Filing at a Glance

Company:	Genworth Life Insurance Company
Product Name:	2017 PrePCS - 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-131306414
SERFF Status:	Closed-Approved and Filed
State Tr Num:	GEFA-131306414
State Status:	Approved & Filed
Co Tr Num:	2017 PREPCS - MORATORIUM
Implementation Date Requested:	On Approval
Author(s):	Richard Cromwell, Ronald Jackson, Jeanette Mai
Reviewer(s):	Greg Smith (primary), Bill Dismore, Elsie Andy
Disposition Date:	09/12/2019
Disposition Status:	Approved and Filed
Implementation 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 PrePCS - Moratorium*
Project Name/Number: *2017 PrePCS - Moratorium/2017 PrePCS - Moratorium*

General Information

Project Name: 2017 PrePCS - Moratorium
Project Number: 2017 PrePCS - Moratorium
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 77.5%

Deemer Date: 07/28/2019
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: 09/12/2019
State Status Changed: 09/16/2019
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: 50000C, 50020D, 7021P
Rider Forms: 60394, 60491, 62153, 62100

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 “PrePCS” policy series.
•They provide institutional confinement and/or home care benefits.
•They were issued in Virginia from October 1988 through September 1998.
•They are no longer being marketed in any state, with 2005 being the last year they were used in any state to issue policies.

Rate Increase Filing History

On October 31, 2012, GLIC requested a rate increase of 88% for Lifetime benefits and 35% for Limited benefits. Virginia dispositioned a rate increase of 88% for Lifetime benefits and 35% for Limited benefits (SERFF #GEFA-128660223).

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). GLIC is currently requesting a rate increase on PrePCS policies of 117% for Lifetime benefits and 39% for Limited benefits.

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 multiple years 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.
•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, due to additional experience, particularly on longer duration claims. This resulted in 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
Fee Explanation:	

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

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved and Filed	Greg Smith	09/12/2019	09/12/2019
Approved and Filed	Bill Dismore	06/28/2019	06/28/2019

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Bill Dismore	06/28/2019	06/28/2019
Disapproved	Elsie Andy	06/26/2019	06/26/2019
Info has been requested from company	Elsie Andy	05/28/2019	05/28/2019
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	11/05/2018	11/05/2018
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	Bill Dismore	03/27/2018	03/27/2018

Response Letters

Responded By	Created On	Date Submitted
Ronald Jackson	06/28/2019	06/28/2019
Ronald Jackson	06/27/2019	06/27/2019
Ronald Jackson	06/06/2019	06/06/2019
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

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

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rate Tables	Ronald Jackson	08/30/2019	08/30/2019
Supporting Document	Amendment Letter of (8/30/19)	Ronald Jackson	08/30/2019	08/30/2019
Supporting Document	Actuarial Addendum (8/30/19)	Ronald Jackson	08/30/2019	08/30/2019
Supporting Document	Amendment Letter (8/22/19)	Ronald Jackson	08/22/2019	08/22/2019
Form	Important Change Notice	Ronald Jackson	06/27/2019	06/27/2019
Supporting Document	Premium Change Notice and Sample Policyholder Letter	Ronald Jackson	06/27/2019	06/27/2019
Supporting Document	Flesch Score	Ronald Jackson	06/27/2019	06/27/2019
Supporting Document	Respnse Letter (5/2/18)	Ronald Jackson	05/02/2018	05/02/2018
Supporting Document	L&H Actuarial Memorandum	Ronald Jackson	04/27/2018	04/27/2018
Supporting Document	Current Rate Tables	Ronald Jackson	04/27/2018	04/27/2018
Supporting Document	Sample Policyholder Letter	Ronald Jackson	12/29/2017	12/29/2017

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Revisions to the Actuarial Memorandum	Note To Filer	Bill Dismore	04/30/2018	04/30/2018
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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - Moratorium

Disposition

Disposition Date: 09/12/2019
Implementation Date: 06/28/2019
Status: Approved and Filed

Comment: This Disposition supersedes Disposition dated 6/28/2019.

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	77.500%	77.500%	$1,939,541	1,436	$2,501,070	99.000%	39.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Experience Exhibits and Filing Status	Received & Acknowledged	Yes
Supporting Document (revised)	Premium Change Notice and Sample Policyholder Letter	Received & Acknowledged	Yes
Supporting Document	Response Letter (4/27/18)	Received & Acknowledged	Yes
Supporting Document	Current Rate Tables	Received & Acknowledged	Yes
Supporting Document	Objection 1 Response Attachments	Received & Acknowledged	Yes
Supporting Document	Objection 1 Response Additional Attachments	Received & Acknowledged	Yes
Supporting Document	Respnse Letter (5/2/18)	Received & Acknowledged	Yes
Supporting Document	Response Letter (7/27/18)	Received & Acknowledged	Yes
Supporting Document	Objection 3 Attachments	Received & Acknowledged	Yes
Supporting Document	Filing Status	Received & Acknowledged	Yes
Supporting Document	Response Letter (10/16/18)	Received & Acknowledged	Yes
Supporting Document	Experience Exhibits (for Objection 4)	Received & Acknowledged	Yes
Supporting Document	Sample Policy Endorsements and Riders	Received & Acknowledged	Yes
Supporting Document (revised)	Variability Statement	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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - Moratorium

Schedule	Schedule Item	Schedule Item Status	Public Access
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
Supporting Document	Flesch Score	Received & Acknowledged	Yes
Supporting Document	Amendment Letter (8/22/19)	Received & Acknowledged	Yes
Supporting Document	Amendment Letter of (8/30/19)	Received & Acknowledged	Yes
Supporting Document	Actuarial Addendum (8/30/19)	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Premium Change Notice and Sample Policyholder Letter	Withdrawn	No
Supporting Document	Premium Change Notice	Withdrawn	No
Supporting Document	Sample Policyholder Letter	Withdrawn	No
Supporting Document	Variability Statement	Withdrawn	No
Supporting Document	Variability Statement	Withdrawn	No
Form (revised)	Important Change Notice	Received & Acknowledged	Yes
Form (revised)	Coverage Options	Received & Acknowledged	Yes
Form (revised)	Important Information Regarding This Premium Increase	Received & Acknowledged	Yes
Form	Important Change Notice	Withdrawn	No
Form	Important Change Notice	Withdrawn	No
Form	Coverage Options	Withdrawn	No
Form	Coverage Options	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Rate (revised)	Rate Tables	Approved	Yes
Rate	Rate Tables	Review Pending	No
Rate	Rate Tables	Withdrawn	No

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

Disposition

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

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Genworth Life Insurance Company	89.000%	89.000%	$2,228,778	1,436	$2,501,070	117.000%	39.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document	Product Checklist	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document	Cover Letter	Received & Acknowledged	Yes
Supporting Document	Experience Exhibits and Filing Status	Received & Acknowledged	Yes
Supporting Document (revised)	Premium Change Notice and Sample Policyholder Letter	Received & Acknowledged	Yes
Supporting Document	Response Letter (4/27/18)	Received & Acknowledged	Yes
Supporting Document	Current Rate Tables	Received & Acknowledged	Yes
Supporting Document	Objection 1 Response Attachments	Received & Acknowledged	Yes
Supporting Document	Objection 1 Response Additional Attachments	Received & Acknowledged	Yes
Supporting Document	Respnse Letter (5/2/18)	Received & Acknowledged	Yes
Supporting Document	Response Letter (7/27/18)	Received & Acknowledged	Yes
Supporting Document	Objection 3 Attachments	Received & Acknowledged	Yes
Supporting Document	Filing Status	Received & Acknowledged	Yes
Supporting Document	Response Letter (10/16/18)	Received & Acknowledged	Yes
Supporting Document	Experience Exhibits (for Objection 4)	Received & Acknowledged	Yes
Supporting Document	Sample Policy Endorsements and Riders	Received & Acknowledged	Yes
Supporting Document (revised)	Variability Statement	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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - Moratorium

Schedule	Schedule Item	Schedule Item Status	Public Access
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
Supporting Document	Flesch Score	Received & Acknowledged	Yes
Supporting Document	Amendment Letter (8/22/19)	Received & Acknowledged	Yes
Supporting Document	Amendment Letter of (8/30/19)	Received & Acknowledged	Yes
Supporting Document	Actuarial Addendum (8/30/19)	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	L&H Actuarial Memorandum	Withdrawn	No
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	No
Supporting Document	Premium Change Notice and Sample Policyholder Letter	Withdrawn	No
Supporting Document	Premium Change Notice	Withdrawn	No
Supporting Document	Sample Policyholder Letter	Withdrawn	No
Supporting Document	Variability Statement	Withdrawn	No
Supporting Document	Variability Statement	Withdrawn	No
Form (revised)	Important Change Notice	Received & Acknowledged	Yes
Form (revised)	Coverage Options	Received & Acknowledged	Yes
Form (revised)	Important Information Regarding This Premium Increase	Received & Acknowledged	Yes
Form	Important Change Notice	Withdrawn	No
Form	Important Change Notice	Withdrawn	No
Form	Coverage Options	Withdrawn	No
Form	Coverage Options	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Form	Important Information Regarding This Premium Increase	Withdrawn	No
Rate (revised)	Rate Tables	Approved	Yes
Rate	Rate Tables	Review Pending	No
Rate	Rate Tables	Withdrawn	No

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

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	06/28/2019
Submitted Date	06/28/2019
Respond By Date	07/01/2019

Dear Ronald N. Jackson,

Introduction:

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

Objection 1

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

Comments: Please use the revised Rate Review Summary form provided. Include the SERFF Tracking Number which is missing from the original form. Also, please provide a brief narrative in consumer friendly language. The existing narrative appears too complicated for the average long term care policyholder to understand as there are abbreviations and terms used that are not defined (i.e. "CFT" and "DLR"). The Company should revise the narrative using more consumer friendly language.

