% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1994	3,819,881	244,853	6.4%	2.41685
1995	34,370,593	2,616,459	7.6%	2.32390
1996	83,471,817	10,652,131	12.8%	2.23452
1997	145,644,284	20,857,111	14.3%	2.14857
1998	198,716,653	40,710,004	20.5%	2.06594
1999	200,434,232	54,203,614	27.0%	1.98648
2000	193,168,455	87,955,740	45.5%	1.91007
2001	190,511,815	117,432,364	61.6%	1.83661
2002	187,056,862	149,675,497	80.0%	1.76597
2003	185,589,732	173,845,493	93.7%	1.69805
2004	178,429,083	169,971,279	95.3%	1.63274
2005	170,459,477	201,487,447	118.2%	1.56994
2006	161,745,134	201,703,300	124.7%	1.50956
2007	153,082,865	215,124,421	140.5%	1.45150
2008	144,484,658	243,407,943	168.5%	1.39567
2009	143,000,228	258,544,676	180.8%	1.34199
2010	137,869,684	286,268,072	207.6%	1.29038
2011	130,483,693	314,915,664	241.3%	1.24075
2012	130,530,997	331,466,202	253.9%	1.19303
2013	123,838,127	323,476,505	261.2%	1.14714
2014	138,970,345	325,687,646	234.4%	1.10302
2015	149,866,028	337,553,163	225.2%	1.06060
2016	156,523,935	373,870,467	238.9%	1.01980
2017	135,748,578	353,835,044	260.7%	0.98058
2018	121,482,160	324,641,545	267.2%	0.94287
2019	108,343,748	300,830,384	277.7%	0.90660
2020	96,321,256	278,818,887	289.5%	0.87173
2021	85,296,013	257,482,240	301.9%	0.83820
2022	75,290,779	236,776,113	314.5%	0.80597
2023	66,174,948	216,956,712	327.9%	0.77497
2024	57,919,525	197,990,364	341.8%	0.74516
2025	50,554,878	179,983,238	356.0%	0.71650
2026	43,968,493	163,939,450	372.9%	0.68894
2027	38,114,571	151,490,397	397.5%	0.66245
2028	32,904,131	140,919,078	428.3%	0.63697
2029	28,271,839	129,618,845	458.5%	0.61247
2030	24,173,904	118,118,201	488.6%	0.58891
2031	20,570,083	106,747,302	518.9%	0.56626
2032	17,417,367	95,686,781	549.4%	0.54448
2033	14,667,468	85,224,817	581.0%	0.52354
2034	12,278,393	75,427,667	614.3%	0.50340
2035	10,213,097	66,434,159	650.5%	0.48404
2036	8,439,093	58,132,199	688.8%	0.46543
2037	6,927,385	50,406,501	727.6%	0.44752
2038	5,649,284	43,323,236	766.9%	0.43031
2039	4,575,585	36,870,489	805.8%	0.41376
2040	3,681,365	31,073,903	844.1%	0.39785
2041	2,941,908	25,920,893	881.1%	0.38255
2042	2,336,220	21,407,286	916.3%	0.36783
2043	1,844,024	17,504,229	949.2%	0.35368
2044	1,446,501	14,162,435	979.1%	0.34008
2045	1,127,469	11,370,815	1008.5%	0.32700
2046	872,826	9,034,877	1035.1%	0.31442
2047	670,990	7,108,178	1059.4%	0.30233
2048	512,164	5,531,813	1080.1%	0.29070
2049	388,084	4,250,095	1095.1%	0.27952
2050	291,869	3,221,602	1103.8%	0.26877
2051	217,823	2,415,861	1109.1%	0.25843
2052	161,324	1,796,014	1113.3%	0.24849
2053	118,623	1,320,565	1113.2%	0.23894
2054	86,598	957,800	1106.0%	0.22975
2055	62,750	685,021	1091.7%	0.22091
2056	45,117	484,868	1074.7%	0.21241
2057	32,170	340,678	1059.0%	0.20424
2058	22,731	238,072	1047.3%	0.19639
2059	15,893	164,656	1036.0%	0.18884
2060	10,996	113,584	1033.0%	0.18157
2061	7,495	76,625	1022.4%	0.17459
2062	5,060	50,942	1006.8%	0.16787
2063	3,403	33,052	971.2%	0.16142
2064	2,280	21,324	935.2%	0.15521
2065	1,514	13,455	888.5%	0.14924
2066	948	8,252	870.4%	0.14350
2067	569	4,920	864.1%	0.13798
2068	334	2,859	855.8%	0.13267
2069	188	1,655	880.3%	0.12757
2070	104	964	929.0%	0.12266
2071	41	574	1388.8%	0.11795
2072	19	341	1786.4%	0.11341
2073	10	196	2059.8%	0.10905
2074	5	107	2224.1%	0.10485
2075	2	55	2276.6%	0.10082
2076	1	26	2123.9%	0.09694
PV Past	5,289,892,221	5,732,694,194	108.4%	
PV Future	857,988,964	2,838,537,068	330.8%	
PV Total	6,147,881,185	8,571,231,262	139.4%	

*Includes 2012 rate increases approved in Virginia applied to all policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

Attachment Q4b
Genworth Life Insurance Company
PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With Approved Rate Increases* With 4% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1994	1,362,771	8,296	0.6%	2.41685
1995	11,858,539	700,833	5.9%	2.32390
1996	27,442,396	4,152,654	15.1%	2.23452
1997	45,868,318	6,599,605	14.4%	2.14857
1998	59,503,493	13,760,901	23.1%	2.06594
1999	59,752,555	19,225,018	32.2%	1.98648
2000	59,649,336	34,601,027	58.0%	1.91007
2001	61,849,119	51,028,993	82.5%	1.83661
2002	62,110,102	70,928,039	114.2%	1.76597
2003	66,139,547	83,904,672	126.9%	1.69805
2004	64,601,841	73,108,265	113.2%	1.63274
2005	62,359,614	97,110,743	155.7%	1.56994
2006	59,967,057	82,419,780	137.4%	1.50956
2007	57,541,930	94,208,193	163.7%	1.45150
2008	55,051,205	112,415,804	204.2%	1.39567
2009	55,452,440	124,425,904	224.4%	1.34199
2010	54,153,225	130,292,538	240.6%	1.29038
2011	51,999,060	146,112,436	281.0%	1.24075
2012	53,076,811	159,592,239	300.7%	1.19303
2013	50,876,225	152,455,249	299.7%	1.14714
2014	60,886,958	154,131,320	253.1%	1.10302
2015	68,847,501	165,867,891	240.9%	1.06060
2016	74,583,867	185,397,405	248.6%	1.01980
2017	66,053,395	154,615,587	234.1%	0.98058
2018	59,826,158	143,292,127	239.5%	0.94287
2019	54,024,648	134,062,136	248.1%	0.90660
2020	48,620,408	125,408,711	257.9%	0.87173
2021	43,594,242	116,879,601	268.1%	0.83820
2022	38,950,414	108,543,774	278.7%	0.80597
2023	34,672,610	100,577,213	290.1%	0.77497
2024	30,750,410	92,908,066	302.1%	0.74516
2025	27,175,049	85,534,570	314.8%	0.71650
2026	23,932,351	78,948,866	329.9%	0.68894
2027	20,997,531	73,957,105	352.2%	0.66245
2028	18,343,907	69,827,278	380.7%	0.63697
2029	15,951,569	65,301,769	409.4%	0.61247
2030	13,807,467	60,578,308	438.7%	0.58891
2031	11,897,718	55,803,315	469.0%	0.56626
2032	10,205,284	51,031,838	500.1%	0.54448
2033	8,709,991	46,403,967	532.8%	0.52354
2034	7,393,033	41,961,095	567.6%	0.50340
2035	6,238,367	37,764,800	605.4%	0.48404
2036	5,232,937	33,769,346	645.3%	0.46543
2037	4,362,721	29,916,763	685.7%	0.44752
2038	3,614,371	26,263,325	726.6%	0.43031
2039	2,975,059	22,805,946	766.6%	0.41376
2040	2,432,904	19,587,996	805.1%	0.39785
2041	1,976,401	16,635,988	841.7%	0.38255
2042	1,595,370	13,979,117	876.2%	0.36783
2043	1,279,752	11,618,610	907.9%	0.35368
2044	1,019,904	9,546,042	936.0%	0.34008
2045	807,264	7,778,273	963.5%	0.32700
2046	634,288	6,270,377	988.6%	0.31442
2047	494,609	4,996,960	1010.3%	0.30233
2048	382,691	3,938,456	1029.1%	0.29070
2049	293,747	3,059,834	1041.7%	0.27952
2050	223,672	2,345,878	1048.8%	0.26877
2051	168,947	1,776,432	1051.5%	0.25843
2052	126,603	1,333,318	1053.1%	0.24849
2053	94,164	986,776	1047.9%	0.23894
2054	69,520	720,158	1035.9%	0.22975
2055	50,935	519,779	1020.5%	0.22091
2056	37,016	372,279	1005.7%	0.21241
2057	26,663	265,184	994.6%	0.20424
2058	19,017	187,956	988.3%	0.19639
2059	13,414	131,889	983.2%	0.18884
2060	9,357	92,523	988.8%	0.18157
2061	6,425	63,392	986.6%	0.17459
2062	4,373	42,758	977.8%	0.16787
2063	2,968	28,034	944.5%	0.16142
2064	2,012	18,306	909.9%	0.15521
2065	1,357	11,693	861.8%	0.14924
2066	871	7,267	834.8%	0.14350
2067	535	4,404	823.3%	0.13798
2068	319	2,610	817.8%	0.13267
2069	182	1,547	851.3%	0.12757
2070	101	925	915.4%	0.12266
2071	40	563	1402.5%	0.11795
2072	19	339	1814.4%	0.11341
2073	9	196	2091.7%	0.10905
2074	5	107	2241.9%	0.10485
2075	2	55	2291.1%	0.10082
2076	1	26	2134.8%	0.09694
PV Past	1,882,865,755	2,625,826,583	139.5%	
PV Future	444,608,993	1,344,812,014	302.5%	
PV Total	2,327,474,748	3,970,638,597	170.6%	

*Includes 2012 rate increases approved in Virginia applied to lifetime policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

Attachment Q4c
Genworth Life Insurance Company
PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With Approved Rate Increases* With 4% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1994	2,457,110	236,557	9.6%	2.41685
1995	22,512,054	1,915,626	8.5%	2.32390
1996	56,029,420	6,499,477	11.6%	2.23452
1997	99,775,966	14,257,506	14.3%	2.14857
1998	139,213,161	26,949,103	19.4%	2.06594
1999	140,681,677	34,978,595	24.9%	1.98648
2000	133,519,120	53,354,713	40.0%	1.91007
2001	128,662,696	66,403,371	51.6%	1.83661
2002	124,946,760	78,747,457	63.0%	1.76597
2003	119,450,186	89,940,822	75.3%	1.69805
2004	113,827,242	96,863,014	85.1%	1.63274
2005	108,099,863	104,376,703	96.6%	1.56994
2006	101,778,078	119,283,520	117.2%	1.50956
2007	95,540,935	120,916,228	126.6%	1.45150
2008	89,433,453	130,992,139	146.5%	1.39567
2009	87,547,788	134,118,772	153.2%	1.34199
2010	83,716,459	155,975,534	186.3%	1.29038
2011	78,484,632	168,803,228	215.1%	1.24075
2012	77,454,186	171,873,964	221.9%	1.19303
2013	72,961,902	171,021,256	234.4%	1.14714
2014	78,083,387	171,556,326	219.7%	1.10302
2015	81,018,527	171,685,272	211.9%	1.06060
2016	81,940,069	188,473,062	230.0%	1.01980
2017	69,695,184	199,219,457	285.8%	0.98058
2018	61,656,002	181,349,418	294.1%	0.94287
2019	54,319,100	166,768,249	307.0%	0.90660
2020	47,700,848	153,410,176	321.6%	0.87173
2021	41,701,771	140,602,639	337.2%	0.83820
2022	36,340,364	128,232,339	352.9%	0.80597
2023	31,502,338	116,379,499	369.4%	0.77497
2024	27,169,115	105,082,297	386.8%	0.74516
2025	23,379,829	94,448,668	404.0%	0.71650
2026	20,036,143	84,990,584	424.2%	0.68894
2027	17,117,040	77,533,291	453.0%	0.66245
2028	14,560,224	71,091,800	488.3%	0.63697
2029	12,320,270	64,317,076	522.0%	0.61247
2030	10,366,437	57,539,893	555.1%	0.58891
2031	8,672,364	50,943,988	587.4%	0.56626
2032	7,212,083	44,654,944	619.2%	0.54448
2033	5,957,477	38,820,850	651.6%	0.52354
2034	4,885,361	33,466,573	685.0%	0.50340
2035	3,974,730	28,669,359	721.3%	0.48404
2036	3,206,156	24,362,854	759.9%	0.46543
2037	2,564,665	20,489,738	798.9%	0.44752
2038	2,034,913	17,059,912	838.4%	0.43031
2039	1,600,526	14,064,543	878.7%	0.41376
2040	1,248,461	11,485,907	920.0%	0.39785
2041	965,507	9,284,904	961.7%	0.38255
2042	740,850	7,428,170	1002.7%	0.36783
2043	564,272	5,885,619	1043.0%	0.35368
2044	426,597	4,616,393	1082.1%	0.34008
2045	320,204	3,592,542	1122.0%	0.32700
2046	238,538	2,764,500	1158.9%	0.31442
2047	176,381	2,111,218	1197.0%	0.30233
2048	129,473	1,593,357	1230.6%	0.29070
2049	94,337	1,190,261	1261.7%	0.27952
2050	68,197	875,724	1284.1%	0.26877
2051	48,876	639,429	1308.3%	0.25843
2052	34,721	462,696	1332.6%	0.24849
2053	24,458	333,789	1364.7%	0.23894
2054	17,079	237,642	1391.5%	0.22975
2055	11,815	165,242	1398.5%	0.22091
2056	8,101	112,590	1389.8%	0.21241
2057	5,507	75,494	1370.9%	0.20424
2058	3,713	50,116	1349.6%	0.19639
2059	2,479	32,767	1321.6%	0.18884
2060	1,639	21,061	1285.3%	0.18157
2061	1,070	13,233	1237.2%	0.17459
2062	687	8,185	1190.9%	0.16787
2063	435	5,018	1153.4%	0.16142
2064	268	3,018	1124.7%	0.15521
2065	157	1,762	1119.1%	0.14924
2066	77	985	1271.1%	0.14350
2067	35	516	1495.9%	0.13798
2068	15	249	1667.9%	0.13267
2069	6	108	1711.9%	0.12757
2070	3	39	1427.0%	0.12266
2071	1	10	910.3%	0.11795
2072	0	2	443.4%	0.11341
2073	0	0	0.0%	0.10905
2074	0	0	0.0%	0.10485
2075	0	0	0.0%	0.10082
2076	0	0	0.0%	0.09694
PV Past	3,407,026,466	3,106,867,611	91.2%	
PV Future	413,379,970	1,493,725,054	361.3%	
PV Total	3,820,406,437	4,600,592,665	120.4%	

*Includes 2012 rate increases approved in Virginia applied to limited policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

Attachment Q4d
Genworth Life Insurance Company
PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 72% Lifetime and 55% Limited Rate Increases* With 4% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1994	3,819,881	244,853	6.4%	2.41685
1995	34,370,593	2,616,459	7.6%	2.32390
1996	83,471,817	10,652,131	12.8%	2.23452
1997	145,644,284	20,857,111	14.3%	2.14857
1998	198,716,653	40,710,004	20.5%	2.06594
1999	200,434,232	54,203,614	27.0%	1.98648
2000	193,168,455	87,955,740	45.5%	1.91007
2001	190,511,815	117,432,364	61.6%	1.83661
2002	187,056,862	149,675,497	80.0%	1.76597
2003	185,589,732	173,845,493	93.7%	1.69805
2004	178,429,083	169,971,279	95.3%	1.63274
2005	170,459,477	201,487,447	118.2%	1.56994
2006	161,745,134	201,703,300	124.7%	1.50956
2007	153,082,865	215,124,421	140.5%	1.45150
2008	144,484,658	243,407,943	168.5%	1.39567
2009	143,000,228	258,544,676	180.8%	1.34199
2010	137,869,684	286,268,072	207.6%	1.29038
2011	130,483,693	314,915,664	241.3%	1.24075
2012	130,530,997	331,466,202	253.9%	1.19303
2013	123,838,127	323,476,505	261.2%	1.14714
2014	138,970,345	325,687,646	234.4%	1.10302
2015	149,866,028	337,553,163	225.2%	1.06060
2016	156,523,935	373,870,467	238.9%	1.01980
2017	135,748,578	353,835,044	260.7%	0.98058
2018	126,632,764	326,034,766	257.5%	0.94287
2019	166,663,367	315,070,636	189.0%	0.90660
2020	150,058,549	291,107,583	194.0%	0.87173
2021	134,317,696	268,201,486	199.7%	0.83820
2022	119,603,069	246,158,227	205.8%	0.80597
2023	105,881,119	225,188,131	212.7%	0.77497
2024	93,225,862	205,204,456	220.1%	0.74516
2025	81,752,765	186,281,974	227.9%	0.71650
2026	71,374,617	169,452,601	237.4%	0.68894
2027	62,060,684	156,389,221	252.0%	0.66245
2028	53,713,336	145,301,928	270.5%	0.63697
2029	46,252,251	133,494,347	288.6%	0.61247
2030	39,622,705	121,510,999	306.7%	0.58891
2031	33,771,711	109,692,655	324.8%	0.56626
2032	28,638,881	98,223,619	343.0%	0.54448
2033	24,151,239	87,396,935	361.9%	0.52354
2034	20,244,240	77,275,101	381.7%	0.50340
2035	16,860,567	67,987,481	403.2%	0.48404
2036	13,949,110	59,419,418	426.0%	0.46543
2037	11,464,433	51,461,854	448.9%	0.44752
2038	9,360,750	44,181,338	472.0%	0.43031
2039	7,591,117	37,561,866	494.8%	0.41376
2040	6,115,191	31,626,000	517.2%	0.39785
2041	4,893,190	26,357,769	538.7%	0.38255
2042	3,890,776	21,749,964	559.0%	0.36783
2043	3,074,907	17,770,602	577.9%	0.35368
2044	2,415,023	14,367,548	594.9%	0.34008
2045	1,884,638	11,527,651	611.7%	0.32700
2046	1,460,682	9,153,673	626.7%	0.31442
2047	1,124,119	7,197,346	640.3%	0.30233
2048	858,912	5,598,106	651.8%	0.29070
2049	651,467	4,298,763	659.9%	0.27952
2050	490,421	3,256,903	664.1%	0.26877
2051	366,347	2,441,191	666.4%	0.25843
2052	271,575	1,814,036	668.0%	0.24849
2053	199,873	1,333,241	667.0%	0.23894
2054	146,046	966,587	661.8%	0.22975
2055	105,922	691,034	652.4%	0.22091
2056	76,224	488,942	641.5%	0.21241
2057	54,397	343,417	631.3%	0.20424
2058	38,466	239,903	623.7%	0.19639
2059	26,915	165,868	616.3%	0.18884
2060	18,634	114,384	613.8%	0.18157
2061	12,709	77,141	607.0%	0.17459
2062	8,586	51,271	597.1%	0.16787
2063	5,780	33,256	575.4%	0.16142
2064	3,876	21,450	553.4%	0.15521
2065	2,578	13,530	524.9%	0.14924
2066	1,617	8,296	512.9%	0.14350
2067	974	4,946	508.0%	0.13798
2068	572	2,873	502.2%	0.13267
2069	322	1,663	515.9%	0.12757
2070	178	969	544.0%	0.12266
2071	71	576	813.1%	0.11795
2072	33	342	1045.0%	0.11341
2073	16	197	1204.1%	0.10905
2074	8	108	1299.0%	0.10485
2075	4	56	1329.2%	0.10082
2076	2	26	1239.7%	0.09694
PV Past	5,289,892,221	5,732,694,194	108.4%	
PV Future	1,224,104,642	2,918,944,028	238.5%	
PV Total	6,513,996,863	8,651,638,222	132.8%	

*Includes 2012 rate increases for Limited policies approved in Virginia applied to all policies nationwide (VA like forms only) and the rate increase requested in this filing

Attachment Q4e
Genworth Life Insurance Company
PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With 72% Lifetime Rate Increases* With 4% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1994	1,362,771	8,296	0.6%	2.41685
1995	11,858,539	700,833	5.9%	2.32390
1996	27,442,396	4,152,654	15.1%	2.23452
1997	45,868,318	6,599,605	14.4%	2.14857
1998	59,503,493	13,760,901	23.1%	2.06594
1999	59,752,555	19,225,018	32.2%	1.98648
2000	59,649,336	34,601,027	58.0%	1.91007
2001	61,849,119	51,028,993	82.5%	1.83661
2002	62,110,102	70,928,039	114.2%	1.76597
2003	66,139,547	83,904,672	126.9%	1.69805
2004	64,601,841	73,108,265	113.2%	1.63274
2005	62,359,614	97,110,743	155.7%	1.56994
2006	59,967,057	82,419,780	137.4%	1.50956
2007	57,541,930	94,208,193	163.7%	1.45150
2008	55,051,205	112,415,804	204.2%	1.39567
2009	55,452,440	124,425,904	224.4%	1.34199
2010	54,153,225	130,292,538	240.6%	1.29038
2011	51,999,060	146,112,436	281.0%	1.24075
2012	53,076,811	159,592,239	300.7%	1.19303
2013	50,876,225	152,455,249	299.7%	1.14714
2014	60,886,958	154,131,320	253.1%	1.10302
2015	68,847,501	165,867,891	240.9%	1.06060
2016	74,583,867	185,397,405	248.6%	1.01980
2017	66,053,395	154,615,587	234.1%	0.98058
2018	62,623,889	144,086,641	230.1%	0.94287
2019	85,910,516	142,256,524	165.6%	0.90660
2020	78,250,677	132,533,939	169.4%	0.87173
2021	70,922,138	123,137,340	173.6%	0.83820
2022	63,976,618	114,059,268	178.3%	0.80597
2023	57,426,087	105,456,911	183.6%	0.77497
2024	51,297,361	97,225,059	189.5%	0.74516
2025	45,608,125	89,340,547	195.9%	0.71650
2026	40,363,650	82,313,415	203.9%	0.68894
2027	35,552,651	76,976,363	216.5%	0.66245
2028	31,157,165	72,556,467	232.9%	0.63697
2029	27,161,524	67,742,684	249.4%	0.61247
2030	23,557,278	62,741,419	266.3%	0.58891
2031	20,331,137	57,705,782	283.8%	0.56626
2032	17,461,163	52,692,921	301.8%	0.54448
2033	14,917,810	47,846,443	320.7%	0.52354
2034	12,672,349	43,206,039	340.9%	0.50340
2035	10,700,026	38,827,685	362.9%	0.48404
2036	8,979,688	34,664,314	386.0%	0.46543
2037	7,489,218	30,662,237	409.4%	0.44752
2038	6,206,634	26,878,981	433.1%	0.43031
2039	5,110,302	23,309,350	456.1%	0.41376
2040	4,180,077	19,995,583	478.4%	0.39785
2041	3,396,655	16,962,734	499.4%	0.38255
2042	2,742,458	14,238,602	519.2%	0.36783
2043	2,200,286	11,822,665	537.3%	0.35368
2044	1,753,798	9,704,894	553.4%	0.34008
2045	1,388,321	7,901,016	569.1%	0.32700
2046	1,090,947	6,364,299	583.4%	0.31442
2047	850,728	5,068,108	595.7%	0.30233
2048	658,229	3,991,839	606.5%	0.29070
2049	505,244	3,099,346	613.4%	0.27952
2050	384,716	2,374,780	617.3%	0.26877
2051	290,589	1,797,322	618.5%	0.25843
2052	217,757	1,348,287	619.2%	0.24849
2053	161,963	997,360	615.8%	0.23894
2054	119,574	727,531	608.4%	0.22975
2055	87,609	524,857	599.1%	0.22091
2056	63,667	375,745	590.2%	0.21241
2057	45,861	267,535	583.4%	0.20424
2058	32,710	189,541	579.5%	0.19639
2059	23,072	132,948	576.2%	0.18884
2060	16,095	93,229	579.3%	0.18157
2061	11,051	63,852	577.8%	0.17459
2062	7,521	43,053	572.4%	0.16787
2063	5,105	28,218	552.7%	0.16142
2064	3,460	18,421	532.3%	0.15521
2065	2,334	11,762	504.0%	0.14924
2066	1,497	7,308	488.1%	0.14350
2067	920	4,428	481.2%	0.13798
2068	549	2,623	477.9%	0.13267
2069	312	1,554	497.3%	0.12757
2070	174	929	534.6%	0.12266
2071	69	566	818.9%	0.11795
2072	32	340	1059.2%	0.11341
2073	16	197	1220.9%	0.10905
2074	8	108	1308.3%	0.10485
2075	4	56	1336.8%	0.10082
2076	2	26	1245.4%	0.09694
PV Past	1,882,865,755	2,625,826,583	139.5%	
PV Future	657,845,816	1,393,195,128	211.8%	
PV Total	2,540,711,570	4,019,021,711	158.2%	

*Includes 2012 rate increases for Limited policies approved in Virginia applied to lifetime policies nationwide (VA like forms only) and the rate increase requested in this filing

Attachment Q4f
Genworth Life Insurance Company
PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With 55% Limited Rate Increases* With 4% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1994	2,457,110	236,557	9.6%	2.41685
1995	22,512,054	1,915,626	8.5%	2.32390
1996	56,029,420	6,499,477	11.6%	2.23452
1997	99,775,966	14,257,506	14.3%	2.14857
1998	139,213,161	26,949,103	19.4%	2.06594
1999	140,681,677	34,978,595	24.9%	1.98648
2000	133,519,120	53,354,713	40.0%	1.91007
2001	128,662,696	66,403,371	51.6%	1.83661
2002	124,946,760	78,747,457	63.0%	1.76597
2003	119,450,186	89,940,822	75.3%	1.69805
2004	113,827,242	96,863,014	85.1%	1.63274
2005	108,099,863	104,376,703	96.6%	1.56994
2006	101,778,078	119,283,520	117.2%	1.50956
2007	95,540,935	120,916,228	126.6%	1.45150
2008	89,433,453	130,992,139	146.5%	1.39567
2009	87,547,788	134,118,772	153.2%	1.34199
2010	83,716,459	155,975,534	186.3%	1.29038
2011	78,484,632	168,803,228	215.1%	1.24075
2012	77,454,186	171,873,964	221.9%	1.19303
2013	72,961,902	171,021,256	234.4%	1.14714
2014	78,083,387	171,556,326	219.7%	1.10302
2015	81,018,527	171,685,272	211.9%	1.06060
2016	81,940,069	188,473,062	230.0%	1.01980
2017	69,695,184	199,219,457	285.8%	0.98058
2018	64,008,875	181,948,125	284.3%	0.94287
2019	80,752,851	172,814,112	214.0%	0.90660
2020	71,807,872	158,573,644	220.8%	0.87173
2021	63,395,558	145,064,146	228.8%	0.83820
2022	55,626,451	132,098,959	237.5%	0.80597
2023	48,455,032	119,731,220	247.1%	0.77497
2024	41,928,501	107,979,397	257.5%	0.74516
2025	36,144,640	96,941,427	268.2%	0.71650
2026	31,010,967	87,139,186	281.0%	0.68894
2027	26,508,033	79,412,857	299.6%	0.66245
2028	22,556,172	72,745,461	322.5%	0.63697
2029	19,090,728	65,751,663	344.4%	0.61247
2030	16,065,427	58,769,579	365.8%	0.58891
2031	13,440,574	51,986,873	386.8%	0.56626
2032	11,177,717	45,530,698	407.3%	0.54448
2033	9,233,428	39,550,492	428.3%	0.52354
2034	7,571,891	34,069,061	449.9%	0.50340
2035	6,160,541	29,159,796	473.3%	0.48404
2036	4,969,422	24,755,103	498.1%	0.46543
2037	3,975,215	20,799,617	523.2%	0.44752
2038	3,154,115	17,302,357	548.6%	0.43031
2039	2,480,815	14,252,515	574.5%	0.41376
2040	1,935,114	11,630,417	601.0%	0.39785
2041	1,496,535	9,395,036	627.8%	0.38255
2042	1,148,318	7,511,362	654.1%	0.36783
2043	874,621	5,947,936	680.1%	0.35368
2044	661,225	4,662,654	705.2%	0.34008
2045	496,317	3,626,635	730.7%	0.32700
2046	369,735	2,789,374	754.4%	0.31442
2047	273,391	2,129,238	778.8%	0.30233
2048	200,683	1,606,267	800.4%	0.29070
2049	146,223	1,199,418	820.3%	0.27952
2050	105,705	882,124	834.5%	0.26877
2051	75,759	643,869	849.9%	0.25843
2052	53,818	465,750	865.4%	0.24849
2053	37,911	335,881	886.0%	0.23894
2054	26,472	239,056	903.1%	0.22975
2055	18,314	166,177	907.4%	0.22091
2056	12,557	113,196	901.5%	0.21241
2057	8,535	75,882	889.0%	0.20424
2058	5,756	50,362	875.0%	0.19639
2059	3,843	32,920	856.6%	0.18884
2060	2,540	21,155	832.9%	0.18157
2061	1,658	13,289	801.6%	0.17459
2062	1,065	8,218	771.4%	0.16787
2063	674	5,037	746.9%	0.16142
2064	416	3,029	728.3%	0.15521
2065	244	1,768	724.5%	0.14924
2066	120	988	822.7%	0.14350
2067	54	518	968.0%	0.13798
2068	23	249	1079.1%	0.13267
2069	10	109	1107.3%	0.12757
2070	4	40	922.9%	0.12266
2071	2	10	588.5%	0.11795
2072	1	2	286.6%	0.11341
2073	0	0	0.0%	0.10905
2074	0	0	0.0%	0.10485
2075	0	0	0.0%	0.10082
2076	0	0	0.0%	0.09694
PV Past	3,407,026,466	3,106,867,611	91.2%	
PV Future	566,258,827	1,525,748,900	269.4%	
PV Total	3,973,285,293	4,632,616,511	116.6%	