Conclusion:

Should you need clarification of any of the information contained in this letter, please contact the undersigned. at (804) 371-9370.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Bill Dismore

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

Company Name and NAIC Number:

SERFF Tracking Number:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Range of Requested Rate Changes:

Number of Virginia Policyholders Affected:

Form Number	Product Name	Issue Dates	Prior Rate Increases – Date and Percentage Approved	Outlook for Future Rate Increases

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

This document is prepared by the carrier to help explain the requested rate change and is only a summary of the company's request. It is not intended to describe or include all factors or information considered in the review process. For more detailed information, please refer to the complete filing at https://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx.

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

Objection Letter

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

Dear Ronald N. Jackson,

Introduction:

Genworth Life Insurance Company
SERFF Tracking No: GEFA-131306414
Form Nos.: 165224 01/07/19, et al.

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

Objection 1

- Important Change Notice, 165224 01/07/19 (Form)
- Coverage Options, 165226 07/27/17 (Form)
- Important Information Regarding This Premium Increase, 165239 VA (Form)
Comments: Please provide us with the certification of readability as required by 14 VAC 5-110-60.

Objection 2

- Important Change Notice, 165224 01/07/19 (Form)
- Coverage Options, 165226 07/27/17 (Form)
- Important Information Regarding This Premium Increase, 165239 VA (Form)
Comments: Pursuant to 14 VAC 5-100-50 5, the type size of the all of the text appearing in the form must be a minimum of 10 point.

Objection 3

- Variability Statement (Supporting Document)
Comments: The Statement of Variability (SOV) describes variability related to form 165224NQ 04/23/19. We note that this form is attached to SERFF Tracking Number GEFA-131306457. The variability related to this form should be described in that filing and removed from this filings SOV.

Objection 4

- Coverage Options, 165226 07/27/17 (Form)
Comments: Form number 165226 01/07/19 is inconsistent with the form number identified in the Form Schedule. Please advise which form number is correct. If the form number appearing in the lower left-hand corner on the first page of the form is correct, please revise the Form Schedule to display the correct form number. If the Form Schedule is correct, please provide us with a revised form.

Objection 5

- Important Information Regarding This Premium Increase, 165239 VA (Form)
Comments: For consistency with 14 VAC 5-200-75 D 4, please revise the phrase Our premium rate filings are available for public inspection to state All premium rate filings are available for public inspection.

Objection 6

- Important Information Regarding This Premium Increase, 165239 VA (Form)

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

Comments: The following statement appears to be misleading and we suggest that it be revised to clarify that its not that the Bureau simply allowed a 29% increase, but that the Bureaus review indicated that was the maximum amount actuarially justified under Virginias regulatory requirements.

Please note that we requested a [50.1 %] rate increase and the Virginia Bureau of Insurance allowed a rate increase of [29%].

Objection 7

- Important Information Regarding This Premium Increase, 165239 VA (Form)

Comments: As a reminder, if the company intends to request additional increases on any of the blocks, then, pursuant to 14VAC5-200-75 A, the policyholder notification letter needs to specifically state that fact rather than simply state that future rate increases may be requested.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

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

Sincerely,
Elsie Andy

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

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	05/28/2019
Submitted Date	05/28/2019
Respond By Date	06/27/2019

Dear Ronald N. Jackson,

Introduction:

Genworth Life Insurance Company
SERFF Tracking No: GEFA-131306414
Form Nos.: 165224 07/27/17, et al.

We have continued our review of this filing and need some additional information regarding the forms.

Objection 1

- Important Change Notice, 165224 07/27/17 (Form)
- Coverage Options, 165226 07/27/17 (Form)
Comments: Pursuant to 14 VAC 5-100-50 2, the full and proper corporate name of the insurer must prominently appear on the cover sheet of all policies, certificates, riders, endorsements, applications, and other forms required to be submitted.

Objection 2

- Variability Statement (Supporting Document)
- Important Change Notice, 165224 07/27/17 (Form)
- Coverage Options, 165226 07/27/17 (Form)
- Important Information Regarding This Premium Increase, 165239 VA (Form)
Comments: A Statement of Variability (SOV) was provided that describes the variability under the caption General Guidelines. We recognize that limited fields may be described generally such as addresses, telephone numbers and the insureds identifying information; however, other fields must be described specifically. Item 8 in our SERFF General Instructions states in part that all variable information must be bracketed and explained in detail. The SOV should be detailed and specific. It should identify each variable field appearing in the forms and describe specifically how that field will vary from the text as presented. For any variable numerical information, please express the minimum and maximum values. Any variable language must be defined sufficiently so that compliance with statutory or regulatory requirements can be determined. Please provide us with a SOV that satisfies the above requirements.

Objection 3

- Variability Statement (Supporting Document)
- Important Change Notice, 165224 07/27/17 (Form)
- Coverage Options, 165226 07/27/17 (Form)
Comments: Related to the comment above, the SOV describes the variable field <if VA or NC> with the explanation any variability noted as if VA will appear based on previous instruction from the Bureau of Insurance. Please note that this explanation is general and insufficient. In all such instances the SOV should describe specifically how the field is expected to vary.

Objection 4

- Variability Statement (Supporting Document)
- Important Change Notice, 165224 07/27/17 (Form)
Comments: Please note that the underwriter of the insurance may not be presented as variable.

Objection 5

- Important Information Regarding This Premium Increase, 165239 VA (Form)

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

Comments: It is clear that telephone number 1-877-XXX-XXXX is intended to be variable. All fields intended to be variable should be bracketed.

Objection 6

- Important Information Regarding This Premium Increase, 165239 VA (Form)

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

Objection 7

- Sample Policy Endorsements and Riders (Supporting Document)

Comments: The following sample policy endorsements and riders were attached as supporting documentation: 134613VA 06/29/16, 158271 10/17/13, and 165935 11/17/16. Please advise the SERFF Tracking Numbers and the approval dates for these forms.

Conclusion:

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

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

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

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

Thank you for your courtesy and consideration in this matter.

Elsie Andy
Manager, Forms and Rates
Life and Health Division

Sincerely,
Elsie Andy

State:	*Virginia*	**Filing Company:**	*Genworth Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.001 Qualified*		
Product Name:	*2017 PrePCS - Moratorium*		
Project Name/Number:	*2017 PrePCS - Moratorium/2017 PrePCS - 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 forms as noted above. Should you need clarification of any of the information contained in this letter, please contact the 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 PrePCS - Moratorium		
Project Name/Number:	2017 PrePCS - Moratorium/2017 PrePCS - 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 a one time rate revision were proposed, what increase that is actuarially justified would the Company require to certify that no future rate increases would be necessary if experience develops along the lines of the future projections. The actuarial memorandum was unclear to us on this point.

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 PrePCS - Moratorium*		
Project Name/Number:	*2017 PrePCS - Moratorium/2017 PrePCS - Moratorium*		

Objection Letter

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

Dear Ronald N. Jackson,

Introduction:

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

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1.Please provide the 60/80 Test demonstrations pursuant to 14VAC5-200-150.B. for the four subsets of business.

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

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 PrePCS - Moratorium		
Project Name/Number:	2017 PrePCS - Moratorium/2017 PrePCS - 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 1988 to 1998, during which time the statutory valuation rate ranged from 5.5% to 4.5%. Please use an appropriate average interest rate for this block rather than the maximum of 5.5%.

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 $15.9M to $6.6M. Attachment 8 shows that the cumulative prior increase in Virginia for Limited benefit periods was 47%, so we would expect to see 2017 premiums of approximately $15.6M/1.47 = $10.6M, less one years lapse and mortality. Similarly, we would expect the 2017 premium in 11m to be in the neighborhood of $13.4M rather than $9.6M. 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 PrePCS - Moratorium		
Project Name/Number:	2017 PrePCS - Moratorium/2017 PrePCS - 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 PrePCS - Moratorium		
Project Name/Number:	2017 PrePCS - Moratorium/2017 PrePCS - 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 10 limited pay lives in-force in Virginia. Since all policies in this block are at least 20 years old, how many of these are still premium paying? For those still paying premium, when will they be paid up?

8.Please provide the Excel file used to produce Attachment Q5 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
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 PrePCS - Moratorium		
Project Name/Number:	2017 PrePCS - Moratorium/2017 PrePCS - 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	

Dear Ronald N. Jackson,

Introduction:

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

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

- Rate Tables, [50000C, 50020D, 7021P, 60394, 60491, 62153, 62100] (Rate)

Comments: Please remove the Current Rates from the Rate/Rule Schedule and attach these rates under Supporting Documentation. Only the proposed rates should be attached under the Rate/Rule Schedule.

Objection 2

Comments: Annual Experience Reports

Please provide the SERFF numbers for the Annual Experience Reports for all years following the implementation of the rate increase approved in SERFF # GEFA-128658805 as required under 14VAC5-200-153 D.

Objection 3

- L&H Actuarial Memorandum (Supporting Document)

Comments: 21. Proposed Effective Date

Please correct the minimum policyholder notification period to 75 day minimum notice in the Actuarial Memo as well as any other supporting reference. 14VAC5-200-185 d. 3. requires policyholders to be notified at least 75 days prior to the due date of the premium reflecting the rate increase.

Objection 4

- L&H Actuarial Memorandum (Supporting Document)

Comments: Page 15 - Interest

Please amend the Actuarial Memorandum and exhibits to reflect the loss ratio based on the original interest rate as set forth in 14VAC5-130-70 C 1 b.

The interest rate originally assumed in the determination of the premiums was 7.5% as cited in the previous rate approval filed in GEFA-128658805. The Actuarial Memorandum indicates on page 15 that discounting occurred at 4.0%.

Objection 5

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please advise in which states the company has requested rate increases, the rate increase percentage and the current status of these rate requests.

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

Objection 6

- Experience Exhibits and Filing Status (Supporting Document)
- L&H Actuarial Memorandum (Supporting Document)
- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Please provide the documentation for the experience and model(s) utilized to calculate the requested rate increase in Excel format along with working formulas so that the projections may be recreated.

Objection 7

- L&H Actuarial Memorandum (Supporting Document)

Comments: - Please clarify if Attachments I-A, I-B, and I-C are historical and projections before the requested rate increase is implemented.

- Please provide an exhibit similar to Attachments 1-A, 1-B and 1-C using the original premium and assumptions for morbidity, lapse, mortality, etc. for all future years.

Objection 8

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a comparison of the changes in the actuarial assumptions used in the development of the current rate increase to those used in the original rate filing. Please include details of these changes for lapses, mortality, and morbidity, and a description of what portion of the rate increase is attributable to the change in each of these assumptions individually.

Objection 9

- L&H Actuarial Memorandum (Supporting Document)

Comments: Actuarial Certification

Please amend the certification to include the language, "Certification by a qualified actuary that, to the best of the actuary's knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided." as required by 14VAC5-130-70 B. 14

Conclusion:

We shall be glad to continue our review of this submission upon receipt of the requested information to address the objections noted above.

Bill Dismore
Insurance Market Examiner

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 PrePCS - Moratorium		
Project Name/Number:	2017 PrePCS - Moratorium/2017 PrePCS - Moratorium		

Response Letter

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

Dear Greg Smith,

Introduction:

In response to the comments received earlier today:

Response 1

Comments:

The Rate Request Summary has been updated.

Related Objection 1

Applies To:

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

Comments: Please use the revised Rate Review Summary form provided. Include the SERFF Tracking Number which is missing from the original form. Also, please provide a brief narrative in consumer friendly language. The existing narrative appears too complicated for the average long term care policyholder to understand as there are abbreviations and terms used that are not defined (i.e. "CFT" and "DLR"). The Company should revise the narrative using more consumer friendly language.

Changed Items:

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

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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - Moratorium

Response Letter

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

Dear Greg Smith,

Introduction:

In reply to comments received June 26:

Response 1

Comments:

1) The certification of readability has been attached.

Related Objection 1

Applies To:

- *Important Change Notice, 165224 01/07/19 (Form)*
- *Coverage Options, 165226 07/27/17 (Form)*
- *Important Information Regarding This Premium Increase, 165239 VA (Form)*

Comments: Please provide us with the certification of readability as required by 14 VAC 5-110-60.

Changed Items:

No Supporting Documents changed.

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

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Coverage Options	165226 01/07/19	OTH	Initial		53.000	165226 010719.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
Previous Version								
1	*Coverage Options*	*165226 07/27/17*	*OTH*	*Initial*			*165226 010719.pdf*	*Date Submitted: 06/06/2019 By: Ronald Jackson*
Previous Version								
1	*Coverage Options*	*165226 07/27/17*	*OTH*	*Initial*			*165226.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*
2	Important Information Regarding This Premium Increase	165239 VA	OTH	Initial		40.000	165239_VA_062619_clean.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
Previous Version								
2	*Important Information Regarding This Premium Increase*	*165239 VA*	*OTH*	*Initial*			*165239 VA.pdf*	*Date Submitted: 06/06/2019 By: Ronald Jackson*
Previous Version								
2	*Important Information Regarding This Premium Increase*	*165239 VA*	*OTH*	*Initial*			*165239 VA Important Information 20181012.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) For compliance with 14 VAC 5-100-50 5, the size and type of font for all forms will be a minimum of 10-point.

Related Objection 2

Applies To:

- Important Change Notice, 165224 01/07/19 (Form)
- Coverage Options, 165226 07/27/17 (Form)
- Important Information Regarding This Premium Increase, 165239 VA (Form)

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

Changed Items:

No Supporting Documents changed.

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

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Coverage Options	165226 01/07/19	OTH	Initial		53.000	165226 010719.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
Previous Version								
1	*Coverage Options*	*165226 07/27/17*	*OTH*	*Initial*			*165226 010719.pdf*	*Date Submitted: 06/06/2019 By: Ronald Jackson*
Previous Version								
1	*Coverage Options*	*165226 07/27/17*	*OTH*	*Initial*			*165226.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*
2	Important Information Regarding This Premium Increase	165239 VA	OTH	Initial		40.000	165239_VA_062619_clean.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
Previous Version								
2	*Important Information Regarding This Premium Increase*	*165239 VA*	*OTH*	*Initial*			*165239 VA.pdf*	*Date Submitted: 06/06/2019 By: Ronald Jackson*
Previous Version								
2	*Important Information Regarding This Premium Increase*	*165239 VA*	*OTH*	*Initial*			*165239 VA Important Information 20181012.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 3

Comments:

3) Form 165224NQ 04/23/19 is used with all products for policyholders who are on waiver of premium. The form is included in this filing under the Supporting Documentation tab as a point of reference. Therefore, we respectfully ask to let the leave the language in the variability statement.

Related Objection 3

Applies To:

- Variability Statement (Supporting Document)

Comments: The Statement of Variability (SOV) describes variability related to form 165224NQ 04/23/19. We note that this form is attached to SERFF Tracking Number GEFA-131306457. The variability related to this form should be described in that filing and removed from this filings SOV.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_VA Letter_No_SPO .pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV_ VA Letter_PrePCS .pdf*
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV_ VA Letter CAR CBUL 20181014.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

4) The form number on the Form Schedule tab has been corrected to show 165226 01/07/19 as reflected in the actual form submitted.

Related Objection 4

Applies To:

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

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

Comments: Form number 165226 01/07/19 is inconsistent with the form number identified in the Form Schedule. Please advise which form number is correct. If the form number appearing in the lower left-hand corner on the first page of the form is correct, please revise the Form Schedule to display the correct form number. If the Form Schedule is correct, please provide us with a revised form.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Coverage Options	165226 01/07/19	OTH	Initial		53.000	165226 010719.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
Previous Version								
1	*Coverage Options*	*165226 07/27/17*	*OTH*	*Initial*			*165226 010719.pdf*	*Date Submitted: 06/06/2019 By: Ronald Jackson*
Previous Version								
1	*Coverage Options*	*165226 07/27/17*	*OTH*	*Initial*			*165226.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 5

Comments:

5) Form 165239 VA has been revised to include the requested change.

Related Objection 5

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA (Form)

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

Changed Items:

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

No Supporting Documents changed.

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA	OTH	Initial		40.000	165239_VA_062619_clean.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA*	*OTH*	*Initial*			*165239 VA.pdf*	*Date Submitted: 06/06/2019 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA*	*OTH*	*Initial*			*165239 VA Important Information 20181012.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 6

Comments:

6) This sentence has been updated per our discussion to read as follows: Please note that we requested [50.1%] rate increase and the Virginia Bureau of Insurance determined that a rate increase of [29.1%] was allowable under Virginias regulations.

Related Objection 6

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA (Form)

Comments: The following statement appears to be misleading and we suggest that it be revised to clarify that its not that the Bureau simply allowed a 29% increase, but that the Bureaus review indicated that was the maximum amount actuarially justified under Virginias regulatory requirements.

Please note that we requested a [50.1 %] rate increase and the Virginia Bureau of Insurance allowed a rate increase of [29%].

Changed Items:

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

No Supporting Documents changed.

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA	OTH	Initial		40.000	165239_VA_062619_clean.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA*	*OTH*	*Initial*			*165239 VA.pdf*	*Date Submitted: 06/06/2019 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA*	*OTH*	*Initial*			*165239 VA Important Information 20181012.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 7

Comments:

7) In the Guaranteed Renewable section of this document Genworth will use the terms either possible or likely depending on whether there are planned increases after receiving approval from the Virginia Bureau.

For example:

If no increases are planned at this time the sentence will read: In accordance with the terms of our policy, we reserve the right to change premiums and its possible that your premium will increase again in the future.

If increases are planned the sentence will read: In accordance with the terms of our policy, we reserve the right to change premiums and its likely that your premium will increase again in the future.

Related Objection 7

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

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA (Form)

Comments: As a reminder, if the company intends to request additional increases on any of the blocks, then, pursuant to 14VAC5-200-75 A, the policyholder notification letter needs to specifically state that fact rather than simply state that future rate increases may be requested.

Changed Items:

No Supporting Documents changed.

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA	OTH	Initial		40.000	165239_VA_062619_clean.pdf	Date Submitted: 06/27/2019 By: Ronald Jackson
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA*	*OTH*	*Initial*			*165239 VA.pdf*	*Date Submitted: 06/06/2019 By: Ronald Jackson*
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA*	*OTH*	*Initial*			*165239 VA Important Information 20181012.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Conclusion:

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

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

Sincerely,
Ronald Jackson

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

Response Letter

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

Dear Greg Smith,

Introduction:

In response to comments received May 28, 2019:

Response 1

Comments:

1) The above referenced forms have been replaced by 165224 01/07/19 and 165226 01/07/19, respectively. There have been minor differences to these forms as a result of other state updates. In order to facilitate the review state specific updates have been removed from the forms submitted previously except for Virginia requirements. Please call or email (804.922.5517; Beth Ludden beth.ludden@genworth.com) with questions as we would be happy to walk through the forms and the Statement of Variability with you to facilitate the review.

All places where the company name will appear will display Genworth Life Insurance Company. This change is reflected in the updated forms for review and are included in the John Doe letter.

Related Objection 1

Applies To:

- *Important Change Notice, 165224 07/27/17 (Form)*
- *Coverage Options, 165226 07/27/17 (Form)*

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

Changed Items:

No Supporting Documents changed.

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

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Coverage Options	165226 07/27/17	OTH	Initial			165226 010719.pdf	Date Submitted: 06/06/2019 By: Ronald Jackson
Previous Version								
1	*Coverage Options*	*165226 07/27/17*	*OTH*	*Initial*			*165226.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 2

Comments:

2) The variability statement has been updated based on revisions for forms 165224 01/07/19, 165224NQ 4/23/19, 165226 01/07/19, 165239 VA.