*Includes 2012 rate increases for Limited policies approved in Virginia applied to limited policies nationwide (VA like forms only) and the rate increase requested in this filing

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 348

Form: 62150

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
19	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
20	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
21	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
22	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
23	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
24	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
25	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
26	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
27	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
28	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
29	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
30	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
31	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
32	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
33	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
34	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
35	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
36	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
37	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
38	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
39	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
40	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
41	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
42	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
43	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
44	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
45	46.39	43.82	41.24	74.74	64.43	59.28	97.93	90.21	82.47
46	48.96	43.82	41.24	74.74	67.00	59.28	100.50	90.21	85.04
47	48.96	46.39	43.82	74.74	67.00	61.85	100.50	92.78	85.04
48	48.96	46.39	43.82	77.32	69.58	61.85	103.08	92.78	87.61
49	51.54	46.39	43.82	77.32	69.58	64.43	103.08	95.35	87.61
50	51.54	46.39	43.82	79.89	69.58	64.43	105.67	95.35	90.21
51	51.54	48.96	46.39	82.47	72.15	67.00	105.67	97.93	90.21
52	54.11	51.54	46.39	82.47	74.74	69.58	108.24	100.50	92.78
53	56.71	51.54	48.96	87.61	79.89	72.15	113.39	103.08	97.93
54	59.28	54.11	51.54	92.78	82.47	77.32	118.54	108.24	100.50
55	61.85	56.71	54.11	97.93	90.21	82.47	123.71	113.39	105.67
56	67.00	61.85	56.71	103.08	95.35	90.21	131.43	118.54	110.82
57	72.15	67.00	61.85	110.82	100.50	95.35	139.17	126.28	118.54
58	77.32	69.58	64.43	115.97	108.24	103.08	146.89	134.00	126.28
59	82.47	74.74	69.58	126.28	115.97	110.82	154.63	141.75	131.43
60	87.61	79.89	74.74	134.00	123.71	118.54	164.93	149.47	141.75
61	95.35	85.04	79.89	144.32	134.00	126.28	175.25	159.78	149.47
62	103.08	92.78	85.04	152.04	141.75	134.00	185.56	170.10	159.78
63	110.82	100.50	92.78	159.78	149.47	141.75	198.43	182.97	172.67
64	115.97	105.67	97.93	170.10	157.21	146.89	211.32	195.86	182.97
65	126.28	113.39	105.67	177.82	164.93	154.63	224.21	208.75	198.43
66	131.43	118.54	113.39	182.97	167.50	157.21	231.93	216.47	203.60
67	136.58	126.28	118.54	190.71	175.25	164.93	242.25	224.21	211.32
68	144.32	134.00	123.71	203.60	185.56	175.25	249.99	231.93	219.06
69	154.63	139.17	131.43	219.06	198.43	188.14	260.29	239.67	224.21
70	162.36	149.47	139.17	234.53	213.90	201.01	270.60	247.40	229.36
71	172.67	157.21	146.89	247.40	226.78	213.90	283.49	255.14	237.10
72	182.97	164.93	154.63	262.86	239.67	224.21	293.79	265.43	247.40
73	193.28	175.25	164.93	275.75	252.56	237.10	304.10	275.75	257.71
74	206.17	185.56	172.67	288.64	265.43	247.40	316.99	288.64	268.03
75	216.47	195.86	180.39	301.53	275.75	257.71	327.29	298.95	280.90
76	226.78	203.60	190.71	311.82	286.06	268.03	335.03	309.25	291.21
77	234.53	211.32	198.43	322.14	293.79	275.75	342.75	316.99	298.95
78	242.25	219.06	203.60	329.86	301.53	280.90	350.49	322.14	304.10
79	244.82	221.64	206.17	335.03	306.68	288.64	353.07	324.71	306.68
80	247.40	224.21	208.75	337.60	309.25	291.21	355.64	327.29	309.25
81	268.03	244.82	229.36	363.38	335.03	316.99	381.42	350.49	329.86
82	291.21	265.43	247.40	394.29	363.38	342.75	409.75	378.85	355.64
83	316.99	291.21	273.18	430.38	396.88	376.25	443.27	407.18	383.99
84	350.49	322.14	301.53	474.18	435.53	412.35	481.92	443.27	417.49

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 348

Form: 62150

Annual Premiums per $10 Daily Benefit

6 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue Age	Elimination Period 0 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 0 Days	Elimination Period 50 Days	Elimination Period 100 Days	Elimination Period 0 Days	Elimination Period 50 Days	Elimination Period 100 Days
18	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
19	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
20	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
21	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
22	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
23	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
24	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
25	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
26	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
27	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
28	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
29	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
30	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
31	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
32	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
33	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
34	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
35	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
36	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
37	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
38	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
39	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
40	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
41	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
42	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
43	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
44	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
45	33.84	29.60	29.60	50.75	44.40	42.29	69.78	63.44	59.20
46	33.84	31.71	29.60	50.75	46.53	42.29	69.78	63.44	61.33
47	35.95	31.71	29.60	52.86	46.53	42.29	71.89	65.55	61.33
48	35.95	31.71	29.60	52.86	48.64	44.40	71.89	65.55	61.33
49	35.95	33.84	29.60	54.98	48.64	44.40	74.02	67.66	61.33
50	35.95	33.84	29.60	54.98	48.64	46.53	74.02	67.66	63.44
51	35.95	33.84	31.71	54.98	50.75	46.53	76.13	67.66	63.44
52	38.06	33.84	31.71	57.09	52.86	48.64	76.13	69.78	65.55
53	40.18	35.95	33.84	61.33	54.98	50.75	80.35	74.02	67.66
54	42.29	38.06	35.95	63.44	57.09	54.98	82.46	76.13	69.78
55	44.40	40.18	38.06	67.66	61.33	57.09	86.70	78.24	74.02
56	46.53	42.29	40.18	71.89	65.55	61.33	90.93	82.46	76.13
57	50.75	44.40	42.29	76.13	69.78	65.55	97.26	86.70	80.35
58	52.86	48.64	44.40	82.46	74.02	69.78	103.62	93.04	86.70
59	57.09	52.86	48.64	88.82	80.35	76.13	109.95	99.39	90.93
60	61.33	54.98	50.75	95.15	86.70	80.35	116.30	105.73	97.26
61	67.66	61.33	54.98	101.50	93.04	86.70	124.75	112.06	103.62
62	71.89	65.55	59.20	107.84	99.39	93.04	133.22	120.53	112.06
63	76.13	69.78	63.44	114.19	105.73	99.39	141.68	126.88	118.42
64	82.46	74.02	67.66	122.64	112.06	103.62	150.13	135.33	126.88
65	88.82	80.35	74.02	128.99	116.30	109.95	158.59	143.79	133.22
66	93.04	82.46	76.13	133.22	120.53	112.06	162.82	148.02	139.57
67	97.26	86.70	80.35	139.57	124.75	116.30	169.17	154.37	143.79
68	101.50	93.04	86.70	145.90	133.22	124.75	175.50	160.70	148.02
69	107.84	97.26	90.93	154.37	141.68	131.10	183.97	164.93	154.37
70	114.19	103.62	95.15	164.93	150.13	139.57	190.30	171.28	158.59
71	120.53	107.84	101.50	175.50	158.59	148.02	198.77	177.62	164.93
72	126.88	116.30	107.84	183.97	167.06	156.48	205.12	186.08	171.28
73	135.33	122.64	114.19	194.54	175.50	162.82	213.57	192.43	179.74
74	143.79	131.10	120.53	202.99	183.97	169.17	224.14	200.88	186.08
75	152.26	137.44	126.88	211.46	190.30	177.62	230.48	209.34	194.54
76	160.70	143.79	133.22	219.92	198.77	183.97	238.94	215.68	200.88
77	167.06	150.13	139.57	226.26	205.12	190.30	245.30	222.03	207.23
78	171.28	154.37	141.68	232.61	209.34	194.54	249.52	226.26	211.46
79	175.50	158.59	145.90	236.83	213.57	198.77	251.63	228.37	213.57
80	177.62	160.70	148.02	238.94	217.79	202.99	253.74	230.48	215.68
81	192.43	173.39	162.82	257.98	234.72	219.92	272.78	247.41	232.61
82	209.34	190.30	177.62	281.23	255.86	238.94	293.92	268.54	249.52
83	230.48	209.34	194.54	306.61	279.12	262.21	319.30	289.70	270.66
84	255.86	232.61	215.68	336.21	306.61	287.58	346.78	315.07	293.92

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 348

Form: 62150

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
19	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
20	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
21	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
22	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
23	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
24	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
25	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
26	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
27	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
28	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
29	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
30	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
31	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
32	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
33	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
34	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
35	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
36	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
37	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
38	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
39	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
40	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
41	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
42	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
43	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
44	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
45	29.60	25.38	23.26	40.18	38.06	35.95	59.20	52.86	50.75
46	29.60	25.38	23.26	42.29	38.06	35.95	59.20	54.98	50.75
47	29.60	25.38	23.26	42.29	38.06	35.95	59.20	54.98	52.86
48	29.60	27.49	23.26	42.29	40.18	38.06	61.33	54.98	52.86
49	29.60	27.49	23.26	42.29	40.18	38.06	61.33	54.98	52.86
50	31.71	27.49	25.38	44.40	40.18	38.06	61.33	57.09	52.86
51	31.71	27.49	25.38	44.40	42.29	38.06	63.44	57.09	54.98
52	31.71	29.60	25.38	46.53	42.29	40.18	65.55	59.20	54.98
53	33.84	29.60	27.49	48.64	44.40	42.29	67.66	61.33	57.09
54	35.95	31.71	29.60	52.86	46.53	44.40	69.78	63.44	59.20
55	35.95	33.84	29.60	54.98	50.75	46.53	71.89	65.55	59.20
56	38.06	33.84	31.71	59.20	52.86	48.64	76.13	67.66	61.33
57	42.29	35.95	33.84	63.44	57.09	52.86	80.35	71.89	65.55
58	44.40	40.18	35.95	67.66	61.33	57.09	86.70	76.13	69.78
59	48.64	42.29	40.18	74.02	65.55	61.33	93.04	80.35	74.02
60	50.75	46.53	42.29	80.35	71.89	65.55	99.39	86.70	80.35
61	54.98	48.64	46.53	86.70	76.13	69.78	105.73	93.04	84.58
62	61.33	54.98	48.64	93.04	82.46	76.13	112.06	99.39	90.93
63	65.55	57.09	52.86	97.26	86.70	80.35	118.42	105.73	95.15
64	67.66	61.33	54.98	103.62	93.04	86.70	124.75	112.06	101.50
65	74.02	65.55	59.20	109.95	99.39	93.04	133.22	116.30	105.73
66	76.13	67.66	61.33	114.19	101.50	95.15	135.33	120.53	109.95
67	80.35	71.89	65.55	118.42	107.84	99.39	139.57	124.75	114.19
68	84.58	76.13	69.78	124.75	112.06	103.62	145.90	128.99	118.42
69	88.82	80.35	74.02	131.10	118.42	107.84	152.26	135.33	124.75
70	95.15	84.58	78.24	139.57	124.75	114.19	158.59	141.68	128.99
71	99.39	88.82	82.46	145.90	131.10	120.53	162.82	145.90	135.33
72	105.73	95.15	86.70	154.37	137.44	124.75	171.28	152.26	141.68
73	112.06	101.50	93.04	160.70	143.79	131.10	177.62	160.70	148.02
74	120.53	107.84	99.39	169.17	150.13	137.44	186.08	167.06	154.37
75	126.88	114.19	103.62	175.50	156.48	143.79	194.54	173.39	158.59
76	133.22	118.42	109.95	181.86	162.82	148.02	200.88	179.74	164.93
77	139.57	124.75	114.19	188.19	169.17	154.37	207.23	183.97	169.17
78	145.90	128.99	118.42	192.43	173.39	158.59	211.46	188.19	173.39
79	148.02	133.22	122.64	196.66	177.62	162.82	215.68	192.43	175.50
80	152.26	135.33	124.75	200.88	179.74	164.93	215.68	194.54	177.62
81	167.06	148.02	137.44	217.79	196.66	181.86	232.61	209.34	192.43
82	181.86	162.82	150.13	236.83	213.57	196.66	251.63	226.26	207.23
83	200.88	179.74	164.93	260.10	232.61	215.68	272.78	245.30	226.26
84	222.03	198.77	183.97	283.34	255.86	236.83	298.16	266.43	245.30

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 348

Form: 62150

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
19	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
20	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
21	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
22	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
23	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
24	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
25	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
26	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
27	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
28	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
29	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
30	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
31	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
32	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
33	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
34	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
35	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
36	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
37	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
38	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
39	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
40	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
41	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
42	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
43	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
44	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
45	25.38	23.26	21.15	35.95	33.84	29.60	50.75	46.53	42.29
46	25.38	25.38	21.15	35.95	33.84	31.71	52.86	46.53	44.40
47	27.49	25.38	21.15	38.06	33.84	31.71	52.86	48.64	44.40
48	27.49	25.38	21.15	38.06	33.84	31.71	54.98	48.64	44.40
49	27.49	25.38	21.15	38.06	35.95	31.71	54.98	48.64	46.53
50	27.49	25.38	23.26	40.18	35.95	33.84	54.98	48.64	46.53
51	27.49	27.49	23.26	40.18	35.95	33.84	54.98	50.75	46.53
52	29.60	27.49	23.26	42.29	38.06	35.95	57.09	50.75	48.64
53	29.60	27.49	23.26	44.40	40.18	35.95	59.20	52.86	48.64
54	31.71	29.60	25.38	46.53	42.29	38.06	61.33	54.98	50.75
55	31.71	29.60	25.38	48.64	44.40	40.18	63.44	57.09	52.86
56	33.84	31.71	27.49	52.86	46.53	42.29	67.66	59.20	54.98
57	35.95	35.95	29.60	54.98	50.75	46.53	69.78	63.44	57.09
58	40.18	38.06	31.71	61.33	54.98	48.64	76.13	67.66	61.33
59	42.29	40.18	33.84	65.55	57.09	52.86	80.35	71.89	65.55
60	46.53	44.40	38.06	69.78	61.33	57.09	86.70	76.13	69.78
61	50.75	46.53	40.18	76.13	67.66	61.33	93.04	82.46	74.02
62	54.98	50.75	42.29	80.35	71.89	65.55	99.39	86.70	78.24
63	57.09	54.98	46.53	86.70	76.13	69.78	103.62	93.04	84.58
64	61.33	59.20	50.75	93.04	82.46	74.02	109.95	97.26	88.82
65	65.55	61.33	52.86	97.26	86.70	80.35	116.30	103.62	93.04
66	67.66	63.44	54.98	101.50	90.93	82.46	120.53	105.73	97.26
67	71.89	67.66	57.09	105.73	95.15	86.70	122.64	109.95	99.39
68	76.13	71.89	61.33	109.95	99.39	90.93	126.88	112.06	103.62
69	80.35	76.13	65.55	116.30	103.62	95.15	133.22	118.42	107.84
70	84.58	80.35	69.78	122.64	107.84	99.39	139.57	122.64	112.06
71	88.82	84.58	71.89	126.88	114.19	103.62	143.79	126.88	116.30
72	93.04	90.93	78.24	133.22	118.42	107.84	150.13	133.22	122.64
73	99.39	95.15	82.46	141.68	124.75	114.19	156.48	139.57	128.99
74	105.73	101.50	86.70	148.02	131.10	118.42	162.82	145.90	133.22
75	112.06	107.84	90.93	154.37	135.33	124.75	169.17	150.13	137.44
76	118.42	112.06	95.15	160.70	141.68	128.99	175.50	156.48	141.68
77	124.75	116.30	101.50	164.93	145.90	133.22	179.74	160.70	145.90
78	128.99	122.64	103.62	169.17	150.13	137.44	183.97	162.82	150.13
79	131.10	124.75	107.84	173.39	154.37	141.68	186.08	164.93	152.26
80	135.33	128.99	109.95	175.50	156.48	143.79	188.19	167.06	152.26
81	148.02	139.57	120.53	190.30	169.17	156.48	202.99	179.74	164.93
82	160.70	154.37	133.22	207.23	183.97	169.17	217.79	194.54	177.62
83	177.62	169.17	145.90	224.14	200.88	183.97	236.83	209.34	192.43
84	196.66	188.19	162.82	247.41	219.92	202.99	257.98	228.37	209.34

Appendix A

Genworth Life Insurance Company
Current-Year Premiums
Nonforfeiture Rates - Table 348

Form: 62150

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
19	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
20	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
21	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
22	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
23	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
24	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
25	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
26	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
27	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
28	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
29	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
30	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
31	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
32	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
33	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
34	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
35	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
36	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
37	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
38	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
39	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
40	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
41	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
42	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
43	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
44	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
45	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	31.71
46	21.15	19.02	16.91	29.60	25.38	23.26	42.29	35.95	33.84
47	21.15	19.02	16.91	31.71	27.49	23.26	42.29	38.06	33.84
48	21.15	19.02	16.91	31.71	27.49	25.38	42.29	38.06	33.84
49	23.26	19.02	16.91	31.71	27.49	25.38	44.40	38.06	33.84
50	23.26	19.02	16.91	31.71	27.49	25.38	44.40	38.06	35.95
51	23.26	19.02	16.91	31.71	29.60	25.38	44.40	38.06	35.95
52	23.26	21.15	19.02	33.84	29.60	27.49	46.53	40.18	35.95
53	23.26	21.15	19.02	35.95	31.71	29.60	48.64	42.29	38.06
54	25.38	21.15	19.02	38.06	33.84	29.60	48.64	42.29	38.06
55	27.49	23.26	21.15	40.18	35.95	31.71	50.75	44.40	40.18
56	27.49	23.26	21.15	42.29	35.95	33.84	52.86	46.53	42.29
57	29.60	25.38	23.26	44.40	40.18	35.95	57.09	48.64	44.40
58	31.71	27.49	25.38	48.64	42.29	38.06	59.20	52.86	48.64
59	35.95	29.60	27.49	52.86	44.40	40.18	63.44	54.98	50.75
60	38.06	33.84	29.60	54.98	48.64	44.40	67.66	59.20	54.98
61	40.18	35.95	31.71	59.20	52.86	46.53	74.02	63.44	59.20
62	44.40	40.18	35.95	65.55	54.98	50.75	78.24	67.66	61.33
63	48.64	42.29	38.06	69.78	61.33	54.98	82.46	71.89	65.55
64	50.75	44.40	40.18	74.02	65.55	59.20	86.70	76.13	69.78
65	52.86	46.53	42.29	80.35	69.78	61.33	93.04	80.35	74.02
66	54.98	48.64	44.40	82.46	71.89	65.55	95.15	82.46	76.13
67	57.09	50.75	46.53	86.70	74.02	67.66	97.26	86.70	78.24
68	61.33	54.98	48.64	88.82	78.24	69.78	101.50	88.82	80.35
69	63.44	57.09	52.86	93.04	80.35	74.02	105.73	93.04	84.58
70	67.66	61.33	54.98	95.15	84.58	76.13	109.95	97.26	86.70
71	71.89	63.44	59.20	99.39	86.70	78.24	114.19	99.39	90.93
72	76.13	67.66	61.33	103.62	90.93	82.46	118.42	103.62	93.04
73	80.35	71.89	65.55	109.95	97.26	86.70	122.64	107.84	97.26
74	86.70	76.13	69.78	116.30	101.50	90.93	126.88	112.06	103.62
75	90.93	80.35	71.89	120.53	105.73	97.26	131.10	116.30	105.73
76	95.15	82.46	76.13	126.88	109.95	101.50	135.33	120.53	109.95
77	99.39	86.70	78.24	131.10	114.19	103.62	139.57	122.64	112.06
78	103.62	90.93	82.46	133.22	116.30	105.73	141.68	124.75	114.19
79	105.73	93.04	84.58	135.33	118.42	107.84	143.79	126.88	114.19
80	107.84	95.15	88.82	137.44	120.53	109.95	143.79	126.88	116.30
81	118.42	105.73	97.26	148.02	128.99	118.42	156.48	137.44	124.75
82	128.99	116.30	105.73	158.59	139.57	126.88	167.06	145.90	133.22
83	143.79	126.88	116.30	173.39	152.26	139.57	181.86	158.59	143.79
84	158.59	141.68	128.99	190.30	167.06	152.26	196.66	171.28	156.48

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7000AQ

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
19	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
20	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
21	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
22	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
23	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
24	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
25	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
26	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
27	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
28	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
29	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
30	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
31	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
32	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
33	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
34	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
35	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
36	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
37	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
38	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
39	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
40	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
41	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
42	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
43	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
44	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
45	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
46	162.36	149.47	139.17	249.99	221.64	201.01	332.46	301.53	280.90
47	164.93	152.04	141.75	252.56	224.21	203.60	337.60	306.68	286.06
48	164.93	152.04	144.32	257.71	229.36	208.75	342.75	311.82	291.21
49	167.50	154.63	146.89	260.29	231.93	211.32	345.33	314.42	293.79
50	170.10	157.21	146.89	265.43	234.53	213.90	350.49	316.99	296.36
51	172.67	159.78	152.04	270.60	242.25	221.64	353.07	322.14	301.53
52	180.39	167.50	157.21	278.32	249.99	229.36	363.38	332.46	311.82
53	188.14	172.67	162.36	291.21	262.86	242.25	378.85	345.33	322.14
54	198.43	180.39	170.10	306.68	278.32	257.71	394.29	358.21	335.03
55	208.75	190.71	177.82	324.71	296.36	275.75	414.92	376.25	350.49
56	224.21	203.60	190.71	345.33	316.99	296.36	435.53	396.88	371.10
57	239.67	219.06	203.60	365.96	337.60	316.99	461.31	420.07	391.72
58	255.14	229.36	213.90	389.14	360.79	342.75	487.07	445.85	417.49
59	275.75	249.99	231.93	420.07	386.57	365.96	515.42	471.61	440.68
60	293.79	265.43	244.82	445.85	412.35	391.72	546.35	499.96	469.03
61	314.42	286.06	265.43	476.77	443.27	422.64	582.43	533.46	499.96
62	340.18	306.68	286.06	507.70	471.61	448.42	621.09	569.54	533.46
63	365.96	332.46	309.25	536.04	497.39	471.61	662.32	608.20	572.13
64	389.14	353.07	329.86	564.39	520.57	492.24	703.56	649.43	613.35
65	417.49	381.42	355.64	595.32	546.35	515.42	749.95	693.24	657.17
66	451.00	412.35	386.57	633.96	579.85	543.78	801.49	742.21	703.56
67	492.24	451.00	422.64	685.52	628.82	590.17	863.34	798.91	755.10
68	536.04	492.24	461.31	755.10	690.67	649.43	930.34	855.60	806.64
69	590.17	538.61	505.11	837.56	765.41	719.02	1,005.07	920.03	863.34
70	649.43	592.74	554.07	932.92	853.03	801.49	1,084.96	987.03	920.03
71	719.02	652.00	608.20	1,033.42	945.81	889.10	1,177.74	1,064.35	989.61
72	791.17	719.02	672.63	1,141.67	1,043.74	979.31	1,275.67	1,154.56	1,072.09
73	881.38	798.91	744.78	1,255.06	1,149.39	1,077.24	1,386.49	1,255.06	1,167.43
74	976.74	883.95	822.10	1,378.77	1,260.21	1,180.32	1,505.03	1,368.45	1,278.24
75	1,084.96	979.31	907.14	1,510.20	1,376.17	1,285.99	1,633.89	1,492.16	1,399.38
76	1,195.78	1,077.24	999.92	1,646.77	1,502.46	1,404.53	1,767.91	1,623.59	1,528.23
77	1,306.60	1,180.32	1,095.28	1,793.67	1,633.89	1,528.23	1,909.65	1,757.59	1,657.09
78	1,417.42	1,283.41	1,193.20	1,940.56	1,773.06	1,659.66	2,056.55	1,894.19	1,785.95
79	1,528.23	1,386.49	1,293.71	2,090.05	1,914.80	1,796.26	2,206.02	2,033.34	1,917.38
80	1,644.20	1,497.31	1,399.38	2,252.41	2,066.84	1,943.16	2,365.80	2,177.66	2,053.97
81	1,778.20	1,623.59	1,520.49	2,430.23	2,234.37	2,105.51	2,541.04	2,337.45	2,203.44
82	1,932.84	1,767.91	1,657.09	2,633.83	2,427.65	2,291.05	2,736.90	2,517.84	2,373.52
83	2,115.81	1,937.99	1,819.45	2,873.48	2,649.27	2,499.80	2,955.97	2,721.44	2,566.80
84	2,340.02	2,141.59	2,007.58	3,156.97	2,906.98	2,742.05	3,205.94	2,955.97	2,791.02
85	2,551.34	2,334.87	2,187.98	3,440.46	3,169.86	2,989.47	3,494.58	3,221.40	3,041.01
86	2,780.72	2,546.19	2,383.84	3,749.71	3,455.93	3,257.47	3,808.97	3,512.61	3,314.18
87	3,030.69	2,775.55	2,597.73	4,087.32	3,767.75	3,551.26	4,151.74	3,829.60	3,613.12
88	3,303.87	3,025.54	2,832.26	4,455.85	4,107.93	3,870.83	4,525.42	4,174.93	3,937.83
89	3,600.25	3,298.72	3,087.40	4,857.88	4,476.46	4,218.75	4,932.60	4,551.20	4,293.49
90	3,924.96	3,595.08	3,365.72	5,295.99	4,878.49	4,597.57	5,375.88	4,960.96	4,680.06
91	4,278.03	3,919.79	3,669.82	5,772.74	5,316.60	5,012.49	5,860.37	5,406.80	5,100.13
92	4,662.00	4,272.86	3,999.68	6,293.33	5,795.95	5,463.49	6,388.69	5,893.87	5,558.85
93	5,082.09	4,656.85	4,360.49	6,860.29	6,316.52	5,955.73	6,963.37	6,424.76	6,058.81
94	5,538.23	5,076.92	4,752.21	7,478.80	6,886.07	6,491.76	7,589.61	7,002.04	6,605.16

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7000AQ

Annual Premiums per $10 Daily Benefit

6 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
19	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
20	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
21	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
22	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
23	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
24	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
25	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
26	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
27	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
28	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
29	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
30	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
31	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
32	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
33	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
34	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
35	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
36	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
37	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
38	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
39	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
40	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
41	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
42	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
43	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
44	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
45	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
46	114.19	103.62	97.26	171.28	154.37	141.68	234.72	213.57	200.88
47	116.30	105.73	99.39	173.39	156.48	143.79	238.94	217.79	202.99
48	118.42	107.84	99.39	175.50	158.59	148.02	241.06	219.92	207.23
49	120.53	109.95	101.50	179.74	162.82	150.13	243.17	222.03	207.23
50	120.53	109.95	101.50	181.86	164.93	152.26	247.41	224.14	209.34
51	122.64	112.06	103.62	186.08	169.17	156.48	251.63	228.37	213.57
52	128.99	114.19	105.73	192.43	173.39	160.70	255.86	234.72	219.92
53	133.22	118.42	109.95	200.88	181.86	169.17	266.43	243.17	226.26
54	139.57	124.75	116.30	211.46	192.43	179.74	277.01	251.63	234.72
55	145.90	133.22	124.75	226.26	205.12	192.43	289.70	262.21	245.30
56	156.48	141.68	131.10	238.94	217.79	202.99	304.50	274.90	255.86
57	167.06	150.13	139.57	255.86	232.61	217.79	321.41	291.81	270.66
58	177.62	160.70	150.13	274.90	249.52	232.61	342.56	308.72	287.58
59	192.43	173.39	160.70	293.92	268.54	251.63	363.71	327.76	304.50
60	207.23	186.08	171.28	317.18	287.58	268.54	389.07	351.02	325.65
61	224.14	200.88	183.97	338.34	308.72	287.58	414.45	374.27	346.78
62	241.06	215.68	198.77	361.58	329.87	308.72	441.94	399.65	372.16
63	255.86	230.48	213.57	382.74	348.90	327.76	469.44	425.02	395.42
64	274.90	247.41	228.37	406.00	370.05	344.67	499.04	452.51	420.80
65	293.92	264.32	245.30	427.14	389.07	363.71	528.64	480.00	446.18
66	317.18	285.47	264.32	456.75	414.45	386.96	562.48	511.73	477.89
67	346.78	310.85	287.58	494.80	448.29	418.69	604.77	549.79	511.73
68	378.51	342.56	317.18	541.33	492.69	458.86	651.28	592.08	551.90
69	414.45	374.27	346.78	596.30	541.33	505.38	704.14	636.48	589.97
70	454.62	410.22	380.62	659.74	598.42	558.24	761.25	687.23	636.48
71	501.15	452.51	420.80	729.52	661.86	615.34	824.67	742.21	687.23
72	556.13	503.26	467.31	801.42	727.41	676.66	894.46	805.65	746.43
73	619.57	558.24	515.95	881.78	797.18	740.10	974.82	877.54	814.11
74	687.23	619.57	573.04	966.35	873.31	809.87	1,063.62	960.02	890.22
75	763.36	685.12	632.26	1,059.39	955.78	888.11	1,156.67	1,046.70	972.70
76	841.60	754.90	697.81	1,156.67	1,044.59	968.46	1,253.94	1,137.63	1,059.39
77	924.06	831.02	769.70	1,258.16	1,135.52	1,055.17	1,359.66	1,234.90	1,150.32
78	1,008.64	907.15	839.49	1,366.00	1,237.02	1,150.32	1,465.39	1,332.18	1,243.36
79	1,093.23	985.39	913.49	1,475.97	1,338.51	1,247.58	1,577.46	1,433.66	1,336.40
80	1,182.03	1,065.74	989.62	1,592.26	1,448.48	1,351.20	1,693.76	1,539.39	1,435.79
81	1,283.54	1,160.90	1,078.43	1,723.36	1,569.01	1,465.39	1,820.64	1,653.58	1,543.63
82	1,401.95	1,268.74	1,179.92	1,871.39	1,706.45	1,596.50	1,962.30	1,784.69	1,666.27
83	1,537.28	1,393.49	1,296.22	2,042.67	1,862.93	1,742.40	2,123.02	1,930.59	1,803.71
84	1,704.34	1,543.63	1,435.79	2,241.44	2,042.67	1,911.57	2,306.99	2,099.76	1,962.30
85	1,858.70	1,683.18	1,564.77	2,442.32	2,226.62	2,082.85	2,514.21	2,287.95	2,139.94
86	2,025.74	1,835.44	1,706.45	2,662.22	2,427.52	2,271.04	2,740.46	2,493.07	2,332.35
87	2,207.60	2,000.37	1,860.82	2,901.18	2,645.31	2,476.14	2,987.87	2,717.22	2,541.70
88	2,406.37	2,180.11	2,027.86	3,161.26	2,884.26	2,698.18	3,256.42	2,962.50	2,770.08
89	2,622.05	2,376.77	2,209.71	3,446.74	3,144.35	2,941.36	3,550.35	3,228.93	3,019.58
90	2,858.88	2,590.34	2,408.48	3,757.57	3,427.70	3,205.68	3,869.65	3,518.62	3,292.37
91	3,116.86	2,822.94	2,626.29	4,095.90	3,736.43	3,493.25	4,218.54	3,835.81	3,588.42
92	3,398.10	3,076.69	2,863.12	4,463.84	4,072.64	3,808.32	4,599.17	4,180.48	3,911.94
93	3,704.70	3,353.70	3,121.09	4,865.60	4,438.46	4,150.88	5,013.62	4,556.88	4,265.07
94	4,038.82	3,656.08	3,402.32	5,303.31	4,838.11	4,525.15	5,464.02	4,967.10	4,649.92