Related Objection 2

Applies To:

- *Important Change Notice, 165224 07/27/17 (Form)*
- *Coverage Options, 165226 07/27/17 (Form)*
- *Important Information Regarding This Premium Increase, 165239 VA (Form)*
- *Variability Statement (Supporting Document)*

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

Changed Items:

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	Premium Change Notice and Sample Policyholder Letter
Comments:	
Attachment(s):	Sample Policyholder letter VA.pdf 165224NQ 042319.pdf
Previous Version	
Satisfied - Item:	*Premium Change Notice*
Comments:	
Attachment(s):	*165224NQ_062018.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 PrePCS - Moratorium*
Project Name/Number: *2017 PrePCS - Moratorium/2017 PrePCS - Moratorium*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Premium Change Notice and Sample Policyholder Letter
Comments:	
Attachment(s):	Sample Policyholder letter VA.pdf 165224NQ 042319.pdf
Previous Version	
Satisfied - Item:	*Premium Change Notice*
Comments:	
Attachment(s):	*165224NQ_062018.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Letter*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter.pdf*

Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_VA Letter_PrePCS .pdf
Previous Version	
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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change Notice	165224 01/07/19	OTH	Initial			165224 010719.pdf	Date Submitted: 06/06/2019 By: Ronald Jackson
Previous Version								
1	*Important Change Notice*	*165224 07/27/17*	*OTH*	*Initial*			*165224.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*
2	Coverage Options	165226 07/27/17	OTH	Initial			165226 010719.pdf	Date Submitted: 06/06/2019 By: Ronald Jackson
Previous Version								
2	*Coverage Options*	*165226 07/27/17*	*OTH*	*Initial*			*165226.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*
3	Important Information Regarding This Premium Increase	165239 VA	OTH	Initial			165239 VA.pdf	Date Submitted: 06/06/2019 By: Ronald Jackson
Previous Version								
3	*Important Information Regarding This Premium Increase*	*165239 VA*	*OTH*	*Initial*			*165239 VA Important Information 20181012.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 3

Comments:

3) Most of the locations of if VA variability have been removed where the specification was the usage of the full company name. In form 165224NQ 4/23/19 all other state specific variability has been removed to better illustrate the language that will be used. This should make the letter easier to review.

Related Objection 3

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

Applies To:

- *Important Change Notice, 165224 07/27/17 (Form)*
- *Coverage Options, 165226 07/27/17 (Form)*
- *Variability Statement (Supporting Document)*

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

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_VA Letter_PrePCS .pdf
Previous Version	
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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change Notice	165224 01/07/19	OTH	Initial			165224 010719.pdf	Date Submitted: 06/06/2019 By: Ronald Jackson
Previous Version								
1	*Important Change Notice*	*165224 07/27/17*	*OTH*	*Initial*			*165224.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*
2	Coverage Options	165226 07/27/17	OTH	Initial			165226 010719.pdf	Date Submitted: 06/06/2019 By: Ronald Jackson
Previous Version								
2	*Coverage Options*	*165226 07/27/17*	*OTH*	*Initial*			*165226.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 4

Comments:

4) Variability has been removed. This is utilized as Genworth writes long term care insurance under other underwriting companies in states outside of Virginia.

Related Objection 4

Applies To:

- *Important Change Notice, 165224 07/27/17 (Form)*
- *Variability Statement (Supporting Document)*

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

Changed Items:

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_VA Letter_PrePCS .pdf
Previous Version	
Satisfied - Item:	*Variability Statement*
Comments:	
Attachment(s):	*SOV_ VA Letter CAR CBUL 20181014.pdf*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change Notice	165224 01/07/19	OTH	Initial			165224 010719.pdf	Date Submitted: 06/06/2019 By: Ronald Jackson
Previous Version								
1	*Important Change Notice*	*165224 07/27/17*	*OTH*	*Initial*			*165224.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 5

Comments:

5) Brackets have been added to the telephone number.

Related Objection 5

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA (Form)

Comments: It is clear that telephone number 1-877-XXX-XXXX is intended to be variable. All fields intended to be variable should be bracketed.

Changed Items:

No Supporting Documents changed.

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

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Information Regarding This Premium Increase	165239 VA	OTH	Initial			165239 VA.pdf	Date Submitted: 06/06/2019 By: Ronald Jackson
Previous Version								
1	*Important Information Regarding This Premium Increase*	*165239 VA*	*OTH*	*Initial*			*165239 VA Important Information 20181012.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*

No Rate/Rule Schedule items changed.

Response 6

Comments:

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

Optional Limited Benefit Allowance

As used below, the Limited Benefit Allowance is an amount equal to A minus B, where:
A= The sum of all premium paid for the Policy, excluding any waived premium.
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.

Related Objection 6

Applies To:

- Important Information Regarding This Premium Increase, 165239 VA (Form)

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

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

The information is as follows:

134613VA 06/29/16 Contingent Benefit Upon Lapse GEFA -12913684 Approval date 12/22/16;
158271 10/17/12 Optional Limited Benefit GEFA-129292365 Approval date 5/8/2014; and
165935 11/17/16 Coverage Change Rider - GEFA-131296443 This filing has not been approved since it was submitted on 12/11/17. Any assistance you could provide to Genworth to obtain approval would be appreciated.

Related Objection 7

Applies To:

- Sample Policy Endorsements and Riders (Supporting Document)

Comments: The following sample policy endorsements and riders were attached as supporting documentation: 134613VA 06/29/16, 158271 10/17/13, and 165935 11/17/16. Please advise the SERFF Tracking Numbers and the approval dates for these forms.

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 PrePCS - Moratorium		
Project Name/Number:	2017 PrePCS - Moratorium/2017 PrePCS - 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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - 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 a one time rate revision were proposed, what increase that is actuarially justified would the Company require to certify that no future rate increases would be necessary if experience develops along the lines of the future projections. The actuarial memorandum was unclear to us on this point.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (1/8/19)
Comments:	
Attachment(s):	VA Pre-PCS Objection 6 Response 20190107.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

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

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

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

Sincerely,
Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - 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 November 5:

Response 1

Comments:

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

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: 1.Please provide the 60/80 Test demonstrations pursuant to 14VAC5-200-150.B. for the four subsets of business.

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

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (12/6/18)
Comments:	
Attachment(s):	VA Pre-PCS Objection 5 Response 20181204.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (12/6/18)
Comments:	
Attachment(s):	VA Pre-PCS Objection 5 Response 20181204.pdf

Satisfied - Item:	Rate Stabilization 60/80 Test
Comments:	
Attachment(s):	VA Pre PCS Objection 5 Attachments 20181204.pdf

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

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 PrePCS - Moratorium		
Project Name/Number:	2017 PrePCS - Moratorium/2017 PrePCS - 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 1988 to 1998, during which time the statutory valuation rate ranged from 5.5% to 4.5%. Please use an appropriate average interest rate for this block rather than the maximum of 5.5%.

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 $15.9M to $6.6M. Attachment 8 shows that the cumulative prior increase in Virginia for Limited benefit periods was 47%, so we would expect to see 2017 premiums of approximately $15.6M/1.47 = $10.6M, less one years lapse and mortality. Similarly, we would expect the 2017 premium in 11m to be in the neighborhood of $13.4M rather than $9.6M. 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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - Moratorium

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

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

Satisfied - Item:	Experience Exhibits (for Objection 4)
Comments:	
Attachment(s):	VA PrePCS Objection 4 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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - 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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - 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*

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:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA PrePCS Objection 4 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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - 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:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA PrePCS Objection 4 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 PrePCS - Moratorium*
Project Name/Number: *2017 PrePCS - Moratorium/2017 PrePCS - 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:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA PrePCS Objection 4 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:	Sample Rate Increase History Notification
Comments:	
Attachment(s):	150023_090418_gnw.pdf

State:	Virginia	**Filing Company:**	Genworth Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	2017 PrePCS - Moratorium		
Project Name/Number:	2017 PrePCS - Moratorium/2017 PrePCS - 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:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA PrePCS Objection 4 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:	Sample Rate Increase History Notification
Comments:	
Attachment(s):	150023_090418_gnw.pdf

Satisfied - Item:	Premium Change Notice
Comments:	
Attachment(s):	165224NQ_062018.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 PrePCS - Moratorium		
Project Name/Number:	2017 PrePCS - Moratorium/2017 PrePCS - 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:	Response Letter (10/16/18)
Comments:	
Attachment(s):	VA PrePCS Objection 4 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:	Sample Rate Increase History Notification
Comments:	
Attachment(s):	150023_090418_gnw.pdf

Satisfied - Item:	Premium Change Notice
Comments:	
Attachment(s):	165224NQ_062018.pdf
Previous Version	
Satisfied - Item:	*Sample Policyholder Letter*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter.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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - Moratorium

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change Notice	165224 07/27/17	OTH	Initial			165224.pdf	Date Submitted: 10/16/2018 By: Ronald Jackson
2	Coverage Options	165226 07/27/17	OTH	Initial			165226.pdf	Date Submitted: 10/16/2018 By: Ronald Jackson
3	Important Information Regarding This Premium Increase	165239 VA	OTH	Initial			165239 VA Important Information 20181012.pdf	Date Submitted: 10/16/2018 By: Ronald Jackson

No Rate/Rule Schedule items changed.

Conclusion:

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

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

Sincerely,
Ronald Jackson

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - 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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - 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 10 limited pay lives in-force in Virginia. Since all policies in this block are at least 20 years old, how many of these are still premium paying? For those still paying premium, when will they be paid up?

8.Please provide the Excel file used to produce Attachment Q5 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
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 PrePCS Objection 3 Response 20180727.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (7/27/18)
Comments:	
Attachment(s):	VA PrePCS Objection 3 Response 20180727.pdf

Satisfied - Item:	Objection 3 Attachments
Comments:	
Attachment(s):	VA PrePCS Objection 3 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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - Moratorium

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter (7/27/18)
Comments:	
Attachment(s):	VA PrePCS Objection 3 Response 20180727.pdf

Satisfied - Item:	Objection 3 Attachments
Comments:	
Attachment(s):	VA PrePCS Objection 3 Attachments 20180725.pdf

Satisfied - Item:	Filing Status
Comments:	
Attachment(s):	VA PrePCS Objection 3 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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - 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) 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 1

Applies To:

- Rate Tables, [50000C, 50020D, 7021P, 60394, 60491, 62153, 62100] (Rate)

Comments: Please remove the Current Rates from the Rate/Rule Schedule and attach these rates under Supporting Documentation. Only the proposed rates should be attached under the Rate/Rule Schedule.

Changed Items:

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

No Form Schedule items changed.