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7000AQ

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
19	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
20	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
21	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
22	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
23	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
24	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
25	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
26	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
27	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
28	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
29	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
30	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
31	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
32	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
33	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
34	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
35	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
36	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
37	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
38	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
39	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
40	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
41	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
42	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
43	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
44	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
45	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
46	99.39	84.58	76.13	137.44	126.88	120.53	196.66	179.74	169.17
47	99.39	86.70	78.24	139.57	128.99	122.64	198.77	183.97	173.39
48	101.50	88.82	80.35	141.68	131.10	124.75	200.88	186.08	175.50
49	101.50	88.82	80.35	143.79	133.22	124.75	202.99	186.08	175.50
50	103.62	90.93	82.46	145.90	135.33	126.88	205.12	188.19	177.62
51	105.73	90.93	82.46	150.13	137.44	128.99	209.34	192.43	179.74
52	105.73	95.15	86.70	156.48	143.79	135.33	215.68	194.54	181.86
53	109.95	99.39	90.93	164.93	150.13	139.57	222.03	200.88	188.19
54	116.30	103.62	95.15	173.39	156.48	145.90	230.48	209.34	194.54
55	122.64	109.95	101.50	183.97	167.06	154.37	241.06	215.68	198.77
56	128.99	114.19	105.73	196.66	177.62	164.93	253.74	226.26	207.23
57	137.44	122.64	114.19	211.46	190.30	175.50	268.54	238.94	219.92
58	148.02	133.22	122.64	226.26	202.99	188.19	285.47	251.63	230.48
59	160.70	143.79	131.10	245.30	217.79	200.88	306.61	270.66	247.41
60	171.28	152.26	139.57	264.32	236.83	217.79	327.76	289.70	264.32
61	186.08	164.93	152.26	287.58	253.74	232.61	348.90	308.72	283.34
62	200.88	179.74	164.93	306.61	272.78	251.63	374.27	331.98	302.38
63	215.68	190.30	173.39	325.65	291.81	268.54	397.54	351.02	319.30
64	228.37	202.99	186.08	346.78	310.85	287.58	418.69	370.05	338.34
65	245.30	215.68	196.66	367.94	331.98	306.61	441.94	389.07	355.25
66	264.32	234.72	213.57	391.20	353.14	327.76	467.31	414.45	378.51
67	287.58	253.74	232.61	422.91	382.74	355.25	501.15	444.06	406.00
68	315.07	279.12	255.86	463.09	416.58	384.85	541.33	480.00	437.71
69	344.67	306.61	281.23	505.38	452.51	418.69	583.62	518.06	475.78
70	378.51	336.21	308.72	556.13	496.93	456.75	630.14	562.48	515.95
71	416.58	372.16	342.56	611.10	543.44	499.04	680.90	608.99	562.48
72	460.98	412.34	378.51	670.32	596.30	545.55	742.21	663.97	613.22
73	513.84	458.86	422.91	733.76	653.39	598.42	811.98	727.41	670.32
74	570.93	509.62	469.44	803.54	712.61	653.39	890.22	795.07	731.63
75	634.37	566.70	522.30	877.54	780.27	716.83	972.70	866.98	797.18
76	704.14	628.03	577.28	957.89	854.29	784.50	1,061.50	945.22	866.98
77	776.05	691.46	636.48	1,046.70	934.64	858.51	1,152.43	1,027.68	943.09
78	852.16	761.25	699.92	1,137.63	1,017.10	936.75	1,247.58	1,110.14	1,019.22
79	930.40	831.02	765.47	1,234.90	1,103.81	1,017.10	1,342.75	1,196.85	1,099.57
80	1,012.88	905.02	833.14	1,338.51	1,198.96	1,105.92	1,444.24	1,289.89	1,186.27
81	1,108.03	989.62	911.38	1,452.70	1,304.69	1,205.30	1,556.32	1,389.26	1,279.31
82	1,215.87	1,086.88	1,000.19	1,581.70	1,420.99	1,313.14	1,678.96	1,501.34	1,382.93
83	1,340.62	1,196.85	1,101.68	1,727.60	1,552.08	1,435.79	1,822.75	1,630.32	1,501.34
84	1,486.53	1,330.06	1,224.34	1,892.53	1,700.11	1,573.23	1,983.46	1,774.11	1,634.56
85	1,619.76	1,450.59	1,334.29	2,063.81	1,852.35	1,714.91	2,161.09	1,934.82	1,782.58
86	1,765.66	1,581.70	1,454.82	2,249.89	2,019.41	1,869.26	2,355.62	2,108.22	1,943.28
87	1,924.26	1,723.36	1,585.92	2,452.90	2,201.26	2,038.43	2,567.07	2,298.53	2,118.78
88	2,097.65	1,877.73	1,729.71	2,672.80	2,400.03	2,222.40	2,797.57	2,505.76	2,309.10
89	2,285.84	2,046.90	1,886.19	2,913.86	2,615.71	2,423.28	3,049.20	2,732.02	2,516.32
90	2,490.94	2,230.86	2,055.36	3,176.06	2,850.43	2,641.09	3,324.10	2,977.30	2,742.59
91	2,715.09	2,431.74	2,239.31	3,461.54	3,106.29	2,877.92	3,622.24	3,245.86	2,989.98
92	2,960.38	2,651.66	2,440.21	3,772.37	3,385.41	3,135.89	3,947.89	3,537.66	3,258.54
93	3,226.82	2,890.61	2,660.11	4,112.82	3,689.90	3,417.14	4,303.14	3,856.96	3,552.46
94	3,516.51	3,150.69	2,899.06	4,482.86	4,021.89	3,723.74	4,690.10	4,203.74	3,871.76

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7000AQ

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
19	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
20	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
21	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
22	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
23	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
24	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
25	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
26	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
27	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
28	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
29	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
30	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
31	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
32	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
33	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
34	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
35	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
36	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
37	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
38	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
39	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
40	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
41	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
42	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
43	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
44	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
45	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
46	86.70	82.46	69.78	122.64	112.06	103.62	173.39	156.48	145.90
47	88.82	84.58	71.89	124.75	114.19	105.73	177.62	160.70	148.02
48	88.82	84.58	71.89	126.88	114.19	105.73	179.74	162.82	150.13
49	90.93	84.58	71.89	128.99	116.30	107.84	181.86	164.93	152.26
50	90.93	86.70	74.02	131.10	118.42	109.95	181.86	164.93	152.26
51	93.04	88.82	76.13	135.33	120.53	112.06	186.08	167.06	154.37
52	95.15	90.93	76.13	137.44	124.75	116.30	190.30	171.28	158.59
53	99.39	93.04	78.24	145.90	131.10	120.53	196.66	175.50	162.82
54	103.62	97.26	82.46	154.37	139.57	128.99	202.99	181.86	167.06
55	107.84	101.50	86.70	164.93	148.02	135.33	213.57	190.30	173.39
56	114.19	107.84	93.04	173.39	156.48	143.79	224.14	198.77	181.86
57	122.64	116.30	99.39	186.08	167.06	154.37	234.72	209.34	192.43
58	133.22	124.75	105.73	200.88	179.74	164.93	251.63	222.03	200.88
59	141.68	135.33	114.19	217.79	192.43	175.50	268.54	236.83	215.68
60	154.37	145.90	124.75	232.61	205.12	188.19	287.58	253.74	230.48
61	167.06	156.48	135.33	251.63	222.03	200.88	308.72	272.78	247.41
62	179.74	169.17	143.79	270.66	238.94	217.79	327.76	287.58	262.21
63	192.43	181.86	156.48	287.58	253.74	232.61	346.78	306.61	279.12
64	205.12	194.54	167.06	306.61	272.78	249.52	367.94	323.52	293.92
65	219.92	207.23	177.62	325.65	289.70	266.43	386.96	342.56	312.96
66	234.72	222.03	190.30	348.90	312.96	287.58	412.34	363.71	331.98
67	255.86	243.17	207.23	378.51	338.34	310.85	439.82	389.07	355.25
68	279.12	264.32	226.26	408.11	365.82	336.21	473.66	418.69	382.74
69	306.61	291.81	249.52	446.18	397.54	363.71	511.73	452.51	414.45
70	336.21	319.30	274.90	486.35	431.38	395.42	554.02	490.58	448.29
71	370.05	353.14	302.38	530.75	471.55	431.38	600.53	532.86	488.46
72	408.11	391.20	336.21	583.62	515.95	471.55	651.28	579.39	530.75
73	454.62	433.49	372.16	640.70	566.70	518.06	710.50	632.26	581.50
74	505.38	482.11	412.34	702.03	621.68	568.82	776.05	691.46	634.37
75	562.48	534.98	456.75	769.70	680.90	621.68	847.94	754.90	691.46
76	621.68	589.97	503.26	841.60	744.32	680.90	921.95	818.34	750.67
77	687.23	651.28	558.24	919.84	814.11	744.32	1,002.30	890.22	816.22
78	754.90	716.83	613.22	998.08	886.00	811.98	1,080.54	962.13	881.78
79	824.67	782.38	670.32	1,078.43	960.02	881.78	1,163.01	1,034.02	949.44
80	896.58	854.29	733.76	1,167.23	1,040.37	955.78	1,253.94	1,112.26	1,019.22
81	981.15	936.75	803.54	1,264.51	1,129.17	1,038.26	1,346.98	1,196.85	1,097.46
82	1,074.19	1,027.68	883.89	1,374.46	1,226.45	1,129.17	1,454.82	1,292.00	1,184.16
83	1,186.27	1,133.41	974.82	1,497.10	1,338.51	1,232.78	1,575.34	1,399.84	1,283.54
84	1,313.14	1,256.05	1,078.43	1,643.01	1,467.50	1,351.20	1,712.80	1,522.48	1,395.62
85	1,431.55	1,368.13	1,175.70	1,791.04	1,598.61	1,473.86	1,867.15	1,659.94	1,520.37
86	1,560.54	1,490.77	1,281.42	1,951.74	1,742.40	1,607.07	2,034.21	1,810.06	1,657.81
87	1,700.11	1,623.98	1,397.73	2,127.25	1,898.88	1,750.85	2,218.18	1,972.88	1,807.95
88	1,852.35	1,769.89	1,522.48	2,319.68	2,070.16	1,909.44	2,416.94	2,150.51	1,970.77
89	2,019.41	1,928.48	1,659.94	2,529.01	2,256.24	2,080.72	2,634.74	2,345.04	2,148.40
90	2,201.26	2,101.87	1,810.06	2,757.39	2,459.23	2,268.93	2,871.57	2,556.50	2,340.82
91	2,400.03	2,290.06	1,972.88	3,004.78	2,681.26	2,474.03	3,129.55	2,786.99	2,552.27
92	2,615.71	2,495.18	2,150.51	3,275.46	2,922.32	2,696.06	3,410.78	3,038.62	2,782.77
93	2,850.43	2,719.33	2,345.04	3,569.38	3,184.53	2,939.23	3,717.39	3,311.41	3,032.27
94	3,106.29	2,964.61	2,556.50	3,890.78	3,472.11	3,203.55	4,051.50	3,609.55	3,305.06

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7000AQ

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
19	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
20	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
21	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
22	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
23	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
24	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
25	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
26	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
27	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
28	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
29	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
30	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
31	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
32	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
33	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
34	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
35	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
36	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
37	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
38	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
39	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
40	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
41	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
42	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
43	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
44	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
45	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
46	69.78	61.33	57.09	101.50	86.70	78.24	139.57	122.64	109.95
47	71.89	63.44	57.09	103.62	88.82	80.35	143.79	124.75	112.06
48	71.89	63.44	57.09	105.73	90.93	82.46	143.79	126.88	114.19
49	74.02	65.55	59.20	105.73	90.93	82.46	145.90	126.88	114.19
50	74.02	65.55	59.20	105.73	93.04	84.58	148.02	128.99	116.30
51	76.13	65.55	59.20	107.84	95.15	86.70	150.13	128.99	116.30
52	76.13	67.66	61.33	112.06	97.26	88.82	152.26	133.22	120.53
53	80.35	69.78	63.44	118.42	103.62	95.15	158.59	137.44	124.75
54	82.46	71.89	65.55	124.75	109.95	99.39	164.93	143.79	128.99
55	88.82	78.24	69.78	133.22	116.30	105.73	169.17	148.02	135.33
56	93.04	80.35	71.89	139.57	122.64	112.06	177.62	154.37	139.57
57	101.50	86.70	76.13	150.13	133.22	120.53	188.19	164.93	148.02
58	107.84	93.04	82.46	160.70	141.68	128.99	198.77	175.50	158.59
59	116.30	101.50	90.93	173.39	150.13	135.33	213.57	186.08	167.06
60	126.88	109.95	99.39	186.08	162.82	145.90	226.26	198.77	179.74
61	135.33	118.42	107.84	198.77	173.39	156.48	243.17	213.57	194.54
62	148.02	131.10	118.42	215.68	186.08	167.06	257.98	226.26	205.12
63	158.59	139.57	126.88	230.48	200.88	179.74	274.90	241.06	219.92
64	167.06	148.02	135.33	247.41	215.68	194.54	289.70	253.74	230.48
65	177.62	156.48	143.79	264.32	230.48	207.23	306.61	270.66	245.30
66	190.30	169.17	156.48	285.47	249.52	224.14	325.65	285.47	260.10
67	207.23	183.97	167.06	306.61	266.43	241.06	348.90	308.72	281.23
68	226.26	200.88	183.97	329.87	287.58	260.10	378.51	331.98	300.27
69	247.41	219.92	200.88	355.25	312.96	283.34	408.11	357.36	323.52
70	272.78	243.17	222.03	382.74	336.21	304.50	439.82	384.85	346.78
71	300.27	266.43	245.30	414.45	363.71	329.87	475.78	416.58	378.51
72	331.98	296.03	270.66	452.51	397.54	361.58	518.06	452.51	408.11
73	367.94	325.65	298.16	499.04	437.71	397.54	560.35	492.69	446.18
74	408.11	359.47	327.76	551.90	484.24	437.71	608.99	537.10	488.46
75	452.51	397.54	359.47	606.88	532.86	482.11	659.74	581.50	530.75
76	501.15	437.71	395.42	666.08	583.62	528.64	714.72	634.37	579.39
77	554.02	484.24	437.71	727.41	636.48	577.28	773.94	685.12	625.90
78	606.88	532.86	482.11	786.62	689.34	625.90	833.14	737.98	674.54
79	661.86	583.62	530.75	845.82	744.32	676.66	896.58	790.85	718.94
80	721.07	640.70	585.73	909.26	801.42	729.52	964.24	847.94	769.70
81	788.74	702.03	644.94	981.15	864.85	786.62	1,038.26	909.26	824.67
82	864.85	771.81	710.50	1,061.50	936.75	852.16	1,116.48	979.04	886.00
83	953.66	850.05	780.27	1,154.54	1,019.22	928.29	1,207.41	1,055.17	953.66
84	1,055.17	938.86	862.74	1,264.51	1,116.48	1,017.10	1,308.91	1,146.10	1,038.26
85	1,150.32	1,023.44	940.98	1,378.69	1,217.98	1,108.03	1,427.33	1,249.71	1,131.30
86	1,253.94	1,116.48	1,025.57	1,503.46	1,327.94	1,207.41	1,556.32	1,361.78	1,232.78
87	1,366.00	1,217.98	1,118.61	1,638.78	1,448.48	1,315.26	1,695.87	1,484.42	1,342.75
88	1,488.66	1,327.94	1,220.10	1,786.80	1,579.58	1,433.66	1,848.13	1,617.63	1,463.28
89	1,621.87	1,448.48	1,330.06	1,947.50	1,721.25	1,562.66	2,015.17	1,763.54	1,594.38
90	1,767.78	1,579.58	1,450.59	2,123.02	1,875.62	1,704.34	2,197.02	1,922.13	1,738.18
91	1,926.37	1,721.25	1,581.70	2,313.33	2,044.78	1,858.70	2,395.79	2,095.54	1,894.64
92	2,099.76	1,875.62	1,723.36	2,520.56	2,228.75	2,025.74	2,611.49	2,283.73	2,065.92
93	2,287.95	2,044.78	1,877.73	2,746.82	2,429.63	2,207.60	2,846.19	2,488.83	2,252.00
94	2,493.07	2,228.75	2,046.90	2,994.22	2,647.42	2,406.37	3,102.06	2,712.98	2,455.01

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7020P

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
19	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
20	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
21	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
22	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
23	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
24	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
25	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
26	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
27	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
28	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
29	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
30	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
31	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
32	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
33	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
34	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
35	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
36	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
37	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
38	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
39	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
40	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
41	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
42	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
43	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
44	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
45	157.21	144.32	136.58	244.82	216.47	198.43	324.71	296.36	275.75
46	162.36	149.47	139.17	249.99	221.64	201.01	332.46	301.53	280.90
47	164.93	152.04	141.75	252.56	224.21	203.60	337.60	306.68	286.06
48	164.93	152.04	144.32	257.71	229.36	208.75	342.75	311.82	291.21
49	167.50	154.63	146.89	260.29	231.93	211.32	345.33	314.42	293.79
50	170.10	157.21	146.89	265.43	234.53	213.90	350.49	316.99	296.36
51	172.67	159.78	152.04	270.60	242.25	221.64	353.07	322.14	301.53
52	180.39	167.50	157.21	278.32	249.99	229.36	363.38	332.46	311.82
53	188.14	172.67	162.36	291.21	262.86	242.25	378.85	345.33	322.14
54	198.43	180.39	170.10	306.68	278.32	257.71	394.29	358.21	335.03
55	208.75	190.71	177.82	324.71	296.36	275.75	414.92	376.25	350.49
56	224.21	203.60	190.71	345.33	316.99	296.36	435.53	396.88	371.10
57	239.67	219.06	203.60	365.96	337.60	316.99	461.31	420.07	391.72
58	255.14	229.36	213.90	389.14	360.79	342.75	487.07	445.85	417.49
59	275.75	249.99	231.93	420.07	386.57	365.96	515.42	471.61	440.68
60	293.79	265.43	244.82	445.85	412.35	391.72	546.35	499.96	469.03
61	314.42	286.06	265.43	476.77	443.27	422.64	582.43	533.46	499.96
62	340.18	306.68	286.06	507.70	471.61	448.42	621.09	569.54	533.46
63	365.96	332.46	309.25	536.04	497.39	471.61	662.32	608.20	572.13
64	389.14	353.07	329.86	564.39	520.57	492.24	703.56	649.43	613.35
65	417.49	381.42	355.64	595.32	546.35	515.42	749.95	693.24	657.17
66	451.00	412.35	386.57	633.96	579.85	543.78	801.49	742.21	703.56
67	492.24	451.00	422.64	685.52	628.82	590.17	863.34	798.91	755.10
68	536.04	492.24	461.31	755.10	690.67	649.43	930.34	855.60	806.64
69	590.17	538.61	505.11	837.56	765.41	719.02	1,005.07	920.03	863.34
70	649.43	592.74	554.07	932.92	853.03	801.49	1,084.96	987.03	920.03
71	719.02	652.00	608.20	1,033.42	945.81	889.10	1,177.74	1,064.35	989.61
72	791.17	719.02	672.63	1,141.67	1,043.74	979.31	1,275.67	1,154.56	1,072.09
73	881.38	798.91	744.78	1,255.06	1,149.39	1,077.24	1,386.49	1,255.06	1,167.43
74	976.74	883.95	822.10	1,378.77	1,260.21	1,180.32	1,505.03	1,368.45	1,278.24
75	1,084.96	979.31	907.14	1,510.20	1,376.17	1,285.99	1,633.89	1,492.16	1,399.38
76	1,195.78	1,077.24	999.92	1,646.77	1,502.46	1,404.53	1,767.91	1,623.59	1,528.23
77	1,306.60	1,180.32	1,095.28	1,793.67	1,633.89	1,528.23	1,909.65	1,757.59	1,657.09
78	1,417.42	1,283.41	1,193.20	1,940.56	1,773.06	1,659.66	2,056.55	1,894.19	1,785.95
79	1,528.23	1,386.49	1,293.71	2,090.05	1,914.80	1,796.26	2,206.02	2,033.34	1,917.38
80	1,644.20	1,497.31	1,399.38	2,252.41	2,066.84	1,943.16	2,365.80	2,177.66	2,053.97
81	1,778.20	1,623.59	1,520.49	2,430.23	2,234.37	2,105.51	2,541.04	2,337.45	2,203.44
82	1,932.84	1,767.91	1,657.09	2,633.83	2,427.65	2,291.05	2,736.90	2,517.84	2,373.52
83	2,115.81	1,937.99	1,819.45	2,873.48	2,649.27	2,499.80	2,955.97	2,721.44	2,566.80
84	2,340.02	2,141.59	2,007.58	3,156.97	2,906.98	2,742.05	3,205.94	2,955.97	2,791.02
85	2,551.34	2,334.87	2,187.98	3,440.46	3,169.86	2,989.47	3,494.58	3,221.40	3,041.01
86	2,780.72	2,546.19	2,383.84	3,749.71	3,455.93	3,257.47	3,808.97	3,512.61	3,314.18
87	3,030.69	2,775.55	2,597.73	4,087.32	3,767.75	3,551.26	4,151.74	3,829.60	3,613.12
88	3,303.87	3,025.54	2,832.26	4,455.85	4,107.93	3,870.83	4,525.42	4,174.93	3,937.83
89	3,600.25	3,298.72	3,087.40	4,857.88	4,476.46	4,218.75	4,932.60	4,551.20	4,293.49
90	3,924.96	3,595.08	3,365.72	5,295.99	4,878.49	4,597.57	5,375.88	4,960.96	4,680.06
91	4,278.03	3,919.79	3,669.82	5,772.74	5,316.60	5,012.49	5,860.37	5,406.80	5,100.13
92	4,662.00	4,272.86	3,999.68	6,293.33	5,795.95	5,463.49	6,388.69	5,893.87	5,558.85
93	5,082.09	4,656.85	4,360.49	6,860.29	6,316.52	5,955.73	6,963.37	6,424.76	6,058.81
94	5,538.23	5,076.92	4,752.21	7,478.80	6,886.07	6,491.76	7,589.61	7,002.04	6,605.16

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7020P

Annual Premiums per $10 Daily Benefit

6 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
19	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
20	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
21	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
22	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
23	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
24	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
25	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
26	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
27	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
28	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
29	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
30	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
31	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
32	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
33	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
34	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
35	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
36	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
37	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
38	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
39	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
40	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
41	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
42	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
43	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
44	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
45	112.06	101.50	95.15	167.06	150.13	139.57	230.48	209.34	196.66
46	114.19	103.62	97.26	171.28	154.37	141.68	234.72	213.57	200.88
47	116.30	105.73	99.39	173.39	156.48	143.79	238.94	217.79	202.99
48	118.42	107.84	99.39	175.50	158.59	148.02	241.06	219.92	207.23
49	120.53	109.95	101.50	179.74	162.82	150.13	243.17	222.03	207.23
50	120.53	109.95	101.50	181.86	164.93	152.26	247.41	224.14	209.34
51	122.64	112.06	103.62	186.08	169.17	156.48	251.63	228.37	213.57
52	128.99	114.19	105.73	192.43	173.39	160.70	255.86	234.72	219.92
53	133.22	118.42	109.95	200.88	181.86	169.17	266.43	243.17	226.26
54	139.57	124.75	116.30	211.46	192.43	179.74	277.01	251.63	234.72
55	145.90	133.22	124.75	226.26	205.12	192.43	289.70	262.21	245.30
56	156.48	141.68	131.10	238.94	217.79	202.99	304.50	274.90	255.86
57	167.06	150.13	139.57	255.86	232.61	217.79	321.41	291.81	270.66
58	177.62	160.70	150.13	274.90	249.52	232.61	342.56	308.72	287.58
59	192.43	173.39	160.70	293.92	268.54	251.63	363.71	327.76	304.50
60	207.23	186.08	171.28	317.18	287.58	268.54	389.07	351.02	325.65
61	224.14	200.88	183.97	338.34	308.72	287.58	414.45	374.27	346.78
62	241.06	215.68	198.77	361.58	329.87	308.72	441.94	399.65	372.16
63	255.86	230.48	213.57	382.74	348.90	327.76	469.44	425.02	395.42
64	274.90	247.41	228.37	406.00	370.05	344.67	499.04	452.51	420.80
65	293.92	264.32	245.30	427.14	389.07	363.71	528.64	480.00	446.18
66	317.18	285.47	264.32	456.75	414.45	386.96	562.48	511.73	477.89
67	346.78	310.85	287.58	494.80	448.29	418.69	604.77	549.79	511.73
68	378.51	342.56	317.18	541.33	492.69	458.86	651.28	592.08	551.90
69	414.45	374.27	346.78	596.30	541.33	505.38	704.14	636.48	589.97
70	454.62	410.22	380.62	659.74	598.42	558.24	761.25	687.23	636.48
71	501.15	452.51	420.80	729.52	661.86	615.34	824.67	742.21	687.23
72	556.13	503.26	467.31	801.42	727.41	676.66	894.46	805.65	746.43
73	619.57	558.24	515.95	881.78	797.18	740.10	974.82	877.54	814.11
74	687.23	619.57	573.04	966.35	873.31	809.87	1,063.62	960.02	890.22
75	763.36	685.12	632.26	1,059.39	955.78	888.11	1,156.67	1,046.70	972.70
76	841.60	754.90	697.81	1,156.67	1,044.59	968.46	1,253.94	1,137.63	1,059.39
77	924.06	831.02	769.70	1,258.16	1,135.52	1,055.17	1,359.66	1,234.90	1,150.32
78	1,008.64	907.15	839.49	1,366.00	1,237.02	1,150.32	1,465.39	1,332.18	1,243.36
79	1,093.23	985.39	913.49	1,475.97	1,338.51	1,247.58	1,577.46	1,433.66	1,336.40
80	1,182.03	1,065.74	989.62	1,592.26	1,448.48	1,351.20	1,693.76	1,539.39	1,435.79
81	1,283.54	1,160.90	1,078.43	1,723.36	1,569.01	1,465.39	1,820.64	1,653.58	1,543.63
82	1,401.95	1,268.74	1,179.92	1,871.39	1,706.45	1,596.50	1,962.30	1,784.69	1,666.27
83	1,537.28	1,393.49	1,296.22	2,042.67	1,862.93	1,742.40	2,123.02	1,930.59	1,803.71
84	1,704.34	1,543.63	1,435.79	2,241.44	2,042.67	1,911.57	2,306.99	2,099.76	1,962.30
85	1,858.70	1,683.18	1,564.77	2,442.32	2,226.62	2,082.85	2,514.21	2,287.95	2,139.94
86	2,025.74	1,835.44	1,706.45	2,662.22	2,427.52	2,271.04	2,740.46	2,493.07	2,332.35
87	2,207.60	2,000.37	1,860.82	2,901.18	2,645.31	2,476.14	2,987.87	2,717.22	2,541.70
88	2,406.37	2,180.11	2,027.86	3,161.26	2,884.26	2,698.18	3,256.42	2,962.50	2,770.08
89	2,622.05	2,376.77	2,209.71	3,446.74	3,144.35	2,941.36	3,550.35	3,228.93	3,019.58
90	2,858.88	2,590.34	2,408.48	3,757.57	3,427.70	3,205.68	3,869.65	3,518.62	3,292.37
91	3,116.86	2,822.94	2,626.29	4,095.90	3,736.43	3,493.25	4,218.54	3,835.81	3,588.42
92	3,398.10	3,076.69	2,863.12	4,463.84	4,072.64	3,808.32	4,599.17	4,180.48	3,911.94
93	3,704.70	3,353.70	3,121.09	4,865.60	4,438.46	4,150.88	5,013.62	4,556.88	4,265.07
94	4,038.82	3,656.08	3,402.32	5,303.31	4,838.11	4,525.15	5,464.02	4,967.10	4,649.92