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

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	50000C, 50020D, 7021P, 60394, 60491, 62153, 62100	Revised	Previous State Filing Number: GEFA-128660223 Percent Rate Change Request: 89	VA PrePCS Rate Tables Appendix B.PDF,	04/27/2018 By: Ronald Jackson
Previous Version						
1	*Rate Tables*	*50000C, 50020D, 7021P, 60394, 60491, 62153, 62100*	*Revised*	*Previous State Filing Number: GEFA-128660223 Percent Rate Change Request: 89*	*VA PrePCS Rate Tables Appendix A.PDF, VA PrePCS Rate Tables Appendix B.PDF,*	*12/29/2017 By: Ronald Jackson*

Response 2

Comments:

2) Virginia dispositioned the most recent prior rate increase of 88% for Lifetime benefits and 35% for Limited benefits under SERFF #GEFA-128660223. Annual Experience Reports were not required pursuant to 14VAC5-200-153 D as Pre-PCS policies were issued prior to October 1, 2003.

SERFF # GEFA-128658805 referenced in the objection letter comments captures the Virginia Bureau¡¦s July 12, 2013 approval of Contingent Nonforfeiture Benefit Endorsement 134613 8/17/12, Limited Nonforfeiture Benefit Endorsement 134612 04/30/12, and Optional Limited Benefit Endorsement Election Form OLB 0613. Please note Contingent Nonforfeiture Benefit Endorsement 134613 8/17/12 has since been replaced by Contingent Benefit Upon Lapse Endorsement 134613 VA 06/29/16 and Limited Nonforfeiture Benefit Endorsement 134612 04/30/12 has been replaced by Optional Limited Benefit Endorsement 158271 10/17/13.

Related Objection 2

Comments: Annual Experience Reports

Please provide the SERFF numbers for the Annual Experience Reports for all years following the implementation of the rate increase approved in SERFF # GEFA-128658805 as required under 14VAC5-200-153 D.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

3) To satisfy regulation 14VAC5-200-185 d, please see the attached file ¡§2017 VA PCS Actuarial Memorandum Revised 20180425.pdf¡¨ for the revised 75-day minimum notice.

Related Objection 3

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: 21. Proposed Effective Date

Please correct the minimum policyholder notification period to 75 day minimum notice in the Actuarial Memo as well as any other supporting reference. 14VAC5-200-185 d. 3. requires policyholders to be notified at least 75 days prior to the due date of the premium reflecting the rate increase.

Changed Items:

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

4) To satisfy regulation 14VAC5-130-50 B, please see Attachments Q4a-Q4f, in the file ¡§VA Pre-PCS Objection 1 Attachments 20180425.pdf.¡¨ Additionally, the tab Q4a-Q4f, 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 to using an original 7.5% interest rate.

Related Objection 4

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Page 15 - Interest

Please amend the Actuarial Memorandum and exhibits to reflect the loss ratio based on the original interest rate as set forth in 14VAC5-130-70 C 1 b.

The interest rate originally assumed in the determination of the premiums was 7.5% as cited in the previous rate approval filed in GEFA-128658805. The Actuarial Memorandum indicates on page 15 that discounting occurred at 4.0%.

Changed Items:

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

5) Please see Attachment Q5 in the attached file ¡§VA Pre-PCS Objection 1 Additional Attachments 20180425.pdf¡¨ for a current status of filing in each state.

Related Objection 5

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please advise in which states the company has requested rate increases, the rate increase percentage and the current status of these rate requests.

Changed Items:

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

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

6) Please see the tab, Q6a-Q6f, in the attached file ¡§VA Pre-PCS Objection 1 Attachments 20180425.xlsm¡¨ for an excel version of the experience projections previously submitted with the Actuarial Memorandum. Additionally, the same exhibits have been provided in a pdf format in ¡§VA Pre-PCS Objection 1 Attachments 20180425.pdf.¡¨

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 6

Applies To:

- L&H Actuarial Memorandum (Supporting Document)
- Long Term Care Insurance Rate Request Summary (Supporting Document)
- Experience Exhibits and Filing Status (Supporting Document)

Comments: Please provide the documentation for the experience and model(s) utilized to calculate the requested rate increase in Excel format along with working formulas so that the projections may be recreated.

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

Changed Items:

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 7

Comments:

7) Yes, Attachments I-A, I-B, and I-C are historical and projection before the requested rate increase is implemented.

Please see Attachment Q7 of the file ¡§VA Pre-PCS Objection 1 Additional Attachments 20180425.pdf¡¨ for the requested exhibits using original premium and assumptions for all future years.

Related Objection 7

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: - Please clarify if Attachments I-A, I-B, and I-C are historical and projections before the requested rate increase is implemented.

- Please provide an exhibit similar to Attachments 1-A, 1-B and 1-C using the original premium and assumptions for morbidity, lapse, mortality, etc. for all future years.

Changed Items:

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 8

Comments:

8) Please see Attachments Q8a-Q8f of the file ¡§VA Pre-PCS Objection 1 Additional Attachments 20180425.pdf¡¨ for a comparison of the changes in the actuarial assumptions used in the development of the current rate increase to those used in the original rate filing. Of the requested rate increase presented in this filing, 60.6% can be attributed to morbidity and 39.4% can be attributed to terminations.

Related Objection 8

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a comparison of the changes in the actuarial assumptions used in the development of the current rate increase to those used in the original rate filing. Please include details of these changes for lapses, mortality, and morbidity, and a description of what portion of the rate increase is attributable to the change in each of these assumptions individually.

Changed Items:

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

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 9

Comments:

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

Related Objection 9

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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - Moratorium

Comments: Actuarial Certification

Please amend the certification to include the language, "Certification by a qualified actuary that, to the best of the actuary's knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided." as required by 14VAC5-130-70 B. 14

Changed Items:

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

Amendment Letter

Submitted Date: 08/30/2019

Comments:

In response to a conversation with the Bureau on August 12, we ask you to review the attached documentation.

Changed Items:

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	50000C, 50020D, 7021P, 60394, 60491, 62153, 62100	Revised	Previous State Filing Number: GEFA-128660223 Percent Rate Change Request: 77.5	VA PrePCS Rate Tables 20190830.pdf,	08/30/2019 By:
Previous Version						
1	*Rate Tables*	*50000C, 50020D, 7021P, 60394, 60491, 62153, 62100*	*Revised*	*Previous State Filing Number: GEFA-128660223 Percent Rate Change Request: 89*	*VA PrePCS Rate Tables Appendix B.PDF,*	*04/27/2018 By: Ronald Jackson*
Previous Version						
1	*Rate Tables*	*50000C, 50020D, 7021P, 60394, 60491, 62153, 62100*	*Revised*	*Previous State Filing Number: GEFA-128660223 Percent Rate Change Request: 89*	*VA PrePCS Rate Tables Appendix A.PDF, VA PrePCS Rate Tables Appendix B.PDF,*	*12/29/2017 By: Ronald Jackson*

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	Amendment Letter of (8/30/19)
Comments:	
Attachment(s):	VA Pre-PCS Response 20190830.pdf

Satisfied - Item:	Actuarial Addendum (8/30/19)
Comments:	
Attachment(s):	VA PrePCS Addendum 20190830.pdf

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

Amendment Letter

Submitted Date: 08/22/2019

Comments:

The attached letter is in response to the conversation with the Bureau on Monday, August 12th, 2019.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Amendment Letter (8/22/19)
Comments:	
Attachment(s):	VA Pre-PCS Response 20190820.pdf

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

Amendment Letter

Submitted Date: 06/27/2019

Comments:

These documents were inadvertently left out of our response earlier today.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Important Change Notice	165224 01/07/19	OTH	Initial		62.000	165224_010719.pdf	Date Submitted: 06/27/2019 By:
Previous Version								
1	*Important Change Notice*	*165224 01/07/19*	*OTH*	*Initial*			*165224 010719.pdf*	*Date Submitted: 06/06/2019 By: Ronald Jackson*
Previous Version								
1	*Important Change Notice*	*165224 07/27/17*	*OTH*	*Initial*			*165224.pdf*	*Date Submitted: 10/16/2018 By: Ronald Jackson*

No Rate Schedule Items Changed.

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

Supporting Document Schedule Item Changes	
Satisfied - Item:	Premium Change Notice and Sample Policyholder Letter
Comments:	
Attachment(s):	Sample Policyholder letter VA.pdf 165224NQ_042319VA.pdf
Previous Version	
Satisfied - Item:	*Premium Change Notice and Sample Policyholder Letter*
Comments:	
Attachment(s):	*Sample Policyholder letter VA.pdf* *165224NQ 042319.pdf*
Previous Version	
Satisfied - Item:	*Premium Change Notice*
Comments:	
Attachment(s):	*165224NQ_062018.pdf*
Previous Version	
Satisfied - Item:	*Sample Policyholder Letter*
Comments:	
Attachment(s):	*Standard VA Policyholder Letter.pdf*

Satisfied - Item:	Flesch Score
Comments:	
Attachment(s):	VA_Readability 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 PrePCS - Moratorium*
Project Name/Number: *2017 PrePCS - Moratorium/2017 PrePCS - Moratorium*

Amendment Letter

Submitted Date: 05/02/2018

Comments:

We ask you to review the attached letter for an explanation of revisions made to the actuarial memorandum submitted on April 27.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Respnse Letter (5/2/18)
Comments:	
Attachment(s):	VA Pre-PCS Objection 2 Response 20180501.pdf

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

Amendment Letter

Submitted Date: 04/27/2018

Comments:

We have made a slight revision to the actuarial memorandum. The updated version is attached. Also, the current rate tables were inadvertently left out of the response and we are including it under the Supporting Documentation tab.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

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

Satisfied - Item:	Current Rate Tables
Comments:	
Attachment(s):	VA PrePCS Rate Tables Appendix A.PDF

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

Amendment Letter

Submitted Date: 12/29/2017

Comments:

The Sample Policyholder Letter was inadvertently left out of the submission.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
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 PrePCS - Moratorium*		
Project Name/Number:	*2017 PrePCS - Moratorium/2017 PrePCS - Moratorium*		

Note To Filer

Created By:

Bill Dismore on 04/30/2018 07:23 AM

Last Edited By:

Bill Dismore

Submitted On:

06/28/2019 10:39 AM

Subject:

Revisions to the Actuarial Memorandum

Comments:

As a courtesy, please explain the changes made to the actuarial memorandum and in which section(s) of the memorandum these changes occurred.