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7020P

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
19	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
20	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
21	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
22	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
23	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
24	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
25	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
26	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
27	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
28	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
29	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
30	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
31	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
32	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
33	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
34	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
35	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
36	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
37	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
38	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
39	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
40	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
41	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
42	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
43	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
44	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
45	97.26	84.58	76.13	135.33	124.75	118.42	194.54	177.62	167.06
46	99.39	84.58	76.13	137.44	126.88	120.53	196.66	179.74	169.17
47	99.39	86.70	78.24	139.57	128.99	122.64	198.77	183.97	173.39
48	101.50	88.82	80.35	141.68	131.10	124.75	200.88	186.08	175.50
49	101.50	88.82	80.35	143.79	133.22	124.75	202.99	186.08	175.50
50	103.62	90.93	82.46	145.90	135.33	126.88	205.12	188.19	177.62
51	105.73	90.93	82.46	150.13	137.44	128.99	209.34	192.43	179.74
52	105.73	95.15	86.70	156.48	143.79	135.33	215.68	194.54	181.86
53	109.95	99.39	90.93	164.93	150.13	139.57	222.03	200.88	188.19
54	116.30	103.62	95.15	173.39	156.48	145.90	230.48	209.34	194.54
55	122.64	109.95	101.50	183.97	167.06	154.37	241.06	215.68	198.77
56	128.99	114.19	105.73	196.66	177.62	164.93	253.74	226.26	207.23
57	137.44	122.64	114.19	211.46	190.30	175.50	268.54	238.94	219.92
58	148.02	133.22	122.64	226.26	202.99	188.19	285.47	251.63	230.48
59	160.70	143.79	131.10	245.30	217.79	200.88	306.61	270.66	247.41
60	171.28	152.26	139.57	264.32	236.83	217.79	327.76	289.70	264.32
61	186.08	164.93	152.26	287.58	253.74	232.61	348.90	308.72	283.34
62	200.88	179.74	164.93	306.61	272.78	251.63	374.27	331.98	302.38
63	215.68	190.30	173.39	325.65	291.81	268.54	397.54	351.02	319.30
64	228.37	202.99	186.08	346.78	310.85	287.58	418.69	370.05	338.34
65	245.30	215.68	196.66	367.94	331.98	306.61	441.94	389.07	355.25
66	264.32	234.72	213.57	391.20	353.14	327.76	467.31	414.45	378.51
67	287.58	253.74	232.61	422.91	382.74	355.25	501.15	444.06	406.00
68	315.07	279.12	255.86	463.09	416.58	384.85	541.33	480.00	437.71
69	344.67	306.61	281.23	505.38	452.51	418.69	583.62	518.06	475.78
70	378.51	336.21	308.72	556.13	496.93	456.75	630.14	562.48	515.95
71	416.58	372.16	342.56	611.10	543.44	499.04	680.90	608.99	562.48
72	460.98	412.34	378.51	670.32	596.30	545.55	742.21	663.97	613.22
73	513.84	458.86	422.91	733.76	653.39	598.42	811.98	727.41	670.32
74	570.93	509.62	469.44	803.54	712.61	653.39	890.22	795.07	731.63
75	634.37	566.70	522.30	877.54	780.27	716.83	972.70	866.98	797.18
76	704.14	628.03	577.28	957.89	854.29	784.50	1,061.50	945.22	866.98
77	776.05	691.46	636.48	1,046.70	934.64	858.51	1,152.43	1,027.68	943.09
78	852.16	761.25	699.92	1,137.63	1,017.10	936.75	1,247.58	1,110.14	1,019.22
79	930.40	831.02	765.47	1,234.90	1,103.81	1,017.10	1,342.75	1,196.85	1,099.57
80	1,012.88	905.02	833.14	1,338.51	1,198.96	1,105.92	1,444.24	1,289.89	1,186.27
81	1,108.03	989.62	911.38	1,452.70	1,304.69	1,205.30	1,556.32	1,389.26	1,279.31
82	1,215.87	1,086.88	1,000.19	1,581.70	1,420.99	1,313.14	1,678.96	1,501.34	1,382.93
83	1,340.62	1,196.85	1,101.68	1,727.60	1,552.08	1,435.79	1,822.75	1,630.32	1,501.34
84	1,486.53	1,330.06	1,224.34	1,892.53	1,700.11	1,573.23	1,983.46	1,774.11	1,634.56
85	1,619.76	1,450.59	1,334.29	2,063.81	1,852.35	1,714.91	2,161.09	1,934.82	1,782.58
86	1,765.66	1,581.70	1,454.82	2,249.89	2,019.41	1,869.26	2,355.62	2,108.22	1,943.28
87	1,924.26	1,723.36	1,585.92	2,452.90	2,201.26	2,038.43	2,567.07	2,298.53	2,118.78
88	2,097.65	1,877.73	1,729.71	2,672.80	2,400.03	2,222.40	2,797.57	2,505.76	2,309.10
89	2,285.84	2,046.90	1,886.19	2,913.86	2,615.71	2,423.28	3,049.20	2,732.02	2,516.32
90	2,490.94	2,230.86	2,055.36	3,176.06	2,850.43	2,641.09	3,324.10	2,977.30	2,742.59
91	2,715.09	2,431.74	2,239.31	3,461.54	3,106.29	2,877.92	3,622.24	3,245.86	2,989.98
92	2,960.38	2,651.66	2,440.21	3,772.37	3,385.41	3,135.89	3,947.89	3,537.66	3,258.54
93	3,226.82	2,890.61	2,660.11	4,112.82	3,689.90	3,417.14	4,303.14	3,856.96	3,552.46
94	3,516.51	3,150.69	2,899.06	4,482.86	4,021.89	3,723.74	4,690.10	4,203.74	3,871.76

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7020P

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
19	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
20	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
21	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
22	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
23	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
24	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
25	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
26	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
27	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
28	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
29	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
30	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
31	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
32	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
33	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
34	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
35	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
36	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
37	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
38	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
39	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
40	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
41	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
42	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
43	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
44	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
45	84.58	74.02	67.66	120.53	109.95	101.50	171.28	154.37	143.79
46	86.70	82.46	69.78	122.64	112.06	103.62	173.39	156.48	145.90
47	88.82	84.58	71.89	124.75	114.19	105.73	177.62	160.70	148.02
48	88.82	84.58	71.89	126.88	114.19	105.73	179.74	162.82	150.13
49	90.93	84.58	71.89	128.99	116.30	107.84	181.86	164.93	152.26
50	90.93	86.70	74.02	131.10	118.42	109.95	181.86	164.93	152.26
51	93.04	88.82	76.13	135.33	120.53	112.06	186.08	167.06	154.37
52	95.15	90.93	76.13	137.44	124.75	116.30	190.30	171.28	158.59
53	99.39	93.04	78.24	145.90	131.10	120.53	196.66	175.50	162.82
54	103.62	97.26	82.46	154.37	139.57	128.99	202.99	181.86	167.06
55	107.84	101.50	86.70	164.93	148.02	135.33	213.57	190.30	173.39
56	114.19	107.84	93.04	173.39	156.48	143.79	224.14	198.77	181.86
57	122.64	116.30	99.39	186.08	167.06	154.37	234.72	209.34	192.43
58	133.22	124.75	105.73	200.88	179.74	164.93	251.63	222.03	200.88
59	141.68	135.33	114.19	217.79	192.43	175.50	268.54	236.83	215.68
60	154.37	145.90	124.75	232.61	205.12	188.19	287.58	253.74	230.48
61	167.06	156.48	135.33	251.63	222.03	200.88	308.72	272.78	247.41
62	179.74	169.17	143.79	270.66	238.94	217.79	327.76	287.58	262.21
63	192.43	181.86	156.48	287.58	253.74	232.61	346.78	306.61	279.12
64	205.12	194.54	167.06	306.61	272.78	249.52	367.94	323.52	293.92
65	219.92	207.23	177.62	325.65	289.70	266.43	386.96	342.56	312.96
66	234.72	222.03	190.30	348.90	312.96	287.58	412.34	363.71	331.98
67	255.86	243.17	207.23	378.51	338.34	310.85	439.82	389.07	355.25
68	279.12	264.32	226.26	408.11	365.82	336.21	473.66	418.69	382.74
69	306.61	291.81	249.52	446.18	397.54	363.71	511.73	452.51	414.45
70	336.21	319.30	274.90	486.35	431.38	395.42	554.02	490.58	448.29
71	370.05	353.14	302.38	530.75	471.55	431.38	600.53	532.86	488.46
72	408.11	391.20	336.21	583.62	515.95	471.55	651.28	579.39	530.75
73	454.62	433.49	372.16	640.70	566.70	518.06	710.50	632.26	581.50
74	505.38	482.11	412.34	702.03	621.68	568.82	776.05	691.46	634.37
75	562.48	534.98	456.75	769.70	680.90	621.68	847.94	754.90	691.46
76	621.68	589.97	503.26	841.60	744.32	680.90	921.95	818.34	750.67
77	687.23	651.28	558.24	919.84	814.11	744.32	1,002.30	890.22	816.22
78	754.90	716.83	613.22	998.08	886.00	811.98	1,080.54	962.13	881.78
79	824.67	782.38	670.32	1,078.43	960.02	881.78	1,163.01	1,034.02	949.44
80	896.58	854.29	733.76	1,167.23	1,040.37	955.78	1,253.94	1,112.26	1,019.22
81	981.15	936.75	803.54	1,264.51	1,129.17	1,038.26	1,346.98	1,196.85	1,097.46
82	1,074.19	1,027.68	883.89	1,374.46	1,226.45	1,129.17	1,454.82	1,292.00	1,184.16
83	1,186.27	1,133.41	974.82	1,497.10	1,338.51	1,232.78	1,575.34	1,399.84	1,283.54
84	1,313.14	1,256.05	1,078.43	1,643.01	1,467.50	1,351.20	1,712.80	1,522.48	1,395.62
85	1,431.55	1,368.13	1,175.70	1,791.04	1,598.61	1,473.86	1,867.15	1,659.94	1,520.37
86	1,560.54	1,490.77	1,281.42	1,951.74	1,742.40	1,607.07	2,034.21	1,810.06	1,657.81
87	1,700.11	1,623.98	1,397.73	2,127.25	1,898.88	1,750.85	2,218.18	1,972.88	1,807.95
88	1,852.35	1,769.89	1,522.48	2,319.68	2,070.16	1,909.44	2,416.94	2,150.51	1,970.77
89	2,019.41	1,928.48	1,659.94	2,529.01	2,256.24	2,080.72	2,634.74	2,345.04	2,148.40
90	2,201.26	2,101.87	1,810.06	2,757.39	2,459.23	2,268.93	2,871.57	2,556.50	2,340.82
91	2,400.03	2,290.06	1,972.88	3,004.78	2,681.26	2,474.03	3,129.55	2,786.99	2,552.27
92	2,615.71	2,495.18	2,150.51	3,275.46	2,922.32	2,696.06	3,410.78	3,038.62	2,782.77
93	2,850.43	2,719.33	2,345.04	3,569.38	3,184.53	2,939.23	3,717.39	3,311.41	3,032.27
94	3,106.29	2,964.61	2,556.50	3,890.78	3,472.11	3,203.55	4,051.50	3,609.55	3,305.06

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7020P

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

		No Benefit Increase Option			**Simple Benefit Increase Option**			**Compound Benefit Increase Option**	
Issue	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period	Elimination Period
Age	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days	0 Days	50 Days	100 Days
18	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
19	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
20	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
21	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
22	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
23	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
24	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
25	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
26	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
27	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
28	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
29	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
30	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
31	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
32	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
33	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
34	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
35	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
36	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
37	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
38	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
39	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
40	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
41	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
42	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
43	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
44	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
45	69.78	61.33	54.98	99.39	84.58	76.13	137.44	120.53	107.84
46	69.78	61.33	57.09	101.50	86.70	78.24	139.57	122.64	109.95
47	71.89	63.44	57.09	103.62	88.82	80.35	143.79	124.75	112.06
48	71.89	63.44	57.09	105.73	90.93	82.46	143.79	126.88	114.19
49	74.02	65.55	59.20	105.73	90.93	82.46	145.90	126.88	114.19
50	74.02	65.55	59.20	105.73	93.04	84.58	148.02	128.99	116.30
51	76.13	65.55	59.20	107.84	95.15	86.70	150.13	128.99	116.30
52	76.13	67.66	61.33	112.06	97.26	88.82	152.26	133.22	120.53
53	80.35	69.78	63.44	118.42	103.62	95.15	158.59	137.44	124.75
54	82.46	71.89	65.55	124.75	109.95	99.39	164.93	143.79	128.99
55	88.82	78.24	69.78	133.22	116.30	105.73	169.17	148.02	135.33
56	93.04	80.35	71.89	139.57	122.64	112.06	177.62	154.37	139.57
57	101.50	86.70	76.13	150.13	133.22	120.53	188.19	164.93	148.02
58	107.84	93.04	82.46	160.70	141.68	128.99	198.77	175.50	158.59
59	116.30	101.50	90.93	173.39	150.13	135.33	213.57	186.08	167.06
60	126.88	109.95	99.39	186.08	162.82	145.90	226.26	198.77	179.74
61	135.33	118.42	107.84	198.77	173.39	156.48	243.17	213.57	194.54
62	148.02	131.10	118.42	215.68	186.08	167.06	257.98	226.26	205.12
63	158.59	139.57	126.88	230.48	200.88	179.74	274.90	241.06	219.92
64	167.06	148.02	135.33	247.41	215.68	194.54	289.70	253.74	230.48
65	177.62	156.48	143.79	264.32	230.48	207.23	306.61	270.66	245.30
66	190.30	169.17	156.48	285.47	249.52	224.14	325.65	285.47	260.10
67	207.23	183.97	167.06	306.61	266.43	241.06	348.90	308.72	281.23
68	226.26	200.88	183.97	329.87	287.58	260.10	378.51	331.98	300.27
69	247.41	219.92	200.88	355.25	312.96	283.34	408.11	357.36	323.52
70	272.78	243.17	222.03	382.74	336.21	304.50	439.82	384.85	346.78
71	300.27	266.43	245.30	414.45	363.71	329.87	475.78	416.58	378.51
72	331.98	296.03	270.66	452.51	397.54	361.58	518.06	452.51	408.11
73	367.94	325.65	298.16	499.04	437.71	397.54	560.35	492.69	446.18
74	408.11	359.47	327.76	551.90	484.24	437.71	608.99	537.10	488.46
75	452.51	397.54	359.47	606.88	532.86	482.11	659.74	581.50	530.75
76	501.15	437.71	395.42	666.08	583.62	528.64	714.72	634.37	579.39
77	554.02	484.24	437.71	727.41	636.48	577.28	773.94	685.12	625.90
78	606.88	532.86	482.11	786.62	689.34	625.90	833.14	737.98	674.54
79	661.86	583.62	530.75	845.82	744.32	676.66	896.58	790.85	718.94
80	721.07	640.70	585.73	909.26	801.42	729.52	964.24	847.94	769.70
81	788.74	702.03	644.94	981.15	864.85	786.62	1,038.26	909.26	824.67
82	864.85	771.81	710.50	1,061.50	936.75	852.16	1,116.48	979.04	886.00
83	953.66	850.05	780.27	1,154.54	1,019.22	928.29	1,207.41	1,055.17	953.66
84	1,055.17	938.86	862.74	1,264.51	1,116.48	1,017.10	1,308.91	1,146.10	1,038.26
85	1,150.32	1,023.44	940.98	1,378.69	1,217.98	1,108.03	1,427.33	1,249.71	1,131.30
86	1,253.94	1,116.48	1,025.57	1,503.46	1,327.94	1,207.41	1,556.32	1,361.78	1,232.78
87	1,366.00	1,217.98	1,118.61	1,638.78	1,448.48	1,315.26	1,695.87	1,484.42	1,342.75
88	1,488.66	1,327.94	1,220.10	1,786.80	1,579.58	1,433.66	1,848.13	1,617.63	1,463.28
89	1,621.87	1,448.48	1,330.06	1,947.50	1,721.25	1,562.66	2,015.17	1,763.54	1,594.38
90	1,767.78	1,579.58	1,450.59	2,123.02	1,875.62	1,704.34	2,197.02	1,922.13	1,738.18
91	1,926.37	1,721.25	1,581.70	2,313.33	2,044.78	1,858.70	2,395.79	2,095.54	1,894.64
92	2,099.76	1,875.62	1,723.36	2,520.56	2,228.75	2,025.74	2,611.49	2,283.73	2,065.92
93	2,287.95	2,044.78	1,877.73	2,746.82	2,429.63	2,207.60	2,846.19	2,488.83	2,252.00
94	2,493.07	2,228.75	2,046.90	2,994.22	2,647.42	2,406.37	3,102.06	2,712.98	2,455.01

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated May 22, 2018, to Genworth Life Insurance Company's (GLIC's) PCS I Virginia rate increase request. The comments and our responses are as follows:

1. **Since only a sample of voluntary lapse rates is supplied, please provide the range of ultimate voluntary lapse rates assumed for this block of business.**

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

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

   For PCS, the experience prior to the upward trending (Attained Age 79) has a lapse rate of just less than 1%. With the increasing trend in the tail of the data, the assumption increases to ultimate lapse rates of 1.56% for the PCS products. The product projections reach ultimate lapse rates at Attained Age 97 or older, depending on Issue Age of the policyholder.

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

   The experience study used to develop the morbidity assumptions contained roughly 69,000 claims for PCS I. Overall, there are slightly more than this as the studies include a timing lag to eliminate potential noise in the claim information.

3. **Please specify whether waived premiums are included in earned premiums and incurred claims; provide the waived premium amounts and impact on requested increase.**

   The Waived premiums are included in both the earned premiums and incurred claims. The company's position is that Waived Premiums are a legitimate benefit of the policy and should be included in the experience when calculating a justified rate increase. Because GLIC is requesting much less than the justified rate increase amount the exclusion of waived premiums do not impact the requested rate increase amounts in this filing.

   See Attachment 3 in "VA PCS Objection 2 Attachment 20180725.xlsx" for the waived premium amounts on an incurred basis.

4. **Please specify whether the claim reserves are fixed at the time of the claim or adjusted over time to reflect experience as it emerges. Please provide a sufficiency analysis of the actual runout experience of historical claims over time versus the claim reserves that were assumed.**

   The claim reserves are not fixed at the time of claim. They can change over time as assumptions for utilization and claim termination rates are updated. GLIC updates utilization assumptions used in the claim reserve calculation quarterly and updates claim termination assumptions and utilization assumption methodology periodically as needed.

   Each year GLIC files LTC Experience Reporting Forms 1-5, which contain different views of company experience. Form 3, Part 4 contains a Total Present Value of Incurred Claims metric that can be used to review adequacy of claim reserves. As of 12/31/2016, the PV of Incurred Claims was $18.1 Billion. As of 12/31/2017, the estimated value of claim incurred prior to 2017 was $18.0B. This indicates a small excess in the claim reserves as of 2016. It should be noted that the assumptions and methodology for Claim Reserves for Genworth were significantly adjusted in 2016.

5. **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.

   Note that PCS product sales include people with Issue Ages into the early 80s and have more than 20 years of experience. The Company has a good amount of data at higher attained ages, with over 22,000 claims from attained ages 90+.

6. **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.

7. **The memorandum indicates that there are no limited pay lives in-force in Virginia. Were any limited pay policies issued in any state?**

   No state issued limited pay policies for the PCS product.

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

   Please refer to Attachment 8 in the file "VA PCS Objection 2 Attachment 20180725.xlsx" for the requested excel file used to produce the previously submitted Status of Filing.

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

   The Company's projection models were converted from a Total Lives Claim Cost approach to a First Principles Healthy Lives approach, with the healthy life model going into use for most products starting with 2016 cashflow testing.

   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 9a: Earned Premiums for Total Lives and Healthy Lives Assumptions

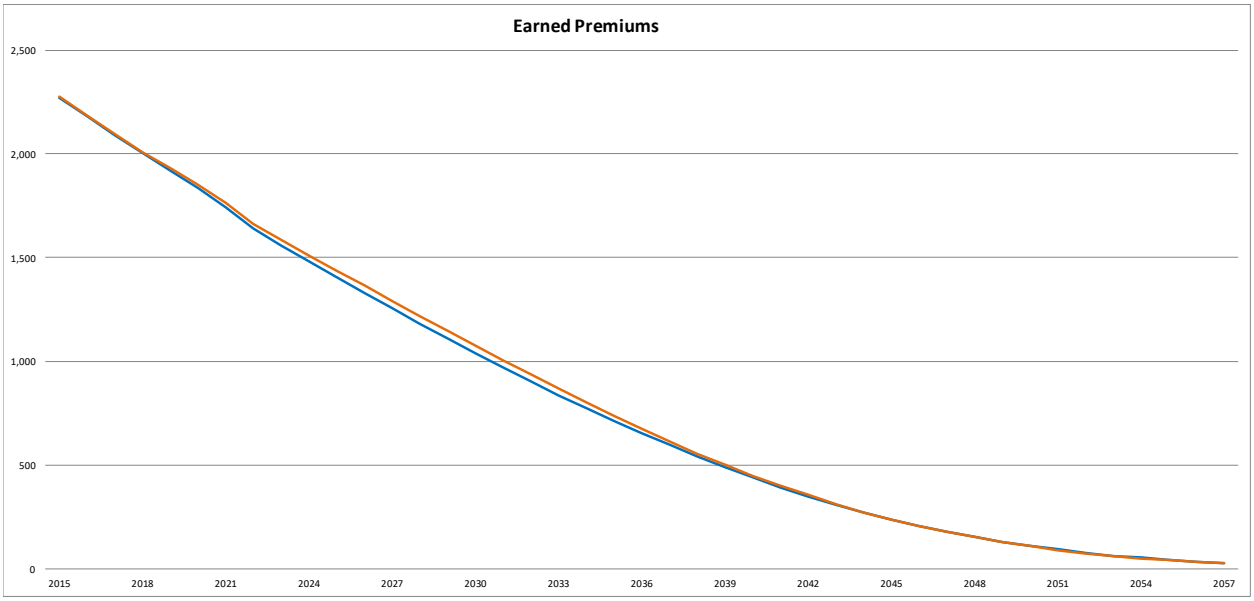

Table 9b: Undiscounted Incurred Claims for Total Lives and Healthy Lives Assumptions

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

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

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

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

d. Please use the appropriate maximum valuation interest rate for accumulation and discounting of this block, including any discounting of claim reserves back to the incurral year.

There are four different requests regarding the information included in the projection exhibits. GLIC would like to respond on what will be included in this response. 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 (unless otherwise requested) will include rate history for Virginia. Additionally, projection assumptions do not contain additional margins for adverse deviation.

The PCS product did not have significant sales with limited pay rates and does not include the survivorship benefit. Other policies that would be paid up are those where the policyholder has elected non-forfeiture. GLIC would argue 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, so GLIC looks at the entire block of experience in aggregate when calculating justifiable rate increases. For those reasons, the paid up policies have not been excluded from the analysis.

Finally, the Exhibits 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 for this product, which based on year is was sold 5.0%. 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.

11. To assist the Bureau in its review, for each of the six subsets of the business corresponding to the combinations of (lifetime/limited 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 Justifiable Rate Increase is developed based on product experience in aggregate. GLIC later split the Proposed Increases by Lifetime and Limited as there was significant enough differentiation between these subsegments. The requested rate increases do not include splits for Inflation options. Therefore, GLIC does not believe that this view should be used as justification for or against the proposed rate increases. In accordance with this view, the Exhibits will not be split between the Inflation options. New Exhibits will be provided with the split between Lifetime and Limited Benefit options.

The response for Question 10 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 NFO policies from the projection would increase the projected loss ratio and the subsequent justified rate increase. Limited Pay policies additionally have significant early premiums compared to other policies and no higher anticipated claims. These policies have not been excluded due to the number of policies in this category as well as the positive impact for supporting the rate increase proposal. Therefore, there will be no Exhibit provided for request (C) as it would be the same as (A).

GLIC does not include assumptions for policyholder behavior within the projections used for justifiable rate increases. Because the assumptions are not included in the projection, GLIC will not be providing exhibits for (E) above as it would be the same projection as (D).

Request (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. GLIC has continued to support the work being done by the NAIC LTC B/E Task Force and LTC Pricing Subgroup as well as working collaboratively with states towards effective solutions. GLIC agrees with the opinion of the ACLI and AHIP in a recent February 2, 2018 review in the NAIC Long-Term Care Pricing Subgroup draft in that the 'if-known' methodology should not be part of consideration of justifiable rate increases.

Exhibits have been provided for requests (A), (B), (D), (G) and (H) using the maximum statutory discount rate for the product.

12. 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 PCS product on a nationwide basis split by lifetime and limited benefit period. Since we do not use splits by benefit inflation option in the determination of our justified rate increase, we do not believe that providing ALR split by inflation options would provide any additional value.

	PCS Active Life Reserves
Lifetime	$683,639,460
Limited	$785,856,680
Total	$1,469,496,139

13. The Company has previously indicated that delays or reductions in prior rate increases are considered when requesting a new increase. Please describe what impact, if any, this had on the current rate increase request.

The justifiable rate increase for the product is determined using Nationwide experience with the assumption that prior rate increase proposals have been fully implemented. The prior rate increase filing (SERFF #GEFA-131306456) was fully approved as requested. Therefore, there was no impact to this filing request due to delays or reductions.