Thank you,

Bill Dismore
Insurance Market Examiner - Rates

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

Reviewer Note

Created By:

Bob Grissom on 05/07/2018 09:38 AM

Last Edited By:

Bill Dismore

Submitted On:

01/13/2020 12:08 PM

Subject:

RRS

Comments:

Rate Review Summary

Reset Form

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

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

SERFF Tracking Number: GEFA-131306414

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: $4,273(Lifetime)/$2,005(Limited) - After Rate Increase

Average Requested Percentage Rate Change Per Member: 117%(Lifetime)/39%(Limited)

Minimum Requested Percentage Rate Change Per Member: 117%(Lifetime)/39%(Limited)

Maximum Requested Percentage Rate Change Per Member: 117%(Lifetime)/39%(Limited)

Number of Policy Holders Affected : 1,436

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

Form#	"Product Name"(if applicable)
50000C	Nursing Home Indemnity Policy
60394	Home Health Care Benefit Rider
50020D	Long Term Care Insurance Policy
60491	Home and Community Care Rider
7021P	Long Term Care Insurance Policy
62153	Nonforfeiture Benefit Rider
62100	Home and Community Care Rider

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

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

Key Information Used to Develop the Rates Including the Main Drivers

“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.”

The Genworth Life Insurance Company (the Company) requested a 39% increase on their Limited Benefit Period policies and 117% for their Lifetime Benefit Period policies for their individual long-term care insurance forms (50000C, 50020D, 7021P and riders). As the forms were issued in Virginia from 1988 through 1998, the experience was reviewed based on the rules in effect at the time of issue. For policies issued prior to October 1, 2003, they were reviewed according to the requirements of 14VAC5-200-150 (pre-rate stability).

The Bureau of Insurance's (the Bureau) consulting actuary reviewed the filing and indicated that the rate increase will result in future and lifetime loss ratios more than the original target for this block. Therefore, the company was advised that the Bureau would approve the rate increase the pre-rate stability block.

This increase will impact approximately 620 insureds with Limited Benefit Period plans and 816 insureds with Lifetime Benefit Period plans in Virginia. Even with this increase, the Company advised that they intend to increase rates further on this block unless the actual experience improves. The primary reasons for the rate increase are that policyholders are living longer and keeping their policies in force longer, which has resulted in more claims being filed than the Company anticipated when the policy was originally priced. The Company determined that a premium increase is necessary to reflect that future claims are expected to be significantly higher on these policies than originally expected or priced and to ensure that sufficient funds are available to pay claims.

The Company is offering all policyholders options to reduce the premium increase by reducing their coverage. These reductions could be in the form of lower daily benefits, a shorter benefit period, a longer elimination period, the termination of riders or any combination of these reductions, or a paid-up policy equal to the sum of premiums paid. Specific options are included in the letter sent to all policyholders notifying them of the rate increase and may be discussed directly with the company by calling its customer service department.

The filing can be reviewed on the Bureau's webpage under the Rate/Policy Form Search at:
http://www.scc.virginia.gov/boi/SERFFInquiry/default.asp

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

Post Submission Update Request Processed On 09/05/2019

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

General Information:

Field Name	Requested Change	Prior Value
Overall Rate Impact	77.5	89

Company Rate Information:

Company Name:Genworth Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	77.500%	89.000%
Overall % Rate Impact	77.500%	89.000%
Written Premium Change for this Program	$1939541	$2228778
Maximum %Change (where required)	99.000%	117.000%

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

Form Schedule

Lead Form Number: 50000C, et al

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Received & Acknowledged 06/28/2019	Important Change Notice	165224 01/07/19	OTH	Initial		62.000	165224_010719.pdf
2	Received & Acknowledged 06/28/2019	Coverage Options	165226 01/07/19	OTH	Initial		53.000	165226 010719.pdf
3	Received & Acknowledged 06/28/2019	Important Information Regarding This Premium Increase	165239 VA	OTH	Initial		40.000	165239_VA_062619_clean.pdf

Form Type Legend:

ADV	Advertising	**AEF**	Application/Enrollment Form
CER	Certificate	**CERA**	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	**FND**	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	**NAP**	Network Access Plan
NOC	Notice of Coverage	**OTH**	Other
OUT	Outline of Coverage	**PJK**	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	**POLA**	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	**PRD**	Provider Directory

Genworth Life Insurance Company
[company 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. Review and Adjust your coverage to reduce your premiums
3. **<If nonfor available appropriate language per SOV>**

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

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

This letter is to inform you that [**<if not (Choice 2 & 2.1)>**, as a result of higher than expected aggregate policyholder claims costs,]**[T]he 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 refer to the enclosed Coverage Options page and Important information page for more details.] 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 Genworth Life Insurance Company policyholder.

Sincerely,

[Signature image, name and title]

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

Long Term Care Insurance
Premium Increase Notice
[mm/dd/yyyy]
Genworth Life Insurance Company

Insured:
[Insured_name1]
[Insured_name2]

Policy Number:
[policy_number]

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

Customer Service:

[999 999.9999]

[company_hours1]
[company_hours2]

Fax: [company_fax]
[**Genworth.com/LTCpremiums**]

Genworth

Coverage Options

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

Customer service:
[company_phone]
[company hours]]

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 Review & Adjust your coverage		
	If you are comfortable with your current level of coverage, pay the increased premium [<not EFT> when you receive your next bill]. If we don't hear from you by [mm/dd/yyyy] [<if phased> the first phase of] this [999.999%] rate increase will take effect.	If you are comfortable reducing your benefits, the alternative[s] below [is <or> are] designed to provide different levels of cost and coverage as you evaluate your current needs. There may be other ways that you can reduce your benefits and premiums beyond [that<or>those] listed.		
		Alternative [A]	Alternative B	Alternative C
[Monthly maximum benefit]	[$5,400.00]	[$5,400.00]	[$5,400.00]	[$4,050.00]
[Benefit period]	[4 years]	[3 years]	[3 years]	[3 Years]
[Inflation protection]	[Simple 5%]	[Simple 5%]	[Simple 5%]	[Simple 5%]
[Elimination period]	[100 days]	[100 days]	[100 days]	[100 days]
[Annual] premium as of 12/11/2018*	[$99,999.99]	[$99,999.99]	[$99,999.99]	[$99,999.99]
▶ [Annual] premium as of 12/11/2019	[$99,999.99]	[$99,999.99]	[$99,999.99]	[$99,999.99]
[Annual] premium as of 12/11/2020	[$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 the option in the enclosed [<if CBUL or OLB> endorsement and] Important Information Regarding This Premium Increase. The benefit value is current as of the date of this notice; a final benefits value will be sent to you following your selection of this option.	[$99.999.99] Paid up policy benefit ☐ [Contingent Benefit Upon Lapse]

You may have other ways to reduce your benefits than than those shown above; contact the Customer Service team for additional quotes. More information on your optons can be found in the 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 online or by mail in the enclosed envelope by: **[Mmmmm dd, 20yy]**

▶ Policyholder Signature _____ Date _____

[<if shared> Policyholder Signature] _____ Date _____

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

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

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company and Genworth Life Insurance Company of New York*

About this premium increase

It is important to note that this premium increase was reviewed by Virginia's State Corporation Commission and was found to be compliant with applicable Virginia laws and regulations addressing long-term care insurance. All premium rate filings are available for public inspection and may be accessed on line through the Virginia Bureau of Insurance's webpage at www.scc.virginia.gov/BOI.
The premium increase is not based upon a change in your age, health, claims history or any other individual characteristic. Rather, the increase is based on the experience of all policies that are similar to your policy and issued for delivery in Virginia. Our decision to increase premiums is primarily based upon the fact that expected claims are significantly higher today than we originally anticipated when your policy was priced. These higher claims costs are in part due to policyholders living longer and keeping their policies longer than originally anticipated. As a result, premiums need to be adjusted to ensure there is adequate funding to pay current and anticipated future claims Our decision to increase premiums was not determined based upon the current economic environment. Please note that we requested a [50.1%] rate increase and the Virginia Bureau of Insurance determined that a rate increase of [29%] was allowable under Virginia's regulations. 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. In accordance with the terms of your policy, we reserve the right to change premiums and it is [possible**<or>**likely] that your premium will 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 follow:

- You may choose to reduce your maximum [daily<or> monthly] benefit
- 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 perod of time. 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 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. You have the right to a revised rate or premium schedule upon request.

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

<if no quote and (if CBUL 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 CBUL> If you would like to stop paying premiums on your policy you can elect the Contingent Benefit Upon Lapse. Your new coverage maxiumum 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 our policy. Your new coverage maximum will be either 30 times your Nursing Home Daily benefit or equal to the total premiums you have paid 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 b4enefit period are reduced, the maximum benefits apayble 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.l Any benefits paid or payable are deducted from the reduced policy maximum. Reducing benefits while you are receiving policy benefits is generally not advisable.

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 companies.

About 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].

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

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	67.000%
Effective Date of Last Rate Revision:	07/11/2013
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	GEFA-128660223

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	77.500%	77.500%	$1,939,541	1,436	$2,501,070	99.000%	39.000%

State: Virginia
Filing Company: Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - 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	50000C, 50020D, 7021P, 60394, 60491, 62153, 62100	Revised	Previous State Filing Number: GEFA-128660223 Percent Rate Change Request: 77.5	VA PrePCS Rate Tables 20190830.pdf,

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50000 & 50000C

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	82.80	62.51	173.77	131.36	264.97	200.41
19	82.80	62.51	173.77	131.36	264.97	200.41
20	82.80	62.51	173.77	131.36	264.97	200.41
21	82.80	62.51	173.77	131.36	264.97	200.41
22	82.80	62.51	173.77	131.36	264.97	200.41
23	82.80	62.51	173.77	131.36	264.97	200.41
24	82.80	62.51	173.77	131.36	264.97	200.41
25	82.80	62.51	173.77	131.36	264.97	200.41
26	82.80	62.51	173.77	131.36	264.97	200.41
27	82.80	62.51	173.77	131.36	264.97	200.41
28	82.80	62.51	173.77	131.36	264.97	200.41
29	82.80	62.51	173.77	131.36	264.97	200.41
30	82.80	62.51	173.77	131.36	264.97	200.41
31	82.80	62.51	173.77	131.36	264.97	200.41
32	82.80	62.51	173.77	131.36	264.97	200.41
33	82.80	62.51	173.77	131.36	264.97	200.41
34	82.80	62.51	173.77	131.36	264.97	200.41
35	82.80	62.51	173.77	131.36	264.97	200.41
36	82.80	62.51	173.77	131.36	264.97	200.41
37	82.80	62.51	173.77	131.36	264.97	200.41
38	82.80	62.51	173.77	131.36	264.97	200.41
39	82.80	62.51	173.77	131.36	264.97	200.41
40	82.80	62.51	173.77	131.36	264.97	200.41
41	82.80	62.51	173.77	131.36	264.97	200.41
42	82.80	62.51	173.77	131.36	264.97	200.41
43	82.80	62.51	173.77	131.36	264.97	200.41
44	82.80	62.51	173.77	131.36	264.97	200.41
45	82.80	62.51	173.77	131.36	264.97	200.41
46	82.80	62.51	173.77	131.36	264.97	200.41
47	82.80	62.51	173.77	131.36	264.97	200.41
48	82.80	62.51	173.77	131.36	264.97	200.41
49	82.80	62.51	173.77	131.36	264.97	200.41
50	82.80	62.51	173.77	131.36	264.97	200.41
51	82.80	62.51	173.77	131.36	264.97	200.41
52	82.80	62.51	173.77	131.36	264.97	200.41
53	82.80	62.51	173.77	131.36	264.97	200.41
54	82.80	62.51	173.77	131.36	264.97	200.41
55	82.80	62.51	173.77	131.36	264.97	200.41
56	90.16	69.88	189.15	146.72	286.47	222.35
57	97.35	75.41	204.51	158.41	312.51	242.01
58	108.40	82.80	227.67	173.77	337.29	257.37
59	119.47	90.16	245.90	185.46	361.69	272.75
60	130.53	103.08	263.12	207.59	388.52	306.55
61	145.29	117.63	277.47	225.00	408.62	321.10
62	158.00	125.00	290.37	229.92	418.24	335.24
63	180.12	145.29	315.78	254.72	442.63	356.97
64	200.41	158.20	338.74	267.43	477.67	377.05
65	220.49	180.33	356.77	291.40	507.58	414.56
66	240.79	193.04	376.64	302.27	521.93	418.86
67	268.45	213.32	408.62	324.81	566.41	450.20
68	295.91	240.98	444.26	361.88	621.94	506.57
69	330.96	263.12	482.99	383.82	673.98	535.67
70	365.79	290.57	518.45	411.89	754.93	599.80
71	400.63	318.25	555.33	440.99	768.66	610.25
72	441.20	351.24	592.84	472.14	802.27	638.94
73	488.93	393.65	641.81	516.61	849.59	684.02
74	538.53	434.02	689.96	556.16	905.75	730.14
75	599.19	476.45	748.79	595.30	987.92	785.46
76	661.68	524.18	805.96	638.52	1,042.22	825.83
77	724.19	579.30	874.59	699.60	1,133.00	906.37
78	786.69	627.26	925.22	737.71	1,212.30	966.60
79	847.35	682.38	978.69	788.11	1,310.27	1,055.13
80	917.21	737.51	1,049.81	844.06	1,419.27	1,140.99
81	992.64	792.83	1,104.73	882.38	1,536.28	1,227.06
82	1,068.05	855.34	1,166.20	934.02	1,650.64	1,321.94
83	1,158.00	925.22	1,240.18	990.80	1,814.37	1,449.40
84	1,255.54	1,000.63	1,318.26	1,050.62	1,908.01	1,520.71

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50000 & 50000C

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	45.76	32.97	95.94	69.31	133.03	96.09
19	45.76	32.97	95.94	69.31	133.03	96.09
20	45.76	32.97	95.94	69.31	133.03	96.09
21	45.76	32.97	95.94	69.31	133.03	96.09
22	45.76	32.97	95.94	69.31	133.03	96.09
23	45.76	32.97	95.94	69.31	133.03	96.09
24	45.76	32.97	95.94	69.31	133.03	96.09
25	45.76	32.97	95.94	69.31	133.03	96.09
26	45.76	32.97	95.94	69.31	133.03	96.09
27	45.76	32.97	95.94	69.31	133.03	96.09
28	45.76	32.97	95.94	69.31	133.03	96.09
29	45.76	32.97	95.94	69.31	133.03	96.09
30	45.76	32.97	95.94	69.31	133.03	96.09
31	45.76	32.97	95.94	69.31	133.03	96.09
32	45.76	32.97	95.94	69.31	133.03	96.09
33	45.76	32.97	95.94	69.31	133.03	96.09
34	45.76	32.97	95.94	69.31	133.03	96.09
35	45.76	32.97	95.94	69.31	133.03	96.09
36	45.76	32.97	95.94	69.31	133.03	96.09
37	45.76	32.97	95.94	69.31	133.03	96.09
38	45.76	32.97	95.94	69.31	133.03	96.09
39	45.76	32.97	95.94	69.31	133.03	96.09
40	45.76	32.97	95.94	69.31	133.03	96.09
41	45.76	32.97	95.94	69.31	133.03	96.09
42	45.76	32.97	95.94	69.31	133.03	96.09
43	45.76	32.97	95.94	69.31	133.03	96.09
44	45.76	32.97	95.94	69.31	133.03	96.09
45	45.76	32.97	95.94	69.31	133.03	96.09
46	45.76	32.97	95.94	69.31	133.03	96.09
47	45.76	32.97	95.94	69.31	133.03	96.09
48	45.76	32.97	95.94	69.31	133.03	96.09
49	45.76	32.97	95.94	69.31	133.03	96.09
50	45.76	32.97	95.94	69.31	133.03	96.09
51	45.76	32.97	95.94	69.31	133.03	96.09
52	45.76	32.97	95.94	69.31	133.03	96.09
53	45.76	32.97	95.94	69.31	133.03	96.09
54	45.76	32.97	95.94	69.31	133.03	96.09
55	45.76	32.97	95.94	69.31	133.03	96.09
56	49.73	36.94	104.48	77.54	143.91	106.83
57	53.85	39.88	113.01	83.58	157.00	116.10
58	59.89	43.70	125.82	91.83	169.37	123.61
59	66.07	47.53	135.82	98.00	181.59	130.96
60	72.10	54.45	145.38	109.63	195.26	147.15
61	80.20	62.10	153.33	118.75	205.28	154.66
62	87.26	66.07	160.39	121.41	210.13	163.48
63	99.47	76.67	174.51	134.50	222.34	171.44
64	110.66	83.58	187.03	141.26	239.71	181.14
65	121.84	95.20	197.03	153.91	251.92	193.21
66	133.03	101.98	208.08	159.52	263.70	203.94
67	148.18	112.71	225.73	171.57	284.44	216.31
68	163.48	127.29	245.44	191.00	312.40	243.09
69	182.76	138.91	266.79	202.62	338.44	257.07
70	202.04	153.48	286.35	217.48	379.05	287.97
71	221.32	168.05	306.81	232.94	386.13	293.13
72	243.67	185.56	327.55	249.28	403.04	306.67
73	270.03	207.78	354.48	272.82	426.59	328.29
74	297.54	229.26	381.12	293.57	454.84	350.37
75	330.94	251.48	413.64	314.31	496.19	377.00
76	365.53	276.79	445.27	337.12	523.56	396.28
77	400.10	305.92	483.10	369.35	569.02	434.97
78	434.54	331.24	511.06	389.50	608.76	463.97
79	468.09	360.37	540.63	416.14	658.06	506.49
80	506.64	389.50	579.92	445.72	712.65	547.84
81	548.28	418.65	610.23	465.87	771.36	588.90
82	589.92	451.60	644.22	493.10	828.90	634.51
83	639.66	488.54	685.12	523.26	911.16	695.87
84	693.52	528.27	728.10	554.76	958.09	730.01