Regards,

Michael S Johnson, FSA, MAAA

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

Date: July 27, 2018

Attachment 3: PCS Policy Forms
Genworth Life Insurance Company
Nationwide Experience Projection
Waived Premiums on an Incurred Basis

Year	Waived Premiums
1993	-
1994	7,132
1995	76,208
1996	314,650
1997	612,509
1998	1,190,388
1999	1,580,266
2000	2,564,438
2001	3,485,978
2002	4,415,650
2003	5,208,582
2004	5,013,409
2005	5,939,892
2006	5,974,141
2007	6,333,945
2008	7,239,879
2009	7,631,815
2010	8,445,547
2011	9,291,165
2012	9,865,496
2013	9,628,588
2014	1,340,320
2015	1,853,698
2016	5,146,776
2017	19,289,346
2018	15,291,740
2019	12,812,800
2020	11,031,662
2021	9,602,494
2022	8,386,342
2023	7,338,731
2024	6,413,013
2025	5,582,298
2026	4,870,959
2027	4,314,776
2028	3,847,629
2029	3,389,799
2030	2,955,954
2031	2,555,306
2032	2,191,050
2033	1,867,258
2034	1,580,356
2035	1,321,840
2036	1,089,343
2037	888,143
2038	718,141
2039	575,566
2040	457,333
2041	360,175
2042	281,204
2043	217,632
2044	166,873
2045	127,085
2046	95,890
2047	71,727
2048	53,141
2049	38,896
2050	28,123
2051	20,119
2052	14,270
2053	10,009
2054	6,919
2055	4,719
2056	3,185
2057	2,133
2058	1,420
2059	935
2060	614
2061	394
2062	250
2063	154
2064	95
2065	57
2066	33
2067	19
2068	10
2069	6
2070	3
2071	2
2072	1
2073	1
2074	0
2075	0
2076	0

Attachment 8
Genworth Life Insurance Company
Status of Filings as of April 12, 2018
All Jurisdictions in which these Forms are Active
PCS Series Policy Forms

	2007 Rate Action			2010 Rate Action			2012 Rate Action						2014 Rate Action					
Jurisdiction	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase	Date Approved or Filed	Amount Approved or Filed	Requested Increase (Lifetime)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Amount Approved or Filed (Lifetime)	Amount Approved or Filed (Limited)	Requested Increase (Lifetime)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Amount Approved or Filed (Lifetime)	Amount Approved or Filed (Limited)
Alabama	12%	11/6/2007	12%	18%	4/12/2011	18%	95%	60%	11/2/2012	1/16/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Alaska	Filing Not Required. Implemented 12% increase.			Filing Not Required. Implemented 18% increase.			Filing Not Required. Implementing 95% (lifetime) and 60% (limited) increase.						Approved full amount of 2012 ask; no 2014 filing expected					
Arizona	12%	1/14/2008	12%	18%	3/15/2011	18%	95%	60%	12/7/2012	2/4/2013	35%	35%	50%	24%	10/10/2014	12/4/2014	22%	22%
Arkansas	12%	6/16/2008	12%	10%	12/5/2011	10%	109%[2]	71%[2]	12/13/2012	10/24/2013	20%	20%	80%	48%	9/30/2014	1/27/2015	25%	15%
California (Loss Ratio Non-Partnership)	12%	1/15/2008	12%	18%	6/14/2012	18%	95%	60%	10/31/2014	10/27/2015	30%	30%						
California (Loss Ratio Partnership)				27%	2/4/2014	27%												
California (Rate Stability Non-Partnership)							53%	53%	12/19/2013	10/30/2015	16%	16%						
Colorado	12%	12/11/2007	12%	18%	5/9/2011	18%	95%	60%	11/21/2012	10/25/2013	32%	20%	32%	20%	11/13/2014	1/15/2015	32%	20%
Connecticut	12%	12/10/2007	12%	18%	7/6/2011	18%	95%	60%	10/11/2012	1/25/2013	40%	40%	44%	19%	9/19/2014	1/5/2015	19%	19%
Delaware	12%	2/28/2008	12%	18%	8/16/2011	18%	95%	60%	9/14/2012	3/14/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Florida	11%/10%[1]	7/16/09 & 6/3/09	11%/10%[1]	25%	5/20/2012	25%							48.4%	48.4%	12/22/2014	4/16/2015	14.7%[3]	14.7%[3]
Georgia	12%	6/15/2009	12%	18%	6/21/2011	18%	95%	60%	11/7/2012	9/6/2013	18%	18%	71%	42%	9/11/2014	3/13/2015	15%	15%
Hawaii	12%	1/9/2008	12%	18%	8/24/2011	18%	95%	60%	10/18/2012	5/31/2013	77%	38%	14%	23%	10/1/2014	8/14/2017	14%	9.3%
Idaho	12%	10/25/2007	12%	18%	4/28/2011	18%	95%	60%	11/9/2012	10/25/2013	40%	25%	44%	34%	10/7/2014	4/28/2015	15%	15%
Illinois	12%	2/4/2008	12%	18%	3/29/2011	18%	95%	60%	9/19/2012	12/24/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Indiana	12%	4/30/2008	12%	15%	12/9/2011	15%	100%[4]	64%[4]	12/27/2012	7/17/2014	19%	9%	74%	57%	11/4/2014			
Indiana (Partnership)	12%	Disapproved		18%	Disapproved		111%[4]	111%[4]	3/4/2013	9/4/2014	9%	9%	63.7%	63.7%	5/1/2015			
Iowa	12%	4/25/2008	12%	18%	3/11/2011	18%	95%	60%	10/10/2012	11/14/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Kansas	12%	12/5/2007	12%	15%	10/11/2011	15%	98%[4]	63%[4]	10/26/2012	10/13/2014	38%	38%						
Kentucky	12%	1/23/2008	12%	18%	6/15/2011	18%	95%	60%	9/21/2012	5/29/2013	17.4%[5]	17.4%[5]	72%	42%	10/23/2014			
Louisiana	12%	11/6/2007	12%	18%	3/18/2011	18%	95%	60%	10/26/2012	5/27/2014	20%	20%	68%	39%	9/25/2014	2/12/2016	20%	20%
Maine	12%	9/4/2007	12%	18%	8/18/2011	18%	68%[2]	33%[2]	12/14/2012	5/2/2013	68%	33%						
Maryland	12%	10/20/2008	12%	15%	4/4/2011	15%	98%[2]	63%[2]	11/16/2012	11/14/2013	15%	15%	15%	15%	11/17/2014	2/12/2015	15%	15%
Massachusetts	12%	Closed		18%	11/29/2012	10%	134%[2]	90%[2]	12/21/2012									
Michigan	12%	10/1/2007	12%	18%	11/29/2010	18%	95%	60%	8/31/2012	10/15/2012	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Minnesota	12%	Closed		9.9%[4]	9/8/2011	9.9%[4]	95%	60%	12/23/2012	10/31/2014	15%	15%						
Mississippi	12%	3/20/2008	12%	18%	12/28/2010	18%	95%	60%	10/8/2012	2/12/2013	25%	25%	25%	23%	9/19/2014	10/19/2014	25%	25%
Missouri	12%	10/30/2007	12%	18%	1/26/2011	18%	95%	60%	10/9/2012	5/7/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Montana	12%	4/1/2008	12%	18%	1/7/2011	18%	95%	60%	9/17/2012	7/16/2013	30%	25%	55%	34%	10/2/2014	4/8/2015	25.7%	3.1%
Nebraska	12%	10/31/2007	12%	18%	7/22/2011	18%	95%	60%	8/31/2012	12/9/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Nevada	12%	Closed		18%	3/20/2012	18%	118%[2]	79%[2]	12/21/2012	8/14/2013	118%	79%	Approved full amount of 2012 ask; no 2014 filing expected					
New Hampshire	12%	11/2/2007	12%	18%	2/25/2011	18%	95%	60%	11/11/2012		Disapproved							
New Jersey	12%	10/30/2007	12%	18%	4/12/2011[6]	18%[6]				1/16/13[6]	95%[6]	60%[6]	Approved full amount of 2012 ask; no 2014 filing expected					
New Mexico	12%	9/17/2007	12%	15%	3/17/2011	15%	98%[2]	63%[2]	11/20/2012	5/16/2014	15%	15%	78%	48%	9/29/2014	7/26/2015	15%	15%
New York	12%	5/28/2008	12%	15%			139%[2]	88%[2]	12/27/2012	8/13/2013	11%	11%	53.6%	53.6%	10/22/2014	4/28/2015	53.6%[7]	53.6%[7]
North Carolina	12%	1/24/2008	12%	18%	3/15/2011	18%	95%	60%	12/14/2012	9/12/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
North Dakota	12%	10/9/2007	12%	18%	3/9/2012	12%	103%[2]	68%[2]	12/19/2012	4/5/2013	20%	20%	77%	46%	10/1/2014	11/10/2014	15%	15%
Ohio	12%	10/17/2007	12%	18%	4/26/2011	18%	95%	60%	11/16/2012	12/19/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Oklahoma	12%	10/15/2007	12%	18%	9/16/2011	18%	95%	60%	9/17/2012	6/26/2013	25%	25%	62%	34%	9/30/2014	3/13/2015	25%	25%
Oregon	12%	9/20/2007	12%	18%	4/12/2012	18%	95%	60%	12/3/2012	12/13/2013	15%	15%	76%	45%	10/2/2014	3/25/2015	25%	25%
Pennsylvania	12%	7/1/2008	12%	18%	5/27/2011	18%	209%[2]	209%[2]	12/10/2012	3/8/2013	20%	20%	20%	20%	9/23/2014	12/29/2014	20%	20%
Rhode Island	12%	11/14/2007	12%	18%	9/15/2011	18%	95%	60%	12/10/2012	10/14/2014	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
South Carolina	12%	1/3/2008	12%	18%	4/20/2011	18%	95%	60%	10/24/2012	4/16/2013	20%	20%	68%	39%	9/12/2014	12/11/2014	20%	20%
South Dakota	12%	10/22/2007	12%	18%	2/2/2011	18%	95%	60%	11/2/2012	12/21/2012	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Tennessee	12%	10/8/2007	12%	18%	8/29/2011	18%	95%	60%	11/19/2012	5/29/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Texas	12%	8/5/2008	12%	18%	6/10/2011	18%	95%	60%	5/1/2013	7/18/2013	67%	45%						
Utah	12%	12/18/2008	12%	18%	3/6/2011	18%	95%	60%	12/19/2012	6/26/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Vermont	12%	11/30/2007	12%	18%	Disapproved		130%[2]	88%[2]	12/18/2012		Disapproved		145%	103%	5/12/2015	Disapproved		
Virginia	12%	4/25/2008	12%	18%	1/18/2012	18%	95%	60%	10/31/2012	7/11/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Washington	12%	6/24/2008	12%	18%	6/23/2011	18%	95%	60%	10/26/2012	4/12/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Washington, DC	10%	12/31/2007	10%	15%	9/27/2011	15%	103%[2]	67%[2]	12/24/2012	5/29/2013	10%	10%	10%[4]	10%[4]	10/9/2014	12/3/2014	10%	10%
West Virginia	12%	11/21/2007	12%	18%	3/1/2011	18%	95%	60%	10/12/2012	11/6/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Wisconsin	12%	10/31/2007	12%	18%	4/27/2011	18%	95%	60%	12/13/2012	5/2/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					
Wyoming	12%	8/24/2007	12%	18%	1/21/2011	18%	95%	60%	10/23/2012	2/4/2013	95%	60%	Approved full amount of 2012 ask; no 2014 filing expected					

	2015/2016 Rate Action						2017 Rate Action						Cumulative Rate Increase Approvals		Data as of 12/31/2016 In-force Annualized Premium ($MM)				
Jurisdiction	Requested Increase (Lifetime)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Amount Approved or Filed (Lifetime)	Amount Approved or Filed (Limited)	Requested Increase (Lifetime)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Amount Approved or Filed (Lifetime)	Amount Approved or Filed (Limited)	Lifetime	Limited	Lifetime	Limited	Total	% of Total	Total Exposed Lives
Alabama	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	9/22/2017				158%	111%	$8.9	$10.5	$19.4	12.4%	5,674
Alaska	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$0.0	$0.0	$0.0	0.0%	-
Arizona	78%	46%	12/31/2015	6/16/2017	58%	6%	72%	55%	12/14/2017				244%	131%	$1.4	$1.3	$2.7	1.7%	836
Arkansas	169%	87%	12/21/2015	8/16/2016	25%	25%	92%	55%	8/9/2017	8/30/2017	25%	25%	189%	166%	$0.8	$0.7	$1.5	1.0%	637
California (Loss Ratio Non-Partnership)	100%	100%	12/23/2016										72%	72%	$3.6	$6.1	$9.7	6.2%	3,461
California (Loss Ratio Partnership)	40%	40%	1/13/2017										27%	27%	$0.0	$0.0	$0.0	0.0%	21
California (Rate Stability Non-Partnership)													16%	16%	$0.3	$0.0	$0.3	0.2%	186
Colorado	68%	67%	8/31/2016	Disapproved			92%	72%	8/1/2017	Disapproved			130%	90%	$1.2	$1.8	$3.02	1.9%	999
Connecticut	76%	44%	12/30/2015	3/30/2016	52.88%	52.88%	72%	41%	10/10/2017	11/28/2017	48.15%	48.15%	399%	399%	$0.7	$1.4	$2.1	1.3%	480
Delaware	Approved full amount of 2012 ask; no 2015 filing expected						80.2%	59.6%	11/3/2017	4/2/2018	80.2%	59.6%	364%	237%	$0.3	$0.4	$0.7	0.5%	207
Florida							91.6%	91.6%	7/17/2017				59%	59%	$2.9	$1.8	$6.7	4.3%	2,733
Georgia													79%	79%	$0.0	$0.0	$0.0	0.0%	4
Hawaii													167%	99%	$0.2	$0.2	$0.4	0.2%	137
Idaho	82%	67%	12/7/2015	5/9/2016	15%	15%	81%	55%	8/28/2017				145%	118%	$0.1	$0.2	$0.3	0.2%	114
Illinois	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	12/28/2017				158%	111%	$3.0	$3.0	$6.0	3.8%	2,156
Indiana	152%	126%	1/26/2016	6/30/2016	16.6%	16.6%	148%	100%	12/26/2017				79%	64%	$0.7	$1.1	$1.8	1.2%	908
Indiana (Partnership)	na	126%	1/7/2016	7/1/2016	16.6%	16.6%	na	100%	12/27/2017				27%	27%	$0.0	$0.1	$0.1	0.0%	60
Iowa	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	12/28/2017				158%	111%	$0.9	$0.6	$1.5	0.9%	686
Kansas							149%	84%	10/3/2017				78%	78%	$0.8	$0.5	$1.3	0.8%	569
Kentucky	149%	104%	3/31/2016	10/4/2016	50%	30%	90%	62%	12/30/2017				133%	102%	$1.1	$0.5	$1.6	1.3%	966
Louisiana							133%	72%	7/13/2017	2/22/2018	20%	20%	128%	128%	$1.0	$0.4	$1.4	0.9%	539
Maine							26.9%	6.4%	12/15/2017	3/6/2018	26%	6.4%	180%	87%	$0.4	$0.8	$1.2	0.8%	381
Maryland	155%	155%	12/21/2015	4/12/2016	15%	15%	126%	67%	8/17/2017				96%	96%	$2.5	$2.1	$4.6	2.9%	1,473
Massachusetts													10%	10%	$0.3	$1.2	$1.5	1.0%	866
Michigan	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	9/21/2017	12/26/2017	72%	55%	343%	228%	$1.7	$2.8	$4.4	2.8%	1,601
Minnesota	159%	112%	4/4/2016	9/15/2016	67%	60%							159%	139%	$0.2	$0.2	$0.4	0.2%	146
Mississippi	25%	25%	10/21/2015	2/8/2016	25%	25%	72%	55%	9/18/2017				158%	158%	$0.3	$0.2	$0.6	0.4%	194
Missouri	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	11/22/2017				158%	111%	$2.3	$2.8	$5.1	2.6%	1,462
Montana	79%	86%	12/31/2015	1/23/2017	6.1%	6.1%	93%	81%	9/18/2017	3/22/2018	4.4%	4.4%	139%	89%	$0.1	$0.1	$0.2	0.1%	77
Nebraska	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	12/20/2017				158%	111%	$1.4	$0.8	$2.1	1.4%	773
Nevada	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	12/4/2017				157%	111%	$0.4	$0.4	$0.7	0.5%	221
New Hampshire													32%	32%	$0.1	$0.2	$0.3	0.2%	160
New Jersey	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$0.0	$0.0	$0.0	0.0%	4
New Mexico													70%	70%	$0.1	$0.4	$0.5	0.3%	208
New York	98.5%[8]	98.5%[8]	12/26/2016										91%	91%	$3.4	$14.8	$18.2	11.6%	5,069
North Carolina	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	12/26/2017				158%	111%	$3.8	$3.8	$7.6	4.9%	2,533
North Dakota	123%	83%	12/30/2015	1/12/2016	15%	15%	123%	65%	7/24/2017	10/30/2017	72.8%	72.8%	244%	244%	$0.2	$0.0	$0.2	0.2%	100
Ohio	Approved full amount of 2012 ask; no 2015 filing expected						15%	15%	10/10/2017	12/5/2017	15%	15%	196%	143%	$2.3	$3.5	$5.9	3.8%	2,004
Oklahoma	87%	54%	12/16/2015	4/1/2016	10%	10%	95%	55%	7/17/2017	9/25/2017	10%	10%	150%	150%	$0.7	$0.5	$1.2	0.6%	363
Oregon	103%	67%	12/10/2015	4/26/2016	42%	42%	72%	55%	11/8/2017				170%	170%	$0.6	$1.2	$1.8	1.2%	548
Pennsylvania	103%	67%	12/29/2015	4/26/2016	30%	15%	79%	55%	8/21/2017	12/5/2017	20%	7%	197%	134%	$4.0	$4.5	$8.5	5.4%	2,659
Rhode Island	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$0.2	$0.5	$0.7	0.5%	260
South Carolina	103%	67%	11/13/2015	3/7/2016	20%	20%	94%	55%	9/19/2017	11/15/2017	20%	20%	174%	174%	$1.9	$2.3	$4.2	2.7%	1,477
South Dakota	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	10/24/2017				158%	111%	$0.2	$0.1	$0.3	0.2%	116
Tennessee	Approved full amount of 2012 ask; no 2015 filing expected						115%	82%	10/31/2017				158%	111%	$2.4	$1.7	$4.1	2.7%	1,366
Texas	75%	66%	12/9/2015	9/30/2016	68%	56%							271%	199%	$5.6	$4.1	$9.6	6.2%	3,459
Utah	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	12/29/2017				158%	111%	$0.3	$0.4	$0.7	0.5%	356
Vermont	Disapproved												12%	12%	$0.0	$0.2	$0.3	0.2%	156
Virginia	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	12/29/2017				158%	111%	$1.9	$2.2	$4.1	2.6%	1,274
Washington	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$1.6	$3.3	$4.8	3.1%	1,560
Washington, DC							72%	55%	9/29/2017				53%	53%	$0.0	$0.0	$0.0	0.0%	-
West Virginia	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	12/30/2017	3/19/2018	72%	55%	343%	228%	$0.4	$0.6	$1.0	0.6%	372
Wisconsin	Approved full amount of 2012 ask; no 2015 filing expected												158%	111%	$0.7	$1.0	$1.7	1.1%	662
Wyoming	Approved full amount of 2012 ask; no 2015 filing expected						72%	55%	9/29/2017	12/29/2017	72%	55%	343%	228%	$0.1	$0.0	$0.1	0.1%	24

[1] FL Comprehensive plans approved for 11%; Nursing Home plans approved for 10%
[2] States with requests higher than 95%/60% approved less than full amount in previous rate actions
[3] MN approved less than requested in 2007 rate action
[4] All policies issued in NJ are group trust policies sold under Alabama group trust. Alabama approval thus applies to all policies issued in NJ
[5] Amounts requested may be limited based on state requirements. Genworth is seeking additional increases in these states, on an actuarial equivalent basis, until the full amount of our nationwide request is achieved.
[6] Graded based on issue age
[7] Weighted average: approved for 60% for issue ages 74 and under; 0% over age 75
[8] Remaining 98.5% for issue ages 74 and under. 0% for issue ages 75 and over

Attachment 11a: PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With Virginia Approved Rate Increases*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1994	3,819,881	244,853	6.4%	2.9975
1995	34,370,593	2,616,459	7.6%	2.8548
1996	83,471,817	10,652,131	12.8%	2.7188
1997	145,644,284	20,857,111	14.3%	2.5894
1998	198,716,653	40,710,004	20.5%	2.4661
1999	200,434,232	54,203,614	27.0%	2.3486
2000	193,168,455	87,955,740	45.5%	2.2368
2001	190,511,815	117,432,364	61.6%	2.1303
2002	187,056,862	149,675,497	80.0%	2.0288
2003	185,589,732	173,845,493	93.7%	1.9322
2004	178,429,083	169,971,279	95.3%	1.8402
2005	170,459,477	201,487,447	118.2%	1.7526
2006	161,745,134	201,703,300	124.7%	1.6691
2007	153,082,865	215,124,421	140.5%	1.5896
2008	144,484,658	243,407,943	168.5%	1.5139
2009	143,000,228	258,544,676	180.8%	1.4418
2010	137,869,684	286,268,072	207.6%	1.3732
2011	130,483,693	314,915,664	241.3%	1.3078
2012	130,530,997	331,466,202	253.9%	1.2455
2013	123,838,127	323,476,505	261.2%	1.1862
2014	138,970,345	325,687,646	234.4%	1.1297
2015	149,866,028	337,553,163	225.2%	1.0759
2016	156,523,935	373,870,467	238.9%	1.0247
2017	135,748,578	353,835,044	260.7%	0.9759
2018	121,482,160	324,641,545	267.2%	0.9294
2019	108,343,748	300,830,384	277.7%	0.8852
2020	96,321,256	278,818,887	289.5%	0.8430
2021	85,296,013	257,482,240	301.9%	0.8029
2022	75,290,779	236,776,113	314.5%	0.7646
2023	66,174,948	216,956,712	327.9%	0.7282
2024	57,919,525	197,990,364	341.8%	0.6936
2025	50,554,878	179,983,238	356.0%	0.6605
2026	43,968,493	163,939,450	372.9%	0.6291
2027	38,114,571	151,490,397	397.5%	0.5991
2028	32,904,131	140,919,078	428.3%	0.5706
2029	28,271,839	129,618,845	458.5%	0.5434
2030	24,173,904	118,118,201	488.6%	0.5175
2031	20,570,083	106,747,302	518.9%	0.4929
2032	17,417,367	95,686,781	549.4%	0.4694
2033	14,667,468	85,224,817	581.0%	0.4471
2034	12,278,393	75,427,667	614.3%	0.4258
2035	10,213,097	66,434,159	650.5%	0.4055
2036	8,439,093	58,132,199	688.8%	0.3862
2037	6,927,385	50,406,501	727.6%	0.3678
2038	5,649,284	43,323,236	766.9%	0.3503
2039	4,575,585	36,870,489	805.8%	0.3336
2040	3,681,365	31,073,903	844.1%	0.3177
2041	2,941,908	25,920,893	881.1%	0.3026
2042	2,336,220	21,407,286	916.3%	0.2882
2043	1,844,024	17,504,229	949.2%	0.2745
2044	1,446,501	14,162,435	979.1%	0.2614
2045	1,127,469	11,370,815	1008.5%	0.2489
2046	872,826	9,034,877	1035.1%	0.2371
2047	670,990	7,108,178	1059.4%	0.2258
2048	512,164	5,531,813	1080.1%	0.2150
2049	388,084	4,250,095	1095.1%	0.2048
2050	291,869	3,221,602	1103.8%	0.1951
2051	217,823	2,415,861	1109.1%	0.1858
2052	161,324	1,796,014	1113.3%	0.1769
2053	118,623	1,320,565	1113.2%	0.1685
2054	86,598	957,800	1106.0%	0.1605
2055	62,750	685,021	1091.7%	0.1528
2056	45,117	484,868	1074.7%	0.1456
2057	32,170	340,678	1059.0%	0.1386
2058	22,731	238,072	1047.3%	0.1320
2059	15,893	164,656	1036.0%	0.1257
2060	10,996	113,584	1033.0%	0.1197
2061	7,495	76,625	1022.4%	0.1140
2062	5,060	50,942	1006.8%	0.1086
2063	3,403	33,052	971.2%	0.1034
2064	2,280	21,324	935.2%	0.0985
2065	1,514	13,455	888.5%	0.0938
2066	948	8,252	870.4%	0.0894
2067	569	4,920	864.1%	0.0851
2068	334	2,859	855.8%	0.0810
2069	188	1,655	880.3%	0.0772
2070	104	964	929.0%	0.0735
2071	41	574	1388.8%	0.0700
2072	19	341	1786.4%	0.0667
2073	10	196	2059.8%	0.0635
2074	5	107	2224.1%	0.0605
2075	2	55	2276.6%	0.0576
2076	1	26	2123.9%	0.0549
PV Past	5,963,862,826	6,206,901,371	104.1%	
PV Future	815,629,063	2,662,479,517	326.4%	
PV Total	6,779,491,889	8,869,380,888	130.8%	

*Includes 2012 and later rate increases approved in Virginia applied to all policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

Attachment 11b: PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With Virginia Approved Rate Increases*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1994	1,362,771	8,296	0.6%	2.9975
1995	11,858,539	700,833	5.9%	2.8548
1996	27,442,396	4,152,654	15.1%	2.7188
1997	45,868,318	6,599,605	14.4%	2.5894
1998	59,503,493	13,760,901	23.1%	2.4661
1999	59,752,555	19,225,018	32.2%	2.3486
2000	59,649,336	34,601,027	58.0%	2.2368
2001	61,849,119	51,028,993	82.5%	2.1303
2002	62,110,102	70,928,039	114.2%	2.0288
2003	66,139,547	83,904,672	126.9%	1.9322
2004	64,601,841	73,108,265	113.2%	1.8402
2005	62,359,614	97,110,743	155.7%	1.7526
2006	59,967,057	82,419,780	137.4%	1.6691
2007	57,541,930	94,208,193	163.7%	1.5896
2008	55,051,205	112,415,804	204.2%	1.5139
2009	55,452,440	124,425,904	224.4%	1.4418
2010	54,153,225	130,292,538	240.6%	1.3732
2011	51,999,060	146,112,436	281.0%	1.3078
2012	53,076,811	159,592,239	300.7%	1.2455
2013	50,876,225	152,455,249	299.7%	1.1862
2014	60,886,958	154,131,320	253.1%	1.1297
2015	68,847,501	165,867,891	240.9%	1.0759
2016	74,583,867	185,397,405	248.6%	1.0247
2017	66,053,395	154,615,587	234.1%	0.9759
2018	59,826,158	143,292,127	239.5%	0.9294
2019	54,024,648	134,062,136	248.1%	0.8852
2020	48,620,408	125,408,711	257.9%	0.8430
2021	43,594,242	116,879,601	268.1%	0.8029
2022	38,950,414	108,543,774	278.7%	0.7646
2023	34,672,610	100,577,213	290.1%	0.7282
2024	30,750,410	92,908,066	302.1%	0.6936
2025	27,175,049	85,534,570	314.8%	0.6605
2026	23,932,351	78,948,866	329.9%	0.6291
2027	20,997,531	73,957,105	352.2%	0.5991
2028	18,343,907	69,827,278	380.7%	0.5706
2029	15,951,569	65,301,769	409.4%	0.5434
2030	13,807,467	60,578,308	438.7%	0.5175
2031	11,897,718	55,803,315	469.0%	0.4929
2032	10,205,284	51,031,838	500.1%	0.4694
2033	8,709,991	46,403,967	532.8%	0.4471
2034	7,393,033	41,961,095	567.6%	0.4258
2035	6,238,367	37,764,800	605.4%	0.4055
2036	5,232,937	33,769,346	645.3%	0.3862
2037	4,362,721	29,916,763	685.7%	0.3678
2038	3,614,371	26,263,325	726.6%	0.3503
2039	2,975,059	22,805,946	766.6%	0.3336
2040	2,432,904	19,587,996	805.1%	0.3177
2041	1,976,401	16,635,988	841.7%	0.3026
2042	1,595,370	13,979,117	876.2%	0.2882
2043	1,279,752	11,618,610	907.9%	0.2745
2044	1,019,904	9,546,042	936.0%	0.2614
2045	807,264	7,778,273	963.5%	0.2489
2046	634,288	6,270,377	988.6%	0.2371
2047	494,609	4,996,960	1010.3%	0.2258
2048	382,691	3,938,456	1029.1%	0.2150
2049	293,747	3,059,834	1041.7%	0.2048
2050	223,672	2,345,878	1048.8%	0.1951
2051	168,947	1,776,432	1051.5%	0.1858
2052	126,603	1,333,318	1053.1%	0.1769
2053	94,164	986,776	1047.9%	0.1685
2054	69,520	720,158	1035.9%	0.1605
2055	50,935	519,779	1020.5%	0.1528
2056	37,016	372,279	1005.7%	0.1456
2057	26,663	265,184	994.6%	0.1386
2058	19,017	187,956	988.3%	0.1320
2059	13,414	131,889	983.2%	0.1257
2060	9,357	92,523	988.8%	0.1197
2061	6,425	63,392	986.6%	0.1140
2062	4,373	42,758	977.8%	0.1086
2063	2,968	28,034	944.5%	0.1034
2064	2,012	18,306	909.9%	0.0985
2065	1,357	11,693	861.8%	0.0938
2066	871	7,267	834.8%	0.0894
2067	535	4,404	823.3%	0.0851
2068	319	2,610	817.8%	0.0810
2069	182	1,547	851.3%	0.0772
2070	101	925	915.4%	0.0735
2071	40	563	1402.5%	0.0700
2072	19	339	1814.4%	0.0667
2073	9	196	2091.7%	0.0635
2074	5	107	2241.9%	0.0605
2075	2	55	2291.1%	0.0576
2076	1	26	2134.8%	0.0549
PV Past	2,108,521,104	2,835,449,305	134.5%	
PV Future	421,414,881	1,254,911,193	297.8%	
PV Total	2,529,935,985	4,090,360,498	161.7%	

*Includes 2012 and later rate increases approved in Virginia applied to lifetime policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

Attachment 11c: PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With Virginia Approved Rate Increases*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1994	2,457,110	236,557	9.6%	2.9975
1995	22,512,054	1,915,626	8.5%	2.8548
1996	56,029,420	6,499,477	11.6%	2.7188
1997	99,775,966	14,257,506	14.3%	2.5894
1998	139,213,161	26,949,103	19.4%	2.4661
1999	140,681,677	34,978,595	24.9%	2.3486
2000	133,519,120	53,354,713	40.0%	2.2368
2001	128,662,696	66,403,371	51.6%	2.1303
2002	124,946,760	78,747,457	63.0%	2.0288
2003	119,450,186	89,940,822	75.3%	1.9322
2004	113,827,242	96,863,014	85.1%	1.8402
2005	108,099,863	104,376,703	96.6%	1.7526
2006	101,778,078	119,283,520	117.2%	1.6691
2007	95,540,935	120,916,228	126.6%	1.5896
2008	89,433,453	130,992,139	146.5%	1.5139
2009	87,547,788	134,118,772	153.2%	1.4418
2010	83,716,459	155,975,534	186.3%	1.3732
2011	78,484,632	168,803,228	215.1%	1.3078
2012	77,454,186	171,873,964	221.9%	1.2455
2013	72,961,902	171,021,256	234.4%	1.1862
2014	78,083,387	171,556,326	219.7%	1.1297
2015	81,018,527	171,685,272	211.9%	1.0759
2016	81,940,069	188,473,062	230.0%	1.0247
2017	69,695,184	199,219,457	285.8%	0.9759
2018	61,656,002	181,349,418	294.1%	0.9294
2019	54,319,100	166,768,249	307.0%	0.8852
2020	47,700,848	153,410,176	321.6%	0.8430
2021	41,701,771	140,602,639	337.2%	0.8029
2022	36,340,364	128,232,339	352.9%	0.7646
2023	31,502,338	116,379,499	369.4%	0.7282
2024	27,169,115	105,082,297	386.8%	0.6936
2025	23,379,829	94,448,668	404.0%	0.6605
2026	20,036,143	84,990,584	424.2%	0.6291
2027	17,117,040	77,533,291	453.0%	0.5991
2028	14,560,224	71,091,800	488.3%	0.5706
2029	12,320,270	64,317,076	522.0%	0.5434
2030	10,366,437	57,539,893	555.1%	0.5175
2031	8,672,364	50,943,988	587.4%	0.4929
2032	7,212,083	44,654,944	619.2%	0.4694
2033	5,957,477	38,820,850	651.6%	0.4471
2034	4,885,361	33,466,573	685.0%	0.4258
2035	3,974,730	28,669,359	721.3%	0.4055
2036	3,206,156	24,362,854	759.9%	0.3862
2037	2,564,665	20,489,738	798.9%	0.3678
2038	2,034,913	17,059,912	838.4%	0.3503
2039	1,600,526	14,064,543	878.7%	0.3336
2040	1,248,461	11,485,907	920.0%	0.3177
2041	965,507	9,284,904	961.7%	0.3026
2042	740,850	7,428,170	1002.7%	0.2882
2043	564,272	5,885,619	1043.0%	0.2745
2044	426,597	4,616,393	1082.1%	0.2614
2045	320,204	3,592,542	1122.0%	0.2489
2046	238,538	2,764,500	1158.9%	0.2371
2047	176,381	2,111,218	1197.0%	0.2258
2048	129,473	1,593,357	1230.6%	0.2150
2049	94,337	1,190,261	1261.7%	0.2048
2050	68,197	875,724	1284.1%	0.1951
2051	48,876	639,429	1308.3%	0.1858
2052	34,721	462,696	1332.6%	0.1769
2053	24,458	333,789	1364.7%	0.1685
2054	17,079	237,642	1391.5%	0.1605
2055	11,815	165,242	1398.5%	0.1528
2056	8,101	112,590	1389.8%	0.1456
2057	5,507	75,494	1370.9%	0.1386
2058	3,713	50,116	1349.6%	0.1320
2059	2,479	32,767	1321.6%	0.1257
2060	1,639	21,061	1285.3%	0.1197
2061	1,070	13,233	1237.2%	0.1140
2062	687	8,185	1190.9%	0.1086
2063	435	5,018	1153.4%	0.1034
2064	268	3,018	1124.7%	0.0985
2065	157	1,762	1119.1%	0.0938
2066	77	985	1271.1%	0.0894
2067	35	516	1495.9%	0.0851
2068	15	249	1667.9%	0.0810
2069	6	108	1711.9%	0.0772
2070	3	39	1427.0%	0.0735
2071	1	10	910.3%	0.0700
2072	0	2	443.4%	0.0667
2073	0	0	0.0%	0.0635
2074	0	0	0.0%	0.0605
2075	0	0	0.0%	0.0576
2076	0	0	0.0%	0.0549
PV Past	3,855,341,723	3,371,452,066	87.4%	
PV Future	394,214,181	1,407,568,324	357.1%	
PV Total	4,249,555,904	4,779,020,390	112.5%	

*Includes 2012 and later rate increases approved in Virginia applied to limited policies nationwide (VA like forms only), but prior to the rate increase requested in this filing

Attachment 11d: PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 72% Lifetime And 55% Limited Rate Increases*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1994	3,819,881	244,853	6.4%	2.9975
1995	34,370,593	2,616,459	7.6%	2.8548
1996	83,471,817	10,652,131	12.8%	2.7188
1997	145,644,284	20,857,111	14.3%	2.5894
1998	198,716,653	40,710,004	20.5%	2.4661
1999	200,434,232	54,203,614	27.0%	2.3486
2000	193,168,455	87,955,740	45.5%	2.2368
2001	190,511,815	117,432,364	61.6%	2.1303
2002	187,056,862	149,675,497	80.0%	2.0288
2003	185,589,732	173,845,493	93.7%	1.9322
2004	178,429,083	169,971,279	95.3%	1.8402
2005	170,459,477	201,487,447	118.2%	1.7526
2006	161,745,134	201,703,300	124.7%	1.6691
2007	153,082,865	215,124,421	140.5%	1.5896
2008	144,484,658	243,407,943	168.5%	1.5139
2009	143,000,228	258,544,676	180.8%	1.4418
2010	137,869,684	286,268,072	207.6%	1.3732
2011	130,483,693	314,915,664	241.3%	1.3078
2012	130,530,997	331,466,202	253.9%	1.2455
2013	123,838,127	323,476,505	261.2%	1.1862
2014	138,970,345	325,687,646	234.4%	1.1297
2015	149,866,028	337,553,163	225.2%	1.0759
2016	156,523,935	373,870,467	238.9%	1.0247
2017	135,748,578	353,835,044	260.7%	0.9759
2018	126,632,764	326,034,766	257.5%	0.9294
2019	166,663,367	315,070,636	189.0%	0.8852
2020	150,058,549	291,107,583	194.0%	0.8430
2021	134,317,696	268,201,486	199.7%	0.8029
2022	119,603,069	246,158,227	205.8%	0.7646
2023	105,881,119	225,188,131	212.7%	0.7282
2024	93,225,862	205,204,456	220.1%	0.6936
2025	81,752,765	186,281,974	227.9%	0.6605
2026	71,374,617	169,452,601	237.4%	0.6291
2027	62,060,684	156,389,221	252.0%	0.5991
2028	53,713,336	145,301,928	270.5%	0.5706
2029	46,252,251	133,494,347	288.6%	0.5434
2030	39,622,705	121,510,999	306.7%	0.5175
2031	33,771,711	109,692,655	324.8%	0.4929
2032	28,638,881	98,223,619	343.0%	0.4694
2033	24,151,239	87,396,935	361.9%	0.4471
2034	20,244,240	77,275,101	381.7%	0.4258
2035	16,860,567	67,987,481	403.2%	0.4055
2036	13,949,110	59,419,418	426.0%	0.3862
2037	11,464,433	51,461,854	448.9%	0.3678
2038	9,360,750	44,181,338	472.0%	0.3503
2039	7,591,117	37,561,866	494.8%	0.3336
2040	6,115,191	31,626,000	517.2%	0.3177
2041	4,893,190	26,357,769	538.7%	0.3026
2042	3,890,776	21,749,964	559.0%	0.2882
2043	3,074,907	17,770,602	577.9%	0.2745
2044	2,415,023	14,367,548	594.9%	0.2614
2045	1,884,638	11,527,651	611.7%	0.2489
2046	1,460,682	9,153,673	626.7%	0.2371
2047	1,124,119	7,197,346	640.3%	0.2258
2048	858,912	5,598,106	651.8%	0.2150
2049	651,467	4,298,763	659.9%	0.2048
2050	490,421	3,256,903	664.1%	0.1951
2051	366,347	2,441,191	666.4%	0.1858
2052	271,575	1,814,036	668.0%	0.1769
2053	199,873	1,333,241	667.0%	0.1685
2054	146,046	966,587	661.8%	0.1605
2055	105,922	691,034	652.4%	0.1528
2056	76,224	488,942	641.5%	0.1456
2057	54,397	343,417	631.3%	0.1386
2058	38,466	239,903	623.7%	0.1320
2059	26,915	165,868	616.3%	0.1257
2060	18,634	114,384	613.8%	0.1197
2061	12,709	77,141	607.0%	0.1140
2062	8,586	51,271	597.1%	0.1086
2063	5,780	33,256	575.4%	0.1034
2064	3,876	21,450	553.4%	0.0985
2065	2,578	13,530	524.9%	0.0938
2066	1,617	8,296	512.9%	0.0894
2067	974	4,946	508.0%	0.0851
2068	572	2,873	502.2%	0.0810
2069	322	1,663	515.9%	0.0772
2070	178	969	544.0%	0.0735
2071	71	576	813.1%	0.0700
2072	33	342	1045.0%	0.0667
2073	16	197	1204.1%	0.0635
2074	8	108	1299.0%	0.0605
2075	4	56	1329.2%	0.0576
2076	2	26	1239.7%	0.0549
PV Past	5,963,862,826	6,206,901,371	104.1%	
PV Future	1,157,113,326	2,737,555,589	236.6%	
PV Total	7,120,976,153	8,944,456,959	125.6%	

*Includes 2012 and later rate increases for Limited policies approved in Virginia applied to all policies nationwide (VA like forms only) and the rate increase requested in this filing

Attachment 11e: PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With 72% Lifetime Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1994	1,362,771	8,296	0.6%	2.9975
1995	11,858,539	700,833	5.9%	2.8548
1996	27,442,396	4,152,654	15.1%	2.7188
1997	45,868,318	6,599,605	14.4%	2.5894
1998	59,503,493	13,760,901	23.1%	2.4661
1999	59,752,555	19,225,018	32.2%	2.3486
2000	59,649,336	34,601,027	58.0%	2.2368
2001	61,849,119	51,028,993	82.5%	2.1303
2002	62,110,102	70,928,039	114.2%	2.0288
2003	66,139,547	83,904,672	126.9%	1.9322
2004	64,601,841	73,108,265	113.2%	1.8402
2005	62,359,614	97,110,743	155.7%	1.7526
2006	59,967,057	82,419,780	137.4%	1.6691
2007	57,541,930	94,208,193	163.7%	1.5896
2008	55,051,205	112,415,804	204.2%	1.5139
2009	55,452,440	124,425,904	224.4%	1.4418
2010	54,153,225	130,292,538	240.6%	1.3732
2011	51,999,060	146,112,436	281.0%	1.3078
2012	53,076,811	159,592,239	300.7%	1.2455
2013	50,876,225	152,455,249	299.7%	1.1862
2014	60,886,958	154,131,320	253.1%	1.1297
2015	68,847,501	165,867,891	240.9%	1.0759
2016	74,583,867	185,397,405	248.6%	1.0247
2017	66,053,395	154,615,587	234.1%	0.9759
2018	62,623,889	144,086,641	230.1%	0.9294
2019	85,910,516	142,256,524	165.6%	0.8852
2020	78,250,677	132,533,939	169.4%	0.8430
2021	70,922,138	123,137,340	173.6%	0.8029
2022	63,976,618	114,059,268	178.3%	0.7646
2023	57,426,087	105,456,911	183.6%	0.7282
2024	51,297,361	97,225,059	189.5%	0.6936
2025	45,608,125	89,340,547	195.9%	0.6605
2026	40,363,650	82,313,415	203.9%	0.6291
2027	35,552,651	76,976,363	216.5%	0.5991
2028	31,157,165	72,556,467	232.9%	0.5706
2029	27,161,524	67,742,684	249.4%	0.5434
2030	23,557,278	62,741,419	266.3%	0.5175
2031	20,331,137	57,705,782	283.8%	0.4929
2032	17,461,163	52,692,921	301.8%	0.4694
2033	14,917,810	47,846,443	320.7%	0.4471
2034	12,672,349	43,206,039	340.9%	0.4258
2035	10,700,026	38,827,685	362.9%	0.4055
2036	8,979,688	34,664,314	386.0%	0.3862
2037	7,489,218	30,662,237	409.4%	0.3678
2038	6,206,634	26,878,981	433.1%	0.3503
2039	5,110,302	23,309,350	456.1%	0.3336
2040	4,180,077	19,995,583	478.4%	0.3177
2041	3,396,655	16,962,734	499.4%	0.3026
2042	2,742,458	14,238,602	519.2%	0.2882
2043	2,200,286	11,822,665	537.3%	0.2745
2044	1,753,798	9,704,894	553.4%	0.2614
2045	1,388,321	7,901,016	569.1%	0.2489
2046	1,090,947	6,364,299	583.4%	0.2371
2047	850,728	5,068,108	595.7%	0.2258
2048	658,229	3,991,839	606.5%	0.2150
2049	505,244	3,099,346	613.4%	0.2048
2050	384,716	2,374,780	617.3%	0.1951
2051	290,589	1,797,322	618.5%	0.1858
2052	217,757	1,348,287	619.2%	0.1769
2053	161,963	997,360	615.8%	0.1685
2054	119,574	727,531	608.4%	0.1605
2055	87,609	524,857	599.1%	0.1528
2056	63,667	375,745	590.2%	0.1456
2057	45,861	267,535	583.4%	0.1386
2058	32,710	189,541	579.5%	0.1320
2059	23,072	132,948	576.2%	0.1257
2060	16,095	93,229	579.3%	0.1197
2061	11,051	63,852	577.8%	0.1140
2062	7,521	43,053	572.4%	0.1086
2063	5,105	28,218	552.7%	0.1034
2064	3,460	18,421	532.3%	0.0985
2065	2,334	11,762	504.0%	0.0938
2066	1,497	7,308	488.1%	0.0894
2067	920	4,428	481.2%	0.0851
2068	549	2,623	477.9%	0.0810
2069	312	1,554	497.3%	0.0772
2070	174	929	534.6%	0.0735
2071	69	566	818.9%	0.0700
2072	32	340	1059.2%	0.0667
2073	16	197	1220.9%	0.0635
2074	8	108	1308.3%	0.0605
2075	4	56	1336.8%	0.0576
2076	2	26	1245.4%	0.0549
PV Past	2,108,521,104	2,835,449,305	134.5%	
PV Future	619,712,189	1,299,974,837	209.8%	
PV Total	2,728,233,293	4,135,424,142	151.6%	

*Includes 2012 and later rate increases for Limited policies approved in Virginia applied to lifetime policies nationwide (VA like forms only) and the rate increase requested in this filing

Attachment 11f: PCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With 55% Limited Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1994	2,457,110	236,557	9.6%	2.9975
1995	22,512,054	1,915,626	8.5%	2.8548
1996	56,029,420	6,499,477	11.6%	2.7188
1997	99,775,966	14,257,506	14.3%	2.5894
1998	139,213,161	26,949,103	19.4%	2.4661
1999	140,681,677	34,978,595	24.9%	2.3486
2000	133,519,120	53,354,713	40.0%	2.2368
2001	128,662,696	66,403,371	51.6%	2.1303
2002	124,946,760	78,747,457	63.0%	2.0288
2003	119,450,186	89,940,822	75.3%	1.9322
2004	113,827,242	96,863,014	85.1%	1.8402
2005	108,099,863	104,376,703	96.6%	1.7526
2006	101,778,078	119,283,520	117.2%	1.6691
2007	95,540,935	120,916,228	126.6%	1.5896
2008	89,433,453	130,992,139	146.5%	1.5139
2009	87,547,788	134,118,772	153.2%	1.4418
2010	83,716,459	155,975,534	186.3%	1.3732
2011	78,484,632	168,803,228	215.1%	1.3078
2012	77,454,186	171,873,964	221.9%	1.2455
2013	72,961,902	171,021,256	234.4%	1.1862
2014	78,083,387	171,556,326	219.7%	1.1297
2015	81,018,527	171,685,272	211.9%	1.0759
2016	81,940,069	188,473,062	230.0%	1.0247
2017	69,695,184	199,219,457	285.8%	0.9759
2018	64,008,875	181,948,125	284.3%	0.9294
2019	80,752,851	172,814,112	214.0%	0.8852
2020	71,807,872	158,573,644	220.8%	0.8430
2021	63,395,558	145,064,146	228.8%	0.8029
2022	55,626,451	132,098,959	237.5%	0.7646
2023	48,455,032	119,731,220	247.1%	0.7282
2024	41,928,501	107,979,397	257.5%	0.6936
2025	36,144,640	96,941,427	268.2%	0.6605
2026	31,010,967	87,139,186	281.0%	0.6291
2027	26,508,033	79,412,857	299.6%	0.5991
2028	22,556,172	72,745,461	322.5%	0.5706
2029	19,090,728	65,751,663	344.4%	0.5434
2030	16,065,427	58,769,579	365.8%	0.5175
2031	13,440,574	51,986,873	386.8%	0.4929
2032	11,177,717	45,530,698	407.3%	0.4694
2033	9,233,428	39,550,492	428.3%	0.4471
2034	7,571,891	34,069,061	449.9%	0.4258
2035	6,160,541	29,159,796	473.3%	0.4055
2036	4,969,422	24,755,103	498.1%	0.3862
2037	3,975,215	20,799,617	523.2%	0.3678
2038	3,154,115	17,302,357	548.6%	0.3503
2039	2,480,815	14,252,515	574.5%	0.3336
2040	1,935,114	11,630,417	601.0%	0.3177
2041	1,496,535	9,395,036	627.8%	0.3026
2042	1,148,318	7,511,362	654.1%	0.2882
2043	874,621	5,947,936	680.1%	0.2745
2044	661,225	4,662,654	705.2%	0.2614
2045	496,317	3,626,635	730.7%	0.2489
2046	369,735	2,789,374	754.4%	0.2371
2047	273,391	2,129,238	778.8%	0.2258
2048	200,683	1,606,267	800.4%	0.2150
2049	146,223	1,199,418	820.3%	0.2048
2050	105,705	882,124	834.5%	0.1951
2051	75,759	643,869	849.9%	0.1858
2052	53,818	465,750	865.4%	0.1769
2053	37,911	335,881	886.0%	0.1685
2054	26,472	239,056	903.1%	0.1605
2055	18,314	166,177	907.4%	0.1528
2056	12,557	113,196	901.5%	0.1456
2057	8,535	75,882	889.0%	0.1386
2058	5,756	50,362	875.0%	0.1320
2059	3,843	32,920	856.6%	0.1257
2060	2,540	21,155	832.9%	0.1197
2061	1,658	13,289	801.6%	0.1140
2062	1,065	8,218	771.4%	0.1086
2063	674	5,037	746.9%	0.1034
2064	416	3,029	728.3%	0.0985
2065	244	1,768	724.5%	0.0938
2066	120	988	822.7%	0.0894
2067	54	518	968.0%	0.0851
2068	23	249	1079.1%	0.0810
2069	10	109	1107.3%	0.0772
2070	4	40	922.9%	0.0735
2071	2	10	588.5%	0.0700
2072	1	2	286.6%	0.0667
2073	0	0	0.0%	0.0635
2074	0	0	0.0%	0.0605
2075	0	0	0.0%	0.0576
2076	0	0	0.0%	0.0549
PV Past	3,855,341,723	3,371,452,066	87.4%	
PV Future	537,401,137	1,437,580,752	267.5%	
PV Total	4,392,742,860	4,809,032,818	109.5%	

*Includes 2012 and later rate increases for Limited policies approved in Virginia applied to limited policies nationwide (VA like forms only) and the rate increase requested in this filing

Attachment 11g: PCS Policy Forms
Original Assumptions from Issue
Nationwide (Non-NY) VA-forms only Experience as of December 31, 2016
Lifetime Benefit Periods

CY	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1988	1988	0	0	0.0%	4.0169
1989	1989	0	0	0.0%	3.8257
1990	1990	0	0	0.0%	3.6435
1991	1991	0	0	0.0%	3.4700
1992	1992	0	0	0.0%	3.3047
1993	1993	0	0	0.0%	3.1474
1994	1994	1,364,220	97,866	7.2%	2.9975
1995	1995	11,902,079	962,710	8.1%	2.8548
1996	1996	27,807,258	2,943,378	10.6%	2.7188
1997	1997	46,264,811	5,745,829	12.4%	2.5894
1998	1998	59,713,581	9,004,680	15.1%	2.4661
1999	1999	59,816,260	11,831,632	19.8%	2.3486
2000	2000	58,508,112	14,603,278	25.0%	2.2368
2001	2001	58,574,321	18,120,181	30.9%	2.1303
2002	2002	56,549,819	21,478,798	38.0%	2.0288
2003	2003	58,215,947	25,557,829	43.9%	1.9322
2004	2004	54,480,167	29,212,793	53.6%	1.8402
2005	2005	50,076,894	31,436,393	62.8%	1.7526
2006	2006	46,039,343	33,819,800	73.5%	1.6691
2007	2007	42,203,405	35,754,307	84.7%	1.5896
2008	2008	38,677,862	37,448,584	96.8%	1.5139
2009	2009	35,112,293	38,732,131	110.3%	1.4418
2010	2010	31,847,273	39,783,696	124.9%	1.3732
2011	2011	28,773,410	40,680,147	141.4%	1.3078
2012	2012	25,963,194	41,394,726	159.4%	1.2455
2013	2013	23,196,111	41,768,069	180.1%	1.1862
2014	2014	20,690,154	41,764,124	201.9%	1.1297
2015	2015	18,369,885	41,487,008	225.8%	1.0759
2016	2016	16,278,290	41,067,645	252.3%	1.0247
2017	2017	14,272,863	40,168,017	281.4%	0.9759
2018	2018	12,486,866	39,141,108	313.5%	0.9294
2019	2019	10,868,043	37,891,223	348.6%	0.8852
2020	2020	9,436,227	36,537,384	387.2%	0.8430
2021	2021	8,102,785	34,801,718	429.5%	0.8029
2022	2022	6,939,793	33,007,845	475.6%	0.7646
2023	2023	5,911,128	31,083,953	525.9%	0.7282
2024	2024	5,021,548	29,151,451	580.5%	0.6936
2025	2025	4,217,900	27,004,686	640.2%	0.6605
2026	2026	3,533,382	24,926,737	705.5%	0.6291
2027	2027	2,943,603	22,867,204	776.8%	0.5991
2028	2028	2,445,858	20,917,591	855.2%	0.5706
2029	2029	2,009,536	18,924,567	941.7%	0.5434
2030	2030	1,646,877	17,082,033	1037.2%	0.5175
2031	2031	1,342,430	15,339,556	1142.7%	0.4929
2032	2032	1,091,617	13,739,225	1258.6%	0.4694
2033	2033	877,853	12,166,819	1386.0%	0.4471
2034	2034	704,291	10,740,213	1525.0%	0.4258
2035	2035	562,092	9,419,546	1675.8%	0.4055
2036	2036	447,574	8,227,432	1838.2%	0.3862
2037	2037	352,460	7,095,234	2013.1%	0.3678
2038	2038	276,916	6,094,053	2200.7%	0.3503
2039	2039	216,417	5,196,794	2401.3%	0.3336
2040	2040	168,729	4,411,053	2614.3%	0.3177
2041	2041	130,065	3,694,982	2840.9%	0.3026
2042	2042	99,994	3,081,011	3081.2%	0.2882
2043	2043	76,430	2,548,227	3334.1%	0.2745
2044	2044	58,237	2,094,988	3597.3%	0.2614
2045	2045	43,831	1,695,701	3868.7%	0.2489
2046	2046	32,863	1,362,463	4145.9%	0.2371
2047	2047	24,464	1,083,005	4426.9%	0.2258
2048	2048	18,129	854,273	4712.3%	0.2150
2049	2049	13,248	662,631	5001.6%	0.2048
2050	2050	9,631	510,199	5297.6%	0.1951
2051	2051	6,942	389,092	5605.2%	0.1858
2052	2052	4,975	294,915	5928.2%	0.1769
2053	2053	3,512	220,081	6265.9%	0.1685
2054	2054	2,465	163,119	6617.3%	0.1605
2055	2055	1,714	119,664	6980.2%	0.1528
2056	2056	1,185	87,130	7353.2%	0.1456
2057	2057	807	62,367	7732.9%	0.1386
2058	2058	546	44,340	8127.3%	0.1320
2059	2059	366	31,235	8539.6%	0.1257
2060	2060	244	21,892	8974.4%	0.1197
2061	2061	161	15,153	9439.1%	0.1140
2062	2062	105	10,458	9922.2%	0.1086
2063	2063	69	7,185	10412.2%	0.1034
2064	2064	45	4,950	10926.2%	0.0985
2065	2065	30	3,398	11469.7%	0.0938
2066	2066	20	2,349	12038.4%	0.0894
2067	2067	13	1,631	12648.5%	0.0851
2068	2068	9	1,138	13310.1%	0.0810
2069	2069	6	788	14023.6%	0.0772
2070	2070	4	543	14796.3%	0.0735
2071	2071	2	369	15608.8%	0.0700
2072	2072	1	247	16435.5%	0.0667
2073	2073	1	160	17322.3%	0.0635
2074	2074	1	102	18266.2%	0.0605
2075	2075	0	63	19266.2%	0.0576
2076	2076	0	37	20311.9%	0.0549
PV Past	PV Past	1,646,241,368	917,656,973	55.7%	
PV Future	PV Future	75,581,859	358,039,842	473.7%	
PV Total	PV Total	1,721,823,226	1,275,696,815	74.1%	

Attachment 11h: PCS Policy Forms
Original Assumptions from Issue
Nationwide (Non-NY) VA-forms only Experience as of December 31, 2016
Limited Benefit Periods

CY	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1988	1988	0	0	0.0%	4.0169
1989	1989	0	0	0.0%	3.8257
1990	1990	0	0	0.0%	3.6435
1991	1991	0	0	0.0%	3.4700
1992	1992	0	0	0.0%	3.3047
1993	1993	0	0	0.0%	3.1474
1994	1994	2,465,708	245,901	10.0%	2.9975
1995	1995	22,838,794	2,553,732	11.2%	2.8548
1996	1996	57,755,382	8,078,431	14.0%	2.7188
1997	1997	102,230,644	16,478,946	16.1%	2.5894
1998	1998	142,128,464	26,840,572	18.9%	2.4661
1999	1999	142,915,579	35,348,936	24.7%	2.3486
2000	2000	132,692,998	41,149,447	31.0%	2.2368
2001	2001	123,149,282	46,274,968	37.6%	2.1303
2002	2002	115,296,506	50,828,154	44.1%	2.0288
2003	2003	105,926,687	54,289,335	51.3%	1.9322
2004	2004	97,046,939	56,985,529	58.7%	1.8402
2005	2005	88,095,854	58,533,350	66.4%	1.7526
2006	2006	79,906,181	59,913,393	75.0%	1.6691
2007	2007	72,202,618	61,136,111	84.7%	1.5896
2008	2008	65,170,403	62,202,829	95.4%	1.5139
2009	2009	58,244,491	62,228,799	106.8%	1.4418
2010	2010	51,974,908	62,018,466	119.3%	1.3732
2011	2011	46,171,374	61,538,081	133.3%	1.3078
2012	2012	40,940,522	60,960,551	148.9%	1.2455
2013	2013	35,922,403	59,661,032	166.1%	1.1862
2014	2014	31,451,212	58,226,244	185.1%	1.1297
2015	2015	27,394,633	56,533,364	206.4%	1.0759
2016	2016	23,802,333	54,735,985	230.0%	1.0247
2017	2017	20,450,670	52,402,006	256.2%	0.9759
2018	2018	17,521,911	50,016,305	285.5%	0.9294
2019	2019	14,925,606	47,444,405	317.9%	0.8852
2020	2020	12,674,760	44,840,423	353.8%	0.8430
2021	2021	10,636,298	41,849,906	393.5%	0.8029
2022	2022	8,895,374	38,873,536	437.0%	0.7646
2023	2023	7,391,735	35,823,956	484.6%	0.7282
2024	2024	6,119,720	32,826,201	536.4%	0.6936
2025	2025	5,003,618	29,654,851	592.7%	0.6605
2026	2026	4,074,943	26,634,031	653.6%	0.6291
2027	2027	3,295,591	23,715,411	719.6%	0.5991
2028	2028	2,654,256	20,998,594	791.1%	0.5706
2029	2029	2,110,130	18,334,030	868.9%	0.5434
2030	2030	1,670,363	15,924,488	953.4%	0.5175
2031	2031	1,312,690	13,723,297	1045.4%	0.4929
2032	2032	1,027,147	11,768,095	1145.7%	0.4694
2033	2033	793,207	9,959,181	1255.6%	0.4471
2034	2034	609,915	8,389,268	1375.5%	0.4258
2035	2035	465,611	7,013,999	1506.4%	0.4055
2036	2036	353,971	5,835,312	1648.5%	0.3862
2037	2037	265,633	4,788,940	1802.8%	0.3678
2038	2038	198,560	3,910,385	1969.4%	0.3503
2039	2039	147,429	3,167,288	2148.3%	0.3336
2040	2040	109,080	2,552,335	2339.9%	0.3177
2041	2041	79,723	2,028,929	2545.0%	0.3026
2042	2042	58,089	1,605,223	2763.4%	0.2882
2043	2043	42,080	1,260,699	2996.0%	0.2745
2044	2044	30,402	985,679	3242.2%	0.2614
2045	2045	21,711	760,152	3501.2%	0.2489
2046	2046	15,464	583,276	3771.8%	0.2371
2047	2047	10,951	443,992	4054.5%	0.2258
2048	2048	7,731	336,169	4348.6%	0.2150
2049	2049	5,389	250,699	4652.2%	0.2048
2050	2050	3,741	185,814	4966.6%	0.1951
2051	2051	2,578	136,436	5292.7%	0.1858
2052	2052	1,767	99,578	5635.0%	0.1769
2053	2053	1,194	71,564	5994.9%	0.1685
2054	2054	802	51,064	6369.6%	0.1605
2055	2055	533	36,094	6765.8%	0.1528
2056	2056	353	25,337	7182.2%	0.1456
2057	2057	230	17,496	7619.5%	0.1386
2058	2058	148	11,983	8071.7%	0.1320
2059	2059	95	8,115	8543.3%	0.1257
2060	2060	60	5,449	9036.1%	0.1197
2061	2061	38	3,591	9551.3%	0.1140
2062	2062	23	2,341	10085.5%	0.1086
2063	2063	14	1,501	10617.1%	0.1034
2064	2064	8	949	11165.7%	0.0985
2065	2065	5	585	11725.0%	0.0938
2066	2066	3	354	12268.6%	0.0894
2067	2067	2	210	12828.3%	0.0851
2068	2068	1	121	13417.6%	0.0810
2069	2069	0	68	14058.2%	0.0772
2070	2070	0	37	14774.1%	0.0735
2071	2071	0	19	15589.0%	0.0700
2072	2072	0	9	16517.2%	0.0667
2073	2073	0	4	17559.0%	0.0635
2074	2074	0	2	18686.4%	0.0605
2075	2075	0	1	19861.4%	0.0576
2076	2076	0	0	21033.9%	0.0549
PV Past	PV Past	3,256,742,665	1,704,079,492	52.3%	
PV Future	PV Future	98,874,012	403,096,483	407.7%	
PV Total	PV Total	3,355,616,677	2,107,175,975	62.8%	

Attachment 11i: PCS Policy Forms
Original Assumptions from Issue
Nationwide (Non-NY) VA-forms only Experience as of December 31, 2016
Total Benefit Periods

CY	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1988	1988	0	0	0.0%	4.0169
1989	1989	0	0	0.0%	3.8257
1990	1990	0	0	0.0%	3.6435
1991	1991	0	0	0.0%	3.4700
1992	1992	0	0	0.0%	3.3047
1993	1993	0	0	0.0%	3.1474
1994	1994	3,829,928	343,767	9.0%	2.9975
1995	1995	34,740,873	3,516,441	10.1%	2.8548
1996	1996	85,562,640	11,021,809	12.9%	2.7188
1997	1997	148,495,456	22,224,775	15.0%	2.5894
1998	1998	201,842,046	35,845,252	17.8%	2.4661
1999	1999	202,731,839	47,180,568	23.3%	2.3486
2000	2000	191,201,110	55,752,725	29.2%	2.2368
2001	2001	181,723,603	64,395,149	35.4%	2.1303
2002	2002	171,846,325	72,306,952	42.1%	2.0288
2003	2003	164,142,634	79,847,164	48.6%	1.9322
2004	2004	151,527,106	86,198,322	56.9%	1.8402
2005	2005	138,172,748	89,969,743	65.1%	1.7526
2006	2006	125,945,524	93,733,193	74.4%	1.6691
2007	2007	114,406,023	96,890,418	84.7%	1.5896
2008	2008	103,848,265	99,651,413	96.0%	1.5139
2009	2009	93,356,784	100,960,930	108.1%	1.4418
2010	2010	83,822,181	101,802,162	121.5%	1.3732
2011	2011	74,944,784	102,218,228	136.4%	1.3078
2012	2012	66,903,716	102,355,277	153.0%	1.2455
2013	2013	59,118,514	101,429,101	171.6%	1.1862
2014	2014	52,141,366	99,990,368	191.8%	1.1297
2015	2015	45,764,518	98,020,372	214.2%	1.0759
2016	2016	40,080,623	95,803,630	239.0%	1.0247
2017	2017	34,723,533	92,570,023	266.6%	0.9759
2018	2018	30,008,777	89,157,413	297.1%	0.9294
2019	2019	25,793,649	85,335,628	330.8%	0.8852
2020	2020	22,110,987	81,377,807	368.0%	0.8430
2021	2021	18,739,084	76,651,624	409.0%	0.8029
2022	2022	15,835,167	71,881,381	453.9%	0.7646
2023	2023	13,302,862	66,907,910	503.0%	0.7282
2024	2024	11,141,268	61,977,652	556.3%	0.6936
2025	2025	9,221,519	56,659,537	614.4%	0.6605
2026	2026	7,608,325	51,560,768	677.7%	0.6291
2027	2027	6,239,194	46,582,615	746.6%	0.5991
2028	2028	5,100,114	41,916,184	821.9%	0.5706
2029	2029	4,119,666	37,258,597	904.4%	0.5434
2030	2030	3,317,240	33,006,521	995.0%	0.5175
2031	2031	2,655,119	29,062,853	1094.6%	0.4929
2032	2032	2,118,764	25,507,320	1203.9%	0.4694
2033	2033	1,671,060	22,126,000	1324.1%	0.4471
2034	2034	1,314,206	19,129,481	1455.6%	0.4258
2035	2035	1,027,702	16,433,545	1599.1%	0.4055
2036	2036	801,545	14,062,744	1754.5%	0.3862
2037	2037	618,093	11,884,174	1922.7%	0.3678
2038	2038	475,476	10,004,438	2104.1%	0.3503
2039	2039	363,846	8,364,082	2298.8%	0.3336
2040	2040	277,809	6,963,388	2506.5%	0.3177
2041	2041	209,788	5,723,911	2728.4%	0.3026
2042	2042	158,083	4,686,234	2964.4%	0.2882
2043	2043	118,510	3,808,926	3214.0%	0.2745
2044	2044	88,639	3,080,667	3475.5%	0.2614
2045	2045	65,542	2,455,854	3747.0%	0.2489
2046	2046	48,327	1,945,738	4026.2%	0.2371
2047	2047	35,415	1,526,997	4311.7%	0.2258
2048	2048	25,859	1,190,442	4603.6%	0.2150
2049	2049	18,637	913,330	4900.6%	0.2048
2050	2050	13,372	696,014	5205.0%	0.1951
2051	2051	9,519	525,528	5520.6%	0.1858
2052	2052	6,742	394,493	5851.3%	0.1769
2053	2053	4,706	291,645	6197.1%	0.1685
2054	2054	3,267	214,184	6556.5%	0.1605
2055	2055	2,248	155,759	6929.3%	0.1528
2056	2056	1,538	112,467	7314.0%	0.1456
2057	2057	1,036	79,864	7707.8%	0.1386
2058	2058	694	56,323	8115.4%	0.1320
2059	2059	461	39,350	8540.4%	0.1257
2060	2060	304	27,342	8986.6%	0.1197
2061	2061	198	18,745	9460.4%	0.1140
2062	2062	129	12,800	9951.7%	0.1086
2063	2063	83	8,685	10447.0%	0.1034
2064	2064	54	5,899	10964.0%	0.0985
2065	2065	35	3,984	11506.5%	0.0938
2066	2066	22	2,703	12068.1%	0.0894
2067	2067	15	1,840	12668.7%	0.0851
2068	2068	9	1,259	13320.4%	0.0810
2069	2069	6	855	14026.3%	0.0772
2070	2070	4	580	14794.9%	0.0735
2071	2071	2	388	15607.9%	0.0700
2072	2072	2	256	16438.4%	0.0667
2073	2073	1	164	17328.3%	0.0635
2074	2074	1	103	18273.1%	0.0605
2075	2075	0	63	19272.1%	0.0576
2076	2076	0	38	20315.8%	0.0549
PV Past	PV Past	4,902,984,033	2,621,736,465	53.5%	
PV Future	PV Future	174,455,870	761,136,325	436.3%	
PV Total	PV Total	5,077,439,903	3,382,872,790	66.6%	

Attachment 11j: PCS Policy Forms
Current Assumptions and Current Rates Using Actual Nationwide Premiums
Nationwide (Non-NY) VA-forms only Experience as of December 31, 2016
Lifetime Benefit Periods

CY	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1988	1988	0	0	0.0%	4.01694
1989	1989	0	0	0.0%	3.82565
1990	1990	0	0	0.0%	3.64348
1991	1991	0	0	0.0%	3.46998
1992	1992	0	0	0.0%	3.30474
1993	1993	0	0	0.0%	3.14738
1994	1994	1,362,771	8,296	0.6%	2.99750
1995	1995	11,858,539	700,833	5.9%	2.85476
1996	1996	27,442,396	4,152,654	15.1%	2.71882
1997	1997	45,868,318	6,599,605	14.4%	2.58935
1998	1998	59,503,493	13,760,901	23.1%	2.46605
1999	1999	59,752,555	19,225,018	32.2%	2.34862
2000	2000	59,649,336	34,601,027	58.0%	2.23678
2001	2001	61,849,119	51,028,993	82.5%	2.13027
2002	2002	62,110,102	70,928,039	114.2%	2.02883
2003	2003	66,139,547	83,904,672	126.9%	1.93222
2004	2004	64,601,841	73,108,265	113.2%	1.84021
2005	2005	62,359,614	97,110,743	155.7%	1.75258
2006	2006	59,967,057	82,419,780	137.4%	1.66912
2007	2007	57,541,930	94,208,193	163.7%	1.58964
2008	2008	55,051,205	112,415,804	204.2%	1.51394
2009	2009	55,452,440	124,425,904	224.4%	1.44185
2010	2010	54,153,225	130,292,538	240.6%	1.37319
2011	2011	51,999,060	146,112,436	281.0%	1.30780
2012	2012	53,076,811	159,592,239	300.7%	1.24552
2013	2013	53,739,653	152,455,249	283.7%	1.18621
2014	2014	60,264,834	154,131,320	255.8%	1.12973
2015	2015	61,626,474	165,867,891	269.2%	1.07593
2016	2016	62,440,885	185,397,405	296.9%	1.02470
2017	2017	61,451,650	153,175,598	249.3%	0.97590
2018	2018	56,355,574	142,379,731	252.6%	0.92943
2019	2019	50,869,238	133,304,244	262.1%	0.88517
2020	2020	45,723,295	124,750,790	272.8%	0.84302
2021	2021	40,922,779	116,296,764	284.2%	0.80288
2022	2022	36,511,728	108,027,066	295.9%	0.76464
2023	2023	32,449,177	100,115,354	308.5%	0.72823
2024	2024	28,736,089	92,495,367	321.9%	0.69355
2025	2025	25,361,351	85,167,170	335.8%	0.66053
2026	2026	22,308,935	78,621,019	352.4%	0.62907
2027	2027	19,552,782	73,660,101	376.7%	0.59912
2028	2028	17,065,596	69,556,317	407.6%	0.57059
2029	2029	14,827,168	65,057,218	438.8%	0.54342
2030	2030	12,823,928	60,359,615	470.7%	0.51754
2031	2031	11,041,748	55,609,251	503.6%	0.49290
2032	2032	9,463,961	50,860,857	537.4%	0.46942
2033	2033	8,071,285	46,254,172	573.1%	0.44707
2034	2034	6,845,811	41,830,720	611.0%	0.42578
2035	2035	5,772,259	37,652,597	652.3%	0.40551
2036	2036	4,838,250	33,674,214	696.0%	0.38620
2037	2037	4,030,429	29,837,009	740.3%	0.36781
2038	2038	3,336,230	26,197,049	785.2%	0.35029
2039	2039	2,743,645	22,751,412	829.2%	0.33361
2040	2040	2,241,551	19,543,541	871.9%	0.31773
2041	2041	1,819,141	16,600,120	912.5%	0.30260
2042	2042	1,466,893	13,950,445	951.0%	0.28819
2043	2043	1,175,410	11,595,917	986.5%	0.27446
2044	2044	935,668	9,528,253	1018.3%	0.26139
2045	2045	739,679	7,764,425	1049.7%	0.24895
2046	2046	580,411	6,259,697	1078.5%	0.23709
2047	2047	451,929	4,988,804	1103.9%	0.22580
2048	2048	349,069	3,932,283	1126.5%	0.21505
2049	2049	267,397	3,055,223	1142.6%	0.20481
2050	2050	203,127	2,342,471	1153.2%	0.19506
2051	2051	153,003	1,773,942	1159.4%	0.18577
2052	2052	114,272	1,331,512	1165.2%	0.17692
2053	2053	84,651	985,482	1164.2%	0.16850
2054	2054	62,194	719,245	1156.4%	0.16047
2055	2055	45,303	519,142	1145.9%	0.15283
2056	2056	32,698	371,836	1137.2%	0.14555
2057	2057	23,368	264,879	1133.5%	0.13862
2058	2058	16,519	187,746	1136.6%	0.13202
2059	2059	11,534	131,747	1142.3%	0.12573
2060	2060	7,953	92,426	1162.2%	0.11975
2061	2061	5,399	63,328	1173.0%	0.11404
2062	2062	3,629	42,717	1177.0%	0.10861
2063	2063	2,431	28,009	1152.1%	0.10344
2064	2064	1,627	18,290	1124.3%	0.09852
2065	2065	1,085	11,683	1076.8%	0.09383
2066	2066	694	7,261	1046.7%	0.08936
2067	2067	427	4,401	1031.0%	0.08510
2068	2068	255	2,608	1020.9%	0.08105
2069	2069	146	1,546	1055.4%	0.07719
2070	2070	82	924	1128.9%	0.07351
2071	2071	35	563	1615.8%	0.07001
2072	2072	17	339	2025.8%	0.06668
2073	2073	8	196	2317.9%	0.06350
2074	2074	4	107	2479.3%	0.06048
2075	2075	2	55	2528.9%	0.05760
2076	2076	1	26	2347.8%	0.05486
PV Past	PV Past	2,091,002,737	2,835,449,305	135.6%	
PV Future	PV Future	394,313,315	1,248,411,565	316.6%	
PV Total	PV Total	2,485,316,052	4,083,860,870	164.3%	

Attachment 11k: PCS Policy Forms
Current Assumptions and Current Rates Using Actual Nationwide Premiums
Nationwide (Non-NY) VA-forms only Experience as of December 31, 2016
Limited Benefit Periods

CY	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1988	1988	0	0	0.0%	4.01694
1989	1989	0	0	0.0%	3.82565
1990	1990	0	0	0.0%	3.64348
1991	1991	0	0	0.0%	3.46998
1992	1992	0	0	0.0%	3.30474
1993	1993	0	0	0.0%	3.14738
1994	1994	2,457,110	236,557	9.6%	2.99750
1995	1995	22,512,054	1,915,626	8.5%	2.85476
1996	1996	56,029,420	6,499,477	11.6%	2.71882
1997	1997	99,775,966	14,257,506	14.3%	2.58935
1998	1998	139,213,161	26,949,103	19.4%	2.46605
1999	1999	140,681,677	34,978,595	24.9%	2.34862
2000	2000	133,519,120	53,354,713	40.0%	2.23678
2001	2001	128,662,696	66,403,371	51.6%	2.13027
2002	2002	124,946,760	78,747,457	63.0%	2.02883
2003	2003	119,450,186	89,940,822	75.3%	1.93222
2004	2004	113,827,242	96,863,014	85.1%	1.84021
2005	2005	108,099,863	104,376,703	96.6%	1.75258
2006	2006	101,778,078	119,283,520	117.2%	1.66912
2007	2007	95,540,935	120,916,228	126.6%	1.58964
2008	2008	89,433,453	130,992,139	146.5%	1.51394
2009	2009	87,547,788	134,118,772	153.2%	1.44185
2010	2010	83,716,459	155,975,534	186.3%	1.37319
2011	2011	78,484,632	168,803,228	215.1%	1.30780
2012	2012	77,454,186	171,873,964	221.9%	1.24552
2013	2013	76,440,245	171,021,256	223.7%	1.18621
2014	2014	78,747,641	171,556,326	217.9%	1.12973
2015	2015	76,386,066	171,685,272	224.8%	1.07593
2016	2016	74,020,294	188,473,062	254.6%	1.02470
2017	2017	67,307,915	198,509,756	294.9%	0.97590
2018	2018	60,121,680	180,972,111	301.0%	0.92943
2019	2019	53,024,727	166,481,621	314.0%	0.88517
2020	2020	46,549,943	153,170,549	329.0%	0.84302
2021	2021	40,684,847	140,398,499	345.1%	0.80288
2022	2022	35,457,077	128,058,789	361.2%	0.76464
2023	2023	30,743,160	116,231,781	378.1%	0.72823
2024	2024	26,523,308	104,957,090	395.7%	0.69355
2025	2025	22,834,000	94,343,041	413.2%	0.66053
2026	2026	19,577,636	84,901,358	433.7%	0.62907
2027	2027	16,733,720	77,456,771	462.9%	0.59912
2028	2028	14,241,236	71,025,737	498.7%	0.57059
2029	2029	12,056,234	64,260,835	533.0%	0.54342
2030	2030	10,149,204	57,492,556	566.5%	0.51754
2031	2031	8,494,787	50,904,566	599.2%	0.49290
2032	2032	7,067,929	44,622,461	631.3%	0.46942
2033	2033	5,841,362	38,794,305	664.1%	0.44707
2034	2034	4,792,594	33,445,103	697.8%	0.42578
2035	2035	3,901,299	28,652,290	734.4%	0.40551
2036	2036	3,148,644	24,349,594	773.3%	0.38620
2037	2037	2,520,077	20,479,606	812.7%	0.36781
2038	2038	2,000,694	17,052,276	852.3%	0.35029
2039	2039	1,574,542	14,058,862	892.9%	0.33361
2040	2040	1,228,902	11,481,721	934.3%	0.31773
2041	2041	950,903	9,281,849	976.1%	0.30260
2042	2042	730,002	7,425,954	1017.3%	0.28819
2043	2043	556,239	5,884,022	1057.8%	0.27446
2044	2044	420,655	4,615,244	1097.2%	0.26139
2045	2045	315,800	3,591,714	1137.3%	0.24895
2046	2046	235,260	2,763,902	1174.8%	0.23709
2047	2047	173,930	2,110,782	1213.6%	0.22580
2048	2048	127,636	1,593,040	1248.1%	0.21505
2049	2049	92,959	1,190,031	1280.2%	0.20481
2050	2050	67,163	875,560	1303.6%	0.19506
2051	2051	48,100	639,312	1329.1%	0.18577
2052	2052	34,136	462,614	1355.2%	0.17692
2053	2053	24,013	333,731	1389.8%	0.16850
2054	2054	16,735	237,601	1419.8%	0.16047
2055	2055	11,546	165,214	1430.9%	0.15283
2056	2056	7,889	112,571	1426.9%	0.14555
2057	2057	5,339	75,482	1413.8%	0.13862
2058	2058	3,580	50,108	1399.5%	0.13202
2059	2059	2,374	32,761	1379.8%	0.12573
2060	2060	1,557	21,058	1352.5%	0.11975
2061	2061	1,008	13,231	1313.2%	0.11404
2062	2062	641	8,184	1276.3%	0.10861
2063	2063	402	5,018	1247.4%	0.10344
2064	2064	246	3,018	1226.5%	0.09852
2065	2065	144	1,762	1227.6%	0.09383
2066	2066	71	984	1380.4%	0.08936
2067	2067	32	516	1598.3%	0.08510
2068	2068	14	249	1758.2%	0.08105
2069	2069	6	108	1780.7%	0.07719
2070	2070	3	39	1474.5%	0.07351
2071	2071	1	10	939.6%	0.07001
2072	2072	0	2	452.3%	0.06668
2073	2073	0	0	0.0%	0.06350
2074	2074	0	0	0.0%	0.06048
2075	2075	0	0	0.0%	0.05760
2076	2076	0	0	0.0%	0.05486
PV Past	PV Past	3,847,118,646	3,371,452,066	87.6%	
PV Future	PV Future	384,176,257	1,405,233,492	365.8%	
PV Total	PV Total	4,231,294,903	4,776,685,558	112.9%	

Attachment 11I: PCS Policy Forms
Current Assumptions and Current Rates Using Actual Nationwide Premiums
Nationwide (Non-NY) VA-forms only Experience as of December 31, 2016
Total Benefit Periods

CY	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1988	1988	0	0	0.0%	4.01694
1989	1989	0	0	0.0%	3.82565
1990	1990	0	0	0.0%	3.64348
1991	1991	0	0	0.0%	3.46998
1992	1992	0	0	0.0%	3.30474
1993	1993	0	0	0.0%	3.14738
1994	1994	3,819,881	244,853	6.4%	2.99750
1995	1995	34,370,593	2,616,459	7.6%	2.85476
1996	1996	83,471,817	10,652,131	12.8%	2.71882
1997	1997	145,644,284	20,857,111	14.3%	2.58935
1998	1998	198,716,653	40,710,004	20.5%	2.46605
1999	1999	200,434,232	54,203,614	27.0%	2.34862
2000	2000	193,168,455	87,955,740	45.5%	2.23678
2001	2001	190,511,815	117,432,364	61.6%	2.13027
2002	2002	187,056,862	149,675,497	80.0%	2.02883
2003	2003	185,589,732	173,845,493	93.7%	1.93222
2004	2004	178,429,083	169,971,279	95.3%	1.84021
2005	2005	170,459,477	201,487,447	118.2%	1.75258
2006	2006	161,745,134	201,703,300	124.7%	1.66912
2007	2007	153,082,865	215,124,421	140.5%	1.58964
2008	2008	144,484,658	243,407,943	168.5%	1.51394
2009	2009	143,000,228	258,544,676	180.8%	1.44185
2010	2010	137,869,684	286,268,072	207.6%	1.37319
2011	2011	130,483,693	314,915,664	241.3%	1.30780
2012	2012	130,530,997	331,466,202	253.9%	1.24552
2013	2013	130,179,899	323,476,505	248.5%	1.18621
2014	2014	139,012,475	325,687,646	234.3%	1.12973
2015	2015	138,012,540	337,553,163	244.6%	1.07593
2016	2016	136,461,180	373,870,467	274.0%	1.02470
2017	2017	128,759,565	351,685,354	273.1%	0.97590
2018	2018	116,477,254	323,351,843	277.6%	0.92943
2019	2019	103,893,965	299,785,865	288.5%	0.88517
2020	2020	92,273,239	277,921,339	301.2%	0.84302
2021	2021	81,607,626	256,695,263	314.5%	0.80288
2022	2022	71,968,805	236,085,854	328.0%	0.76464
2023	2023	63,192,337	216,347,136	342.4%	0.72823
2024	2024	55,259,397	197,452,457	357.3%	0.69355
2025	2025	48,195,351	179,510,211	372.5%	0.66053
2026	2026	41,886,570	163,522,378	390.4%	0.62907
2027	2027	36,286,502	151,116,873	416.5%	0.59912
2028	2028	31,306,832	140,582,054	449.0%	0.57059
2029	2029	26,883,402	129,318,053	481.0%	0.54342
2030	2030	22,973,132	117,852,171	513.0%	0.51754
2031	2031	19,536,535	106,513,817	545.2%	0.49290
2032	2032	16,531,890	95,483,318	577.6%	0.46942
2033	2033	13,912,647	85,048,478	611.3%	0.44707
2034	2034	11,638,405	75,275,823	646.8%	0.42578
2035	2035	9,673,558	66,304,887	685.4%	0.40551
2036	2036	7,986,894	58,023,808	726.5%	0.38620
2037	2037	6,550,506	50,316,615	768.1%	0.36781
2038	2038	5,336,925	43,249,325	810.4%	0.35029
2039	2039	4,318,187	36,810,274	852.4%	0.33361
2040	2040	3,470,453	31,025,263	894.0%	0.31773
2041	2041	2,770,044	25,881,970	934.4%	0.30260
2042	2042	2,196,895	21,376,400	973.0%	0.28819
2043	2043	1,731,648	17,479,938	1009.4%	0.27446
2044	2044	1,356,322	14,143,496	1042.8%	0.26139
2045	2045	1,055,479	11,356,139	1075.9%	0.24895
2046	2046	815,671	9,023,599	1106.3%	0.23709
2047	2047	625,859	7,099,586	1134.4%	0.22580
2048	2048	476,705	5,525,323	1159.1%	0.21505
2049	2049	360,356	4,245,254	1178.1%	0.20481
2050	2050	270,291	3,218,031	1190.6%	0.19506
2051	2051	201,102	2,413,255	1200.0%	0.18577
2052	2052	148,408	1,794,125	1208.9%	0.17692
2053	2053	108,664	1,319,213	1214.0%	0.16850
2054	2054	78,929	956,846	1212.3%	0.16047
2055	2055	56,850	684,356	1203.8%	0.15283
2056	2056	40,587	484,407	1193.5%	0.14555
2057	2057	28,707	340,360	1185.6%	0.13862
2058	2058	20,099	237,855	1183.4%	0.13202
2059	2059	13,908	164,508	1182.8%	0.12573
2060	2060	9,510	113,484	1193.4%	0.11975
2061	2061	6,406	76,559	1195.1%	0.11404
2062	2062	4,270	50,900	1191.9%	0.10861
2063	2063	2,833	33,026	1165.6%	0.10344
2064	2064	1,873	21,308	1137.7%	0.09852
2065	2065	1,228	13,445	1094.4%	0.09383
2066	2066	765	8,246	1077.8%	0.08936
2067	2067	459	4,917	1070.9%	0.08510
2068	2068	270	2,857	1059.5%	0.08105
2069	2069	153	1,654	1084.3%	0.07719
2070	2070	85	964	1139.8%	0.07351
2071	2071	36	573	1594.9%	0.07001
2072	2072	17	340	1990.7%	0.06668
2073	2073	9	196	2278.9%	0.06350
2074	2074	4	107	2458.1%	0.06048
2075	2075	2	55	2511.7%	0.05760
2076	2076	1	26	2334.9%	0.05486
PV Past	PV Past	5,938,121,383	6,206,901,371	104.5%	
PV Future	PV Future	778,489,572	2,653,645,057	340.9%	
PV Total	PV Total	6,716,610,955	8,860,546,428	131.9%	

Attachment 11m: PCS Policy Forms
Actual Past With Original Assumptions
Nationwide (Non-NY) VA-forms only Experience as of December 31, 2016
Lifetime Benefit Periods

CY	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1988	1988	0	0	0.0%	4.01694
1989	1989	0	0	0.0%	3.82565
1990	1990	0	0	0.0%	3.64348
1991	1991	0	0	0.0%	3.46998
1992	1992	0	0	0.0%	3.30474
1993	1993	0	0	0.0%	3.14738
1994	1994	1,362,771	8,296	0.6%	2.99750
1995	1995	11,858,539	700,833	5.9%	2.85476
1996	1996	27,442,396	4,152,654	15.1%	2.71882
1997	1997	45,868,318	6,599,605	14.4%	2.58935
1998	1998	59,503,493	13,760,901	23.1%	2.46605
1999	1999	59,752,555	19,225,018	32.2%	2.34862
2000	2000	59,649,336	34,601,027	58.0%	2.23678
2001	2001	61,849,119	51,028,993	82.5%	2.13027
2002	2002	62,110,102	70,928,039	114.2%	2.02883
2003	2003	66,139,547	83,904,672	126.9%	1.93222
2004	2004	64,601,841	73,108,265	113.2%	1.84021
2005	2005	62,359,614	97,110,743	155.7%	1.75258
2006	2006	59,967,057	82,419,780	137.4%	1.66912
2007	2007	57,541,930	94,208,193	163.7%	1.58964
2008	2008	53,867,878	112,415,804	208.7%	1.51394
2009	2009	49,511,107	124,425,904	251.3%	1.44185
2010	2010	48,351,094	130,292,538	269.5%	1.37319
2011	2011	46,427,733	146,112,436	314.7%	1.30780
2012	2012	44,943,884	159,592,239	355.1%	1.24552
2013	2013	42,840,923	152,455,249	355.9%	1.18621
2014	2014	48,042,757	154,131,320	320.8%	1.12973
2015	2015	49,128,247	165,867,891	337.6%	1.07593
2016	2016	49,777,492	185,397,405	372.5%	1.02470
2017	2017	14,272,863	40,168,017	281.4%	0.97590
2018	2018	12,486,866	39,141,108	313.5%	0.92943
2019	2019	10,868,043	37,891,223	348.6%	0.88517
2020	2020	9,436,227	36,537,384	387.2%	0.84302
2021	2021	8,102,785	34,801,718	429.5%	0.80288
2022	2022	6,939,793	33,007,845	475.6%	0.76464
2023	2023	5,911,128	31,083,953	525.9%	0.72823
2024	2024	5,021,548	29,151,451	580.5%	0.69355
2025	2025	4,217,900	27,004,686	640.2%	0.66053
2026	2026	3,533,382	24,926,737	705.5%	0.62907
2027	2027	2,943,603	22,867,204	776.8%	0.59912
2028	2028	2,445,858	20,917,591	855.2%	0.57059
2029	2029	2,009,536	18,924,567	941.7%	0.54342
2030	2030	1,646,877	17,082,033	1037.2%	0.51754
2031	2031	1,342,430	15,339,556	1142.7%	0.49290
2032	2032	1,091,617	13,739,225	1258.6%	0.46942
2033	2033	877,853	12,166,819	1386.0%	0.44707
2034	2034	704,291	10,740,213	1525.0%	0.42578
2035	2035	562,092	9,419,546	1675.8%	0.40551
2036	2036	447,574	8,227,432	1838.2%	0.38620
2037	2037	352,460	7,095,234	2013.1%	0.36781
2038	2038	276,916	6,094,053	2200.7%	0.35029
2039	2039	216,417	5,196,794	2401.3%	0.33361
2040	2040	168,729	4,411,053	2614.3%	0.31773
2041	2041	130,065	3,694,982	2840.9%	0.30260
2042	2042	99,994	3,081,011	3081.2%	0.28819
2043	2043	76,430	2,548,227	3334.1%	0.27446
2044	2044	58,237	2,094,988	3597.3%	0.26139
2045	2045	43,831	1,695,701	3868.7%	0.24895
2046	2046	32,863	1,362,463	4145.9%	0.23709
2047	2047	24,464	1,083,005	4426.9%	0.22580
2048	2048	18,129	854,273	4712.3%	0.21505
2049	2049	13,248	662,631	5001.6%	0.20481
2050	2050	9,631	510,199	5297.6%	0.19506
2051	2051	6,942	389,092	5605.2%	0.18577
2052	2052	4,975	294,915	5928.2%	0.17692
2053	2053	3,512	220,081	6265.9%	0.16850
2054	2054	2,465	163,119	6617.3%	0.16047
2055	2055	1,714	119,664	6980.2%	0.15283
2056	2056	1,185	87,130	7353.2%	0.14555
2057	2057	807	62,367	7732.9%	0.13862
2058	2058	546	44,340	8127.3%	0.13202
2059	2059	366	31,235	8539.6%	0.12573
2060	2060	244	21,892	8974.4%	0.11975
2061	2061	161	15,153	9439.1%	0.11404
2062	2062	105	10,458	9922.2%	0.10861
2063	2063	69	7,185	10412.2%	0.10344
2064	2064	45	4,950	10926.2%	0.09852
2065	2065	30	3,398	11469.7%	0.09383
2066	2066	20	2,349	12038.4%	0.08936
2067	2067	13	1,631	12648.5%	0.08510
2068	2068	9	1,138	13310.1%	0.08105
2069	2069	6	788	14023.6%	0.07719
2070	2070	4	543	14796.3%	0.07351
2071	2071	2	369	15608.8%	0.07001
2072	2072	1	247	16435.5%	0.06668
2073	2073	1	160	17322.3%	0.06350
2074	2074	1	102	18266.2%	0.06048
2075	2075	0	63	19266.2%	0.05760
2076	2076	0	37	20311.9%	0.05486
PV Past	PV Past	2,002,102,244	2,835,449,305	141.6%	
PV Future	PV Future	75,581,859	358,039,842	473.7%	
PV Total	PV Total	2,077,684,103	3,193,489,146	153.7%	

Attachment 11n: PCS Policy Forms
Actual Past With Original Assumptions
Nationwide (Non-NY) VA-forms only Experience as of December 31, 2016
Limited Benefit Periods

CY	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1988	1988	0	0	0.0%	4.01694
1989	1989	0	0	0.0%	3.82565
1990	1990	0	0	0.0%	3.64348
1991	1991	0	0	0.0%	3.46998
1992	1992	0	0	0.0%	3.30474
1993	1993	0	0	0.0%	3.14738
1994	1994	2,457,110	236,557	9.6%	2.99750
1995	1995	22,512,054	1,915,626	8.5%	2.85476
1996	1996	56,029,420	6,499,477	11.6%	2.71882
1997	1997	99,775,966	14,257,506	14.3%	2.58935
1998	1998	139,213,161	26,949,103	19.4%	2.46605
1999	1999	140,681,677	34,978,595	24.9%	2.34862
2000	2000	133,519,120	53,354,713	40.0%	2.23678
2001	2001	128,662,696	66,403,371	51.6%	2.13027
2002	2002	124,946,760	78,747,457	63.0%	2.02883
2003	2003	119,450,186	89,940,822	75.3%	1.93222
2004	2004	113,827,242	96,863,014	85.1%	1.84021
2005	2005	108,099,863	104,376,703	96.6%	1.75258
2006	2006	101,778,078	119,283,520	117.2%	1.66912
2007	2007	95,540,935	120,916,228	126.6%	1.58964
2008	2008	87,511,078	130,992,139	149.7%	1.51394
2009	2009	78,167,668	134,118,772	171.6%	1.44185
2010	2010	74,746,838	155,975,534	208.7%	1.37319
2011	2011	70,075,564	168,803,228	240.9%	1.30780
2012	2012	65,585,929	171,873,964	262.1%	1.24552
2013	2013	60,937,696	171,021,256	280.6%	1.18621
2014	2014	62,777,138	171,556,326	273.3%	1.12973
2015	2015	60,894,504	171,685,272	281.9%	1.07593
2016	2016	59,008,525	188,473,062	319.4%	1.02470
2017	2017	20,450,670	52,402,006	256.2%	0.97590
2018	2018	17,521,911	50,016,305	285.5%	0.92943
2019	2019	14,925,606	47,444,405	317.9%	0.88517
2020	2020	12,674,760	44,840,423	353.8%	0.84302
2021	2021	10,636,298	41,849,906	393.5%	0.80288
2022	2022	8,895,374	38,873,536	437.0%	0.76464
2023	2023	7,391,735	35,823,956	484.6%	0.72823
2024	2024	6,119,720	32,826,201	536.4%	0.69355
2025	2025	5,003,618	29,654,851	592.7%	0.66053
2026	2026	4,074,943	26,634,031	653.6%	0.62907
2027	2027	3,295,591	23,715,411	719.6%	0.59912
2028	2028	2,654,256	20,998,594	791.1%	0.57059
2029	2029	2,110,130	18,334,030	868.9%	0.54342
2030	2030	1,670,363	15,924,488	953.4%	0.51754
2031	2031	1,312,690	13,723,297	1045.4%	0.49290
2032	2032	1,027,147	11,768,095	1145.7%	0.46942
2033	2033	793,207	9,959,181	1255.6%	0.44707
2034	2034	609,915	8,389,268	1375.5%	0.42578
2035	2035	465,611	7,013,999	1506.4%	0.40551
2036	2036	353,971	5,835,312	1648.5%	0.38620
2037	2037	265,633	4,788,940	1802.8%	0.36781
2038	2038	198,560	3,910,385	1969.4%	0.35029
2039	2039	147,429	3,167,288	2148.3%	0.33361
2040	2040	109,080	2,552,335	2339.9%	0.31773
2041	2041	79,723	2,028,929	2545.0%	0.30260
2042	2042	58,089	1,605,223	2763.4%	0.28819
2043	2043	42,080	1,260,699	2996.0%	0.27446
2044	2044	30,402	985,679	3242.2%	0.26139
2045	2045	21,711	760,152	3501.2%	0.24895
2046	2046	15,464	583,276	3771.8%	0.23709
2047	2047	10,951	443,992	4054.5%	0.22580
2048	2048	7,731	336,169	4348.6%	0.21505
2049	2049	5,389	250,699	4652.2%	0.20481
2050	2050	3,741	185,814	4966.6%	0.19506
2051	2051	2,578	136,436	5292.7%	0.18577
2052	2052	1,767	99,578	5635.0%	0.17692
2053	2053	1,194	71,564	5994.9%	0.16850
2054	2054	802	51,064	6369.6%	0.16047
2055	2055	533	36,094	6765.8%	0.15283
2056	2056	353	25,337	7182.2%	0.14555
2057	2057	230	17,496	7619.5%	0.13862
2058	2058	148	11,983	8071.7%	0.13202
2059	2059	95	8,115	8543.3%	0.12573
2060	2060	60	5,449	9036.1%	0.11975
2061	2061	38	3,591	9551.3%	0.11404
2062	2062	23	2,341	10085.5%	0.10861
2063	2063	14	1,501	10617.1%	0.10344
2064	2064	8	949	11165.7%	0.09852
2065	2065	5	585	11725.0%	0.09383
2066	2066	3	354	12268.6%	0.08936
2067	2067	2	210	12828.3%	0.08510
2068	2068	1	121	13417.6%	0.08105
2069	2069	0	68	14058.2%	0.07719
2070	2070	0	37	14774.1%	0.07351
2071	2071	0	19	15589.0%	0.07001
2072	2072	0	9	16517.2%	0.06668
2073	2073	0	4	17559.0%	0.06350
2074	2074	0	2	18686.4%	0.06048
2075	2075	0	1	19861.4%	0.05760
2076	2076	0	0	21033.9%	0.05486
PV Past	PV Past	3,724,105,077	3,371,452,066	90.5%	
PV Future	PV Future	98,874,012	403,096,483	407.7%	
PV Total	PV Total	3,822,979,089	3,774,548,549	98.7%	

Attachment 11o: PCS Policy Forms
Actual Past With Original Assumptions
Nationwide (Non-NY) VA-forms only Experience as of December 31, 2016
Total Benefit Periods

CY	Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.00% Discount Factor
1988	1988	0	0	0.0%	4.01694
1989	1989	0	0	0.0%	3.82565
1990	1990	0	0	0.0%	3.64348
1991	1991	0	0	0.0%	3.46998
1992	1992	0	0	0.0%	3.30474
1993	1993	0	0	0.0%	3.14738
1994	1994	3,819,881	244,853	6.4%	2.99750
1995	1995	34,370,593	2,616,459	7.6%	2.85476
1996	1996	83,471,817	10,652,131	12.8%	2.71882
1997	1997	145,644,284	20,857,111	14.3%	2.58935
1998	1998	198,716,653	40,710,004	20.5%	2.46605
1999	1999	200,434,232	54,203,614	27.0%	2.34862
2000	2000	193,168,455	87,955,740	45.5%	2.23678
2001	2001	190,511,815	117,432,364	61.6%	2.13027
2002	2002	187,056,862	149,675,497	80.0%	2.02883
2003	2003	185,589,732	173,845,493	93.7%	1.93222
2004	2004	178,429,083	169,971,279	95.3%	1.84021
2005	2005	170,459,477	201,487,447	118.2%	1.75258
2006	2006	161,745,134	201,703,300	124.7%	1.66912
2007	2007	153,082,865	215,124,421	140.5%	1.58964
2008	2008	141,378,956	243,407,943	172.2%	1.51394
2009	2009	127,678,775	258,544,676	202.5%	1.44185
2010	2010	123,097,932	286,268,072	232.6%	1.37319
2011	2011	116,503,297	314,915,664	270.3%	1.30780
2012	2012	110,529,812	331,466,202	299.9%	1.24552
2013	2013	103,778,618	323,476,505	311.7%	1.18621
2014	2014	110,819,894	325,687,646	293.9%	1.12973
2015	2015	110,022,752	337,553,163	306.8%	1.07593
2016	2016	108,786,017	373,870,467	343.7%	1.02470
2017	2017	34,723,533	92,570,023	266.6%	0.97590
2018	2018	30,008,777	89,157,413	297.1%	0.92943
2019	2019	25,793,649	85,335,628	330.8%	0.88517
2020	2020	22,110,987	81,377,807	368.0%	0.84302
2021	2021	18,739,084	76,651,624	409.0%	0.80288
2022	2022	15,835,167	71,881,381	453.9%	0.76464
2023	2023	13,302,862	66,907,910	503.0%	0.72823
2024	2024	11,141,268	61,977,652	556.3%	0.69355
2025	2025	9,221,519	56,659,537	614.4%	0.66053
2026	2026	7,608,325	51,560,768	677.7%	0.62907
2027	2027	6,239,194	46,582,615	746.6%	0.59912
2028	2028	5,100,114	41,916,184	821.9%	0.57059
2029	2029	4,119,666	37,258,597	904.4%	0.54342
2030	2030	3,317,240	33,006,521	995.0%	0.51754
2031	2031	2,655,119	29,062,853	1094.6%	0.49290
2032	2032	2,118,764	25,507,320	1203.9%	0.46942
2033	2033	1,671,060	22,126,000	1324.1%	0.44707
2034	2034	1,314,206	19,129,481	1455.6%	0.42578
2035	2035	1,027,702	16,433,545	1599.1%	0.40551
2036	2036	801,545	14,062,744	1754.5%	0.38620
2037	2037	618,093	11,884,174	1922.7%	0.36781
2038	2038	475,476	10,004,438	2104.1%	0.35029
2039	2039	363,846	8,364,082	2298.8%	0.33361
2040	2040	277,809	6,963,388	2506.5%	0.31773
2041	2041	209,788	5,723,911	2728.4%	0.30260
2042	2042	158,083	4,686,234	2964.4%	0.28819
2043	2043	118,510	3,808,926	3214.0%	0.27446
2044	2044	88,639	3,080,667	3475.5%	0.26139
2045	2045	65,542	2,455,854	3747.0%	0.24895
2046	2046	48,327	1,945,738	4026.2%	0.23709
2047	2047	35,415	1,526,997	4311.7%	0.22580
2048	2048	25,859	1,190,442	4603.6%	0.21505
2049	2049	18,637	913,330	4900.6%	0.20481
2050	2050	13,372	696,014	5205.0%	0.19506
2051	2051	9,519	525,528	5520.6%	0.18577
2052	2052	6,742	394,493	5851.3%	0.17692
2053	2053	4,706	291,645	6197.1%	0.16850
2054	2054	3,267	214,184	6556.5%	0.16047
2055	2055	2,248	155,759	6929.3%	0.15283
2056	2056	1,538	112,467	7314.0%	0.14555
2057	2057	1,036	79,864	7707.8%	0.13862
2058	2058	694	56,323	8115.4%	0.13202
2059	2059	461	39,350	8540.4%	0.12573
2060	2060	304	27,342	8986.6%	0.11975
2061	2061	198	18,745	9460.4%	0.11404
2062	2062	129	12,800	9951.7%	0.10861
2063	2063	83	8,685	10447.0%	0.10344
2064	2064	54	5,899	10964.0%	0.09852
2065	2065	35	3,984	11506.5%	0.09383
2066	2066	22	2,703	12068.1%	0.08936
2067	2067	15	1,840	12668.7%	0.08510
2068	2068	9	1,259	13320.4%	0.08105
2069	2069	6	855	14026.3%	0.07719
2070	2070	4	580	14794.9%	0.07351
2071	2071	2	388	15607.9%	0.07001
2072	2072	2	256	16438.4%	0.06668
2073	2073	1	164	17328.3%	0.06350
2074	2074	1	103	18273.1%	0.06048
2075	2075	0	63	19272.1%	0.05760
2076	2076	0	38	20315.8%	0.05486
PV Past	PV Past	5,726,207,321	6,206,901,371	108.4%	
PV Future	PV Future	174,455,870	761,136,325	436.3%	
PV Total	PV Total	5,900,663,191	6,968,037,695	118.1%	

Objection Response
Genworth Life Insurance Company

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

Objection 1: Actuarial Memorandum

1. The memorandum lists the years of issue of these forms from 1994 to 2002, during which time the statutory valuation rate ranged from 5.0% to 4.5%. Please use an appropriate average interest rate for this block rather than the maximum of 5.0%.

As described in question 2, below, GLIC has provided a complete set of exhibits, consistent with the Bureau's prior request in Objection 2. As such, GLIC has used a discount rate of 4.5% in the accumulation and discounting of all exhibits.

2. Because the Bureau has observed over the years that the anticipated experience of policies with and without inflation is often markedly different, we ask again that the Company be willing to provide the projections split at least to the level of with/without inflation and limited/lifetime benefits, or four subdivisions. Please also provide the active life reserve balance at this level of granularity.

In the prior objection (Objection 2), GLIC did not provide some of the attachments requested by the Bureau. In response to this objection (and consistent with the responses to other products), GLIC is now providing the Bureau all of the previously requested attachments.

In doing so, GLIC maintains the following stances on these attachments based on the Bureau's requests:

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

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

b. For this pre-stability block, assumptions should be best-estimate, without 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 (4.5%) for accumulation and discounting of this block as specified in 14VAC5-200-150."

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 PCS product did not have significant sales with limited payment periods nor a significant number of policies that have elected non-forfeiture to this point. GLIC argues that excluding the non-forfeiture policies would make the experience look worse and therefore increase the justified rate increase. Additionally, the block of business was priced using an overall loss ratio projection, thus, GLIC looks at the aggregate experience of the entire block of business when calculating justified rate increases. For these reasons, GLIC believes that paid-up policies should not be excluded from the analysis.

Finally, the attachments will be provided using a different discount rate when calculating the loss ratios. Pursuant to Virginia regulation, the earned premiums and incurred claims will be discounted (or accumulated) using the maximum statutory valuation rate of 4.5%. However, due to limitations in the modeling platform, GLIC is unable to use a different discount rate in the calculation of the incurred claims. The calculation of Disabled Life Reserves (DLR) is based on non-locked-in best estimate assumptions. Therefore, it is reasonable to discount the paid claim streams within the DLR at a current discount. In general, most claims are paid in the first 2-3 years, so the discount rate used will not have a significant impact on the projection. Given the difference between the justifiable rate increase and the current proposed rate increase, this small difference should not affect the overall support of the proposed rate increase.

"Because the Bureau has observed over the years that the anticipated experience of policies with and without inflation is often markedly different, for each of the four subsets of the business corresponding to the combinations of (limited/lifetime benefit periods) and (with/without inflation protection), please provide (in Excel format) the following projections on a nationwide basis:

a. current assumptions and current rates
b. current assumptions and current rates, using actual nationwide premiums (not Virginia rate level)
c. current assumptions and current rates, including paid-up policies (if any)
d. current assumptions with the proposed rate increase
e. current assumptions with the proposed rate increase, but with no shock lapses, benefit reductions, CBUL, or adverse selection (if applicable)
f. current assumptions with premiums restated as if the proposed rate schedule had been in effect from inception
g. original assumptions and original premiums from inception
h. actual past experience (claims, mortality, lapse) but original assumptions in the future, with all premiums at the original premium scale from inception.

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

The requested rate increases that are part of GLIC's Multi-Year Rate Action Plan are developed based on aggregate product experience. GLIC later split the requested increases by lifetime and limited as there was significant differentiation between these subsegments. The requested rate increases do not include splits for inflation options. Therefore, GLIC does not believe that this view should be used as justification for or against the requested rate increases in this filing.

However, at the request of the Bureau, the attachments will be split between by both benefit periods and benefit inflation options.

Information regarding paid-up policies was provided at the top of the previous page. 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 within 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 2a-h in "VA PCS Objection 3 Attachments 20181015.xlsx."

3. For all projections provided, please provide results in an Excel spreadsheet as originally requested.

All requested projections have been provided in Excel format.

4. For projections 11m-o, we did not expect to see such a large drop in premiums from 2016 to 2017. For example, the premium in 11n dropped from $59.0M to $20.5M. Attachment 8 shows that the cumulative prior increase in Virginia for Limited benefit periods was 111%, so we would expect to see 2017 premiums of approximately $59.0M/2.11 = $28.0M, less one year's lapse and mortality. Similarly, we would expect the 2017 premium in 11m to be in the neighborhood of $19.3M rather than $14.3M. Please confirm that the future projections began with the actual inforce as of the projection date, and then projected these policies from that date forward using the original premium scale and original assumptions in the future.

The future projections in attachments 11m-o did not begin with the actual inforce as of the projection date. As such, please disregard the attachments that were previously provided to the Bureau. See Attachment 2h in "VA PCS Objection 3 Attachments 20181015.xlsx" for the revised exhibit reflecting the actual inforce as of the projection date with original pricing assumptions for the future years.

Objection 2: Sample Policyholder Letter

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

Policyholder notification forms 165224 07/27/17, 165226 07/27/17, and 165239 VA have been submitted for approval under SERFF Tracking Number GEFA-131306414. Form 165224NQ 06/20/18 has been submitted for approval under SERFF Tracking Number GEFA-131306457. Each of these documents are included in this submission (Supporting Documentation tab) for reference purposes. Similar policyholder notification documents included with this rate filing were previously reviewed as part of the Bureau's overall review of the Choice 2 & 2.1 Rate Stability filing and approved on December 22, 2016 under SERFF tracking number GEFA-129136848.

2. Since the policyholder notification letter is required to be filed for review it should be included under the "Form Schedule" section.

Policyholder notification forms 165224 07/27/17, 165226 07/27/17, and 165239 VA have been submitted for approval under SERFF Tracking Number GEFA-131306414. Form 165224NQ 06/20/18 has been submitted for approval under SERFF Tracking Number GEFA-131306457.

3. Pursuant to 14VAC5-100-40 A 1 and 14VAC5-100-50 1, the policyholder notification letter is required to include a form number in the lower left-hand corner of the form that may consist of digits, letters or a combination of both that distinguishes it from all other forms used by the insurer. Please revise the form accordingly.

The requested change has been made to the policyholder notification documents.

4. If an insured's premium is currently being waived because they are on claim, please advise how this will be handled? Will they be required to select an option at the time they are notified of the increase, at the time that they come off claim, etc.?

Policyholders on waiver will receive the following documents: (1) no-quote Premium Change Notice "165224NQ_062018.pdf"; (2) Important Information document "165239 VA Important Information 20181012.pdf"; and (3) a copy of the Contingent Benefit Upon Lapse or the Optional Limited Benefit Endorsement, if eligible.

A Coverage Option form will not be sent to policyholders receiving policy benefits as it would be impossible to provide an accurate view of current policy benefit levels thereby deeming it impractical to provide an accurate quote for an alternative benefit design. Additionally, it is unlikely that it is in the policyholders' best interest to reduce benefits while on claim.

5. Pursuant to 14VAC -200-75 D, an insurer is required to provide notice of an upcoming premium rate schedule increase to all policyholders at least 75 days prior to the implementation of the premium rate schedule increase. Please confirm that the company will comply with this requirement.

Policyholders will be advised of an upcoming premium change at least 75 days prior to the implementation of a rate increase based on their policy anniversary.

6. What exactly is the relevance of the stated factors as the reason for the premium increase and how (or why) does this impact the policyholders? The Rate Review Summary provides a better explanation than the letter regarding the factors driving the rate increase; and we suggest the letter be amended accordingly. The insurance and actuarial terms, however, should be explained or reworded so that the explanation in the letter meets the need for more consumer-friendly language.

Reiterated below is the rationale from the Rate Request Summary outlining factors GLIC considered in determining the need for additional rate increases beyond 2012:

a) Claim termination rates were lowered in 2014 and again in 2016 resulting in two rounds of significant strengthening of the Disabled Life Reserves (DLR) on existing claimants with a

corresponding magnified effect in the projections. Claimants are expected to stay on claim longer and, therefore, use more of their available benefits than was previously assumed.

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

c) More policyholders are surviving to claim than was previously assumed. Increased future earned premiums, driven by the lower than expected termination assumptions, are not enough to offset increased future incurred claims.

There are two places in the policyholder communication package sent to policyholders that reference the reason for the rate increase.

1) The first reference is in the Important Change letter (form 165224) which states… "This letter is to inform you that as a result of higher than expected aggregate policyholder claims costs, the premium on your current long term care coverage will increase…"

   This statement broadly covers the three points made in Rate Request Summary, e.g. longer duration claims, greater benefit utilization and increased longevity. All these elements combine to mean there are more claims and they are more expensive.

2) The second reference is in the Important Information document (form 165239) in the About this rate increase section which states… "Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated."

   These statements provide the policyholder with much the same information as item one. However, it also discloses that experience has deviated from original expectations and that more people are in the cohort who are keeping their policies which has resulted in higher claims and the need for a rate increase. All this information is conveyed in an easy to understand manner and as previously noted is reflective of the more technical explanation provided in the Rate Request Summary.

With respect to the relevance of these factors to the policyholder, we provide the following statement in the Important Information document: "As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims."

We respectfully submit that these statements in the policyholder communication package provide a good overview of the need for the rate increase and the importance to a given policyholder. As such, we believe no further details are needed.

7. Is the Contingent Benefit Upon Lapse, Contingent Non-Forfeiture Benefit and Optional Limited Benefit Election Form part of the policyholder notification letter or a separate form? Will it become part of the policy upon receipt?

In addition to the policyholder communication packet, policyholders eligible for Contingent Benefit Upon Lapse or the Optional Limited Benefit will receive a copy of the respective endorsement outlining how the benefit works including payment limitations.

A copy of the endorsements listed below are saved in the Supporting Documentation folder in SERFF:

- 134613 VA 06/29/16 – Contingent Benefit Upon Lapse Endorsement
- 158271 10/17/13 – Optional Limited Benefit Endorsement

8. Will the policyholder receive a revised schedule page if an option is elected? If so, please provide a copy of the form and the date approved, including the SERFF or State tracking number if available.

We will provide a new schedule page upon request from the policyholder. A statement advising the insured of this right is reflected in "165239 VA Important Information 20181012.pdf."

Please also note that at the time of this filing in October 2017, GLIC was modifying the existing version of the Coverage Amendment Rider; see "165935 111716_Cov Amendment Rider.pdf" attached under the Supporting Documentation folder in SERFF. Since that time, an updated version of the Coverage Amendment Rider was submitted for the Virginia Bureau's review on December 11, 2017 under SERFF tracking number GEFA-131296443.

9. Please include a statement of variability for the policyholder notification letter and Contingent Non-Forfeiture Benefit Election Form.

See attached "SOV_VA Letter, CAR, CBUL 20181014.pdf."

10. Pursuant to 14VAC 5-100-40 A 3, please include a certification similar to the following for the policyholder notification letter, or any other filed form if applicable. A statement identical to the following which is signed by the General Counsel or an officer of the company or any attorney or actuary representing the company: "The company has reviewed the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of Title 38.2 of the Code of Virginia and the regulations promulgated pursuant thereto."

See attached "VA Compliance Certification 20181012.pdf."

11. Please provide a statement of variability.

See attached "SOV_VA Letter, CAR, CBUL 20181014.pdf."

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

GLIC believes the policyholder notification materials comply with 14VAC5-200-75 D Required Disclosure of Rating Practices to Consumer and 14VAC5-100-50 Form Requirements.

The specific location of required material pursuant to 14VAC5-200-75 A and D is as follows:

A. 1. Important Information document (165239) – Guaranteed renewable section.
   2. Important Information document (165239) – Guaranteed renewable section; Coverage Options (165226).
   3. Important Change cover letter (165224); Coverage Options (165226) – Keep current coverage section.
   4. a. Important Change cover Letter (165224); Coverage Options (165226) – Keep current coverage section.
      b. Important Information document (165239) – Considerations related to reducing your benefits and Select a Limited Benefit with No Further Premium Requirement sections.
   5. a. - e. Rate History Form (150023) – See "150023_090418_gnw.pdf" saved in the Supporting Document folder in SERFF.

D. Policyholders will be advised of an upcoming premium change at least 75 days prior to the implementation of a rate increase based on their policy anniversary.
   1. See notation of location of information required from subsection A. above
   2. a. Coverage Options (165226); Important Information document (165239)
      b. Important Information document (165239) – Considerations related to reducing your benefits section.
      c. Important Information document (165239) – Considerations related to reducing your benefits section.
      d. Addresses, phone numbers, fax numbers & website information are on almost every page of the document.
   3. Please refer to the response provided for question 10 above.
   4. Important Information document (165239) – About this premium increase section.

13. Please advise the SERFF tracking number for the "Stable Premium" option.

The Stable Premium Option is not being offered with PCS policy forms.

Objection Response
Genworth Life Insurance Company

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

The statement has been amended as follows: "For additional information regarding premium increases, please go to [Genworth.com/LTC premiums] or call us at [999 999.9999]."

Regards,

Michael S Johnson, FSA, MAAA

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

Date: October 15, 2018

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: [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

STATEMENT OF VARIABILITY
October 14, 2018

RE: 165224NQ 06/20/18 – 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 06/20/18 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

Any variability noted as 'if VA' will appear based on previous instruction from the Bureau of Insurance.

Any variability noted as 'if phased' will appear only if the final approved rate increased is designated to be implemented over a period of time.

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 14, 2018

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 14, 2018

> 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

Genworth

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

Rate Increase History

Rate Increase History

from Genworth Life Insurance Company
and Genworth Life Insurance Company of New York[1]

The company has sold long term care insurance since 1974. In the past 10 years, the company has raised its rates on policy forms that are no longer available for sale.
Following is a summary of the rate increases:

Policy Form Series - Not every series was available in every state	**Years Available for Sale**	**Percentage of Increase[2]**	**Effective Year[3]**
6465, 6026, 6318, 6322, 6328, 6394, 6395	1974-1989	0-10%	2007-2010
6484, 6667, 7003, 7012, 7021, 50000, 50001, 50003, 50004, 50013, 50018, 50020, 50021, 50022, 50023, 50024, 50029, 50100, 50107, 51000	1988-2003	0-14%	2007-2010
		0-88%	2012-2015
		0-60%	2014-2017
		0-70%	2016-2019
		0-77%	2018-2022
7000, 7002, 7011, 7012, 7020, 7022, 7024, 50024, 50027, 50109, 50110, 51001, 51002	1993-2005	0-12%	2007-2010
		0-25%	2011-2014
		0-118%	2012-2015
		0-60%	2014-2017
		0-67%	2016-2019
		0-98%	2018-2022
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
		0-98%	2018-2022
7025, 7035, 7035AXREV, 7037, 7037A, 7037C, 7037C REV, 51010, 51011	2001-2006	0-60%	2012-2015
		0-78%	2014-2017
		0-67%	2016-2019
		0-130%	2018-2022
7040	1999-2012	0-35%	2013-2016
		0-15%	2016-2019
		0-70%	2018-2022
51014, 51012, 51015, 51014REV, 51012REV, 51015REV, 7043, 7044, 7045, 7042, 7044REV, 7042REV, 7043REV	2003-2012	0-60%	2014-2017
		0-52.8%	2017-2020
		0-98%	2018-2022

[1] Only Genworth Life Insurance Company of New York is admitted in and conducts business in New York.
[2] The amount of the rate increase may vary by state; policy form series; or policy type. The Percentage of increase shown reflects the aggregate effect of more than one rate increase request.
[3] Future effective dates reflect rate increases allowed but not yet implemented.

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated October 30, 2018, to Genworth Life Insurance Company's (GLIC's) PCS Virginia rate increase request. The comments and our responses are as follows:

1. Please provide the active life reserve balance at 12/31/2016 split by inflation and benefit period as requested in previous objection 2.

The table below contains the active life reserve balances as of 12/31/2016 for the PCS product on a nationwide basis split by both benefit periods and benefit increase options.

PCS Policies – Active Life Reserves		
	Lifetime	**Limited**
No Bio	$116,512,480	$204,023,068
5% Equal	$329,871,396	$346,275,659
5% Compound	$237,255,583	$235,557,952
Total	$683,639,460	$785,856,680

2. Please provide the 60/80 Test demonstrations for the four subsets of business.

See Attachment 2 of "VA PCS Objection 4 Attachments 20181204.pdf". As stated previously, GLIC does not believe the paid-up policies should be removed from the attachment nor do we believe that the split by benefit increase options should be used as justification for or against the requested rate increases in this filing.

However, at the request of the Bureau, Attachment 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 2
Rate Stabilization 60/80 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 60% of original premiums and 80% of increased premiums. This test is satisfied if Line 11 is "True". Note that there is No 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*):	5,452,107,329	548,404,325	905,125,828	478,701,254	670,513,299	1,345,937,275	1,503,425,348
(2)	Accumulated Past Premiums on Original Rate Basis (Exhibit III*):	5,302,632,222	521,561,102	866,368,253	463,626,480	651,055,627	1,316,174,079	1,483,846,682
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	149,475,107	26,843,223	38,757,576	15,074,774	19,457,672	29,763,196	19,578,667
(4)	PV Future Total Premiums Including Rate Increases (Exhibit III):	1,189,734,452	273,501,868	280,662,129	84,094,306	211,902,780	234,079,306	105,494,063
(5)	PV Future Premiums on Original Rate Basis (Exhibit II):	515,550,171	99,284,237	114,200,780	36,517,364	97,841,816	114,142,648	53,563,327
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	674,184,280	174,217,631	166,461,349	47,576,941	114,060,964	119,936,658	51,930,736
(7)	Accumulated Past Incurred Claims (Exhibit II or Exhibit III)	5,947,589,043	602,425,560	1,549,994,686	565,377,728	518,297,851	1,392,236,806	1,319,256,413
(8)	PV Future Incurred Claims (Exhibit III)	2,788,889,369	553,540,078	629,932,559	148,364,979	588,746,024	623,415,865	244,889,865
(9)	Total Incurred Claims: (7) + (8)	8,736,478,412	1,155,965,638	2,179,927,244	713,742,706	1,107,043,875	2,015,652,671	1,564,146,277
(10)	0.6 x [(2) + (5)] + 0.8 x [(3) + (6)] =	4,149,836,946	533,355,886	752,516,560	350,207,679	556,153,374	977,949,920	979,653,527
(11)	Test: Is (9) >= (10)?	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE
		4,586,641,466	622,609,752	1,427,410,685	363,535,027	550,890,500	1,037,702,751	584,492,750

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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) PCS 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 ("… we are willing to accept a one-time rate increase now of 115% for policyholders with Lifetime benefits and 82% for policyholders with Limited benefits."), would the Company be able to certify that no additional rate increases are needed if the experience follows along with the future projections?

GLIC can confirm that if the one-time rate increases of 115% for policyholders with Lifetime benefits and 82% for policyholders with Limited benefits are approved, GLIC does not anticipate future rate action for this block of business if the experience follows along with the future projections.

While the 115% Lifetime and 82% Limited one-time rate increases would fulfill our Multi-Year Rate Action Plan, GLIC cannot certify that no additional rate increases would be needed because the actuarially justified rate increase for this filing is larger than the one-time rate increases referenced by the Bureau.

Regards,

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

Date: January 7, 2019