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50000 & 50000C

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	41.05	31.05	86.22	65.19	119.49	90.36
19	41.05	31.05	86.22	65.19	119.49	90.36
20	41.05	31.05	86.22	65.19	119.49	90.36
21	41.05	31.05	86.22	65.19	119.49	90.36
22	41.05	31.05	86.22	65.19	119.49	90.36
23	41.05	31.05	86.22	65.19	119.49	90.36
24	41.05	31.05	86.22	65.19	119.49	90.36
25	41.05	31.05	86.22	65.19	119.49	90.36
26	41.05	31.05	86.22	65.19	119.49	90.36
27	41.05	31.05	86.22	65.19	119.49	90.36
28	41.05	31.05	86.22	65.19	119.49	90.36
29	41.05	31.05	86.22	65.19	119.49	90.36
30	41.05	31.05	86.22	65.19	119.49	90.36
31	41.05	31.05	86.22	65.19	119.49	90.36
32	41.05	31.05	86.22	65.19	119.49	90.36
33	41.05	31.05	86.22	65.19	119.49	90.36
34	41.05	31.05	86.22	65.19	119.49	90.36
35	41.05	31.05	86.22	65.19	119.49	90.36
36	41.05	31.05	86.22	65.19	119.49	90.36
37	41.05	31.05	86.22	65.19	119.49	90.36
38	41.05	31.05	86.22	65.19	119.49	90.36
39	41.05	31.05	86.22	65.19	119.49	90.36
40	41.05	31.05	86.22	65.19	119.49	90.36
41	41.05	31.05	86.22	65.19	119.49	90.36
42	41.05	31.05	86.22	65.19	119.49	90.36
43	41.05	31.05	86.22	65.19	119.49	90.36
44	41.05	31.05	86.22	65.19	119.49	90.36
45	41.05	31.05	86.22	65.19	119.49	90.36
46	41.05	31.05	86.22	65.19	119.49	90.36
47	41.05	31.05	86.22	65.19	119.49	90.36
48	41.05	31.05	86.22	65.19	119.49	90.36
49	41.05	31.05	86.22	65.19	119.49	90.36
50	41.05	31.05	86.22	65.19	119.49	90.36
51	41.05	31.05	86.22	65.19	119.49	90.36
52	41.05	31.05	86.22	65.19	119.49	90.36
53	41.05	31.05	86.22	65.19	119.49	90.36
54	41.05	31.05	86.22	65.19	119.49	90.36
55	41.05	31.05	86.22	65.19	119.49	90.36
56	44.29	34.29	93.00	71.95	128.02	99.04
57	48.56	37.53	101.98	78.87	141.56	109.48
58	54.30	41.50	114.05	87.12	153.63	117.27
59	59.45	44.74	122.28	92.11	163.48	123.16
60	64.75	50.91	130.52	102.71	175.26	137.88
61	71.51	57.98	136.70	110.81	183.06	148.32
62	78.58	62.25	144.36	114.33	189.09	152.74
63	90.06	72.70	157.90	127.43	201.15	162.31
64	99.47	78.43	168.20	132.58	215.58	169.96
65	109.34	89.32	176.73	144.50	224.11	179.52
66	118.60	95.05	185.56	148.77	233.82	187.47
67	133.61	106.10	203.36	161.57	256.34	203.66
68	148.03	120.51	222.34	180.99	282.97	230.30
69	164.36	130.67	239.85	190.70	304.30	241.92
70	181.29	143.91	256.92	203.94	340.21	270.03
71	197.18	156.57	273.25	217.05	343.89	273.10
72	219.70	174.81	295.33	234.99	363.31	289.16
73	244.86	196.88	321.38	258.39	386.71	310.93
74	267.66	215.43	342.86	275.91	409.23	329.32
75	296.95	236.03	370.97	294.89	444.99	353.75
76	325.80	257.96	396.86	314.17	466.61	369.35
77	360.67	288.27	435.56	348.02	512.96	409.82
78	393.48	313.58	462.79	368.75	551.22	439.25
79	421.00	338.74	486.19	391.27	591.69	476.17
80	450.72	360.67	515.90	412.76	634.07	507.22
81	481.48	385.24	535.92	428.80	677.48	542.11
82	512.96	410.40	560.20	448.21	720.89	576.68
83	541.96	433.50	580.36	464.26	771.81	617.44
84	572.56	458.08	601.25	481.03	791.22	632.89

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50000 & 50000C

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	34.59	25.89	72.55	54.45	100.66	75.49
19	34.59	25.89	72.55	54.45	100.66	75.49
20	34.59	25.89	72.55	54.45	100.66	75.49
21	34.59	25.89	72.55	54.45	100.66	75.49
22	34.59	25.89	72.55	54.45	100.66	75.49
23	34.59	25.89	72.55	54.45	100.66	75.49
24	34.59	25.89	72.55	54.45	100.66	75.49
25	34.59	25.89	72.55	54.45	100.66	75.49
26	34.59	25.89	72.55	54.45	100.66	75.49
27	34.59	25.89	72.55	54.45	100.66	75.49
28	34.59	25.89	72.55	54.45	100.66	75.49
29	34.59	25.89	72.55	54.45	100.66	75.49
30	34.59	25.89	72.55	54.45	100.66	75.49
31	34.59	25.89	72.55	54.45	100.66	75.49
32	34.59	25.89	72.55	54.45	100.66	75.49
33	34.59	25.89	72.55	54.45	100.66	75.49
34	34.59	25.89	72.55	54.45	100.66	75.49
35	34.59	25.89	72.55	54.45	100.66	75.49
36	34.59	25.89	72.55	54.45	100.66	75.49
37	34.59	25.89	72.55	54.45	100.66	75.49
38	34.59	25.89	72.55	54.45	100.66	75.49
39	34.59	25.89	72.55	54.45	100.66	75.49
40	34.59	25.89	72.55	54.45	100.66	75.49
41	34.59	25.89	72.55	54.45	100.66	75.49
42	34.59	25.89	72.55	54.45	100.66	75.49
43	34.59	25.89	72.55	54.45	100.66	75.49
44	34.59	25.89	72.55	54.45	100.66	75.49
45	34.59	25.89	72.55	54.45	100.66	75.49
46	34.59	25.89	72.55	54.45	100.66	75.49
47	34.59	25.89	72.55	54.45	100.66	75.49
48	34.59	25.89	72.55	54.45	100.66	75.49
49	34.59	25.89	72.55	54.45	100.66	75.49
50	34.59	25.89	72.55	54.45	100.66	75.49
51	34.59	25.89	72.55	54.45	100.66	75.49
52	34.59	25.89	72.55	54.45	100.66	75.49
53	34.59	25.89	72.55	54.45	100.66	75.49
54	34.59	25.89	72.55	54.45	100.66	75.49
55	34.59	25.89	72.55	54.45	100.66	75.49
56	38.56	27.81	81.08	58.41	111.69	80.49
57	41.65	31.50	87.41	66.22	121.41	91.98
58	45.76	35.17	95.94	74.02	129.19	99.62
59	49.73	37.96	102.41	78.29	137.00	104.62
60	56.79	41.80	114.63	84.17	150.97	113.01
61	60.93	45.47	116.40	86.82	155.83	116.25
62	69.01	51.95	126.85	95.35	166.13	121.99
63	76.22	55.62	133.46	97.56	170.10	124.35
64	87.26	62.98	147.60	106.54	189.23	136.55
65	95.50	69.61	154.36	112.43	199.68	145.38
66	106.69	76.96	166.72	120.37	209.98	151.71
67	117.72	83.43	179.37	126.99	226.02	160.10
68	129.94	93.58	195.12	140.53	248.24	178.79
69	141.12	101.09	206.01	147.45	261.33	187.03
70	152.31	111.24	215.86	157.75	285.77	208.80
71	167.60	121.41	232.20	168.34	292.23	211.90
72	182.76	132.58	245.59	178.20	302.10	219.25
73	198.06	145.98	259.86	191.59	312.70	230.58
74	217.34	159.95	278.41	204.84	332.26	244.42
75	239.56	174.23	299.46	217.78	359.19	261.20
76	262.95	191.00	320.34	232.65	376.56	273.55
77	285.32	208.66	344.48	251.92	405.69	296.65
78	308.72	226.17	363.01	266.04	432.32	316.97
79	335.06	243.82	387.00	281.65	471.03	342.86
80	361.39	264.28	413.64	302.40	508.41	371.70
81	391.86	285.47	436.16	317.84	551.37	401.87
82	422.32	309.61	461.17	338.15	593.46	435.12
83	456.91	333.73	489.28	357.43	650.70	475.29
84	498.54	365.23	523.41	383.47	688.66	504.58

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50001

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	82.80	62.51	173.77	131.36	264.97	200.41
19	82.80	62.51	173.77	131.36	264.97	200.41
20	82.80	62.51	173.77	131.36	264.97	200.41
21	82.80	62.51	173.77	131.36	264.97	200.41
22	82.80	62.51	173.77	131.36	264.97	200.41
23	82.80	62.51	173.77	131.36	264.97	200.41
24	82.80	62.51	173.77	131.36	264.97	200.41
25	82.80	62.51	173.77	131.36	264.97	200.41
26	82.80	62.51	173.77	131.36	264.97	200.41
27	82.80	62.51	173.77	131.36	264.97	200.41
28	82.80	62.51	173.77	131.36	264.97	200.41
29	82.80	62.51	173.77	131.36	264.97	200.41
30	82.80	62.51	173.77	131.36	264.97	200.41
31	82.80	62.51	173.77	131.36	264.97	200.41
32	82.80	62.51	173.77	131.36	264.97	200.41
33	82.80	62.51	173.77	131.36	264.97	200.41
34	82.80	62.51	173.77	131.36	264.97	200.41
35	82.80	62.51	173.77	131.36	264.97	200.41
36	82.80	62.51	173.77	131.36	264.97	200.41
37	82.80	62.51	173.77	131.36	264.97	200.41
38	82.80	62.51	173.77	131.36	264.97	200.41
39	82.80	62.51	173.77	131.36	264.97	200.41
40	82.80	62.51	173.77	131.36	264.97	200.41
41	82.80	62.51	173.77	131.36	264.97	200.41
42	82.80	62.51	173.77	131.36	264.97	200.41
43	82.80	62.51	173.77	131.36	264.97	200.41
44	82.80	62.51	173.77	131.36	264.97	200.41
45	82.80	62.51	173.77	131.36	264.97	200.41
46	82.80	62.51	173.77	131.36	264.97	200.41
47	82.80	62.51	173.77	131.36	264.97	200.41
48	82.80	62.51	173.77	131.36	264.97	200.41
49	82.80	62.51	173.77	131.36	264.97	200.41
50	82.80	62.51	173.77	131.36	264.97	200.41
51	82.80	62.51	173.77	131.36	264.97	200.41
52	82.80	62.51	173.77	131.36	264.97	200.41
53	82.80	62.51	173.77	131.36	264.97	200.41
54	82.80	62.51	173.77	131.36	264.97	200.41
55	82.80	62.51	173.77	131.36	264.97	200.41
56	90.16	69.88	189.15	146.72	286.47	222.35
57	97.35	75.41	204.51	158.41	312.51	242.01
58	108.40	82.80	227.67	173.77	337.29	257.37
59	119.47	90.16	245.90	185.46	361.69	272.75
60	130.53	103.08	263.12	207.59	388.52	306.55
61	145.29	117.63	277.47	225.00	408.62	321.10
62	158.00	125.00	290.37	229.92	418.24	335.24
63	180.12	145.29	315.78	254.72	442.63	356.97
64	200.41	158.20	338.74	267.43	477.67	377.05
65	220.49	180.33	356.77	291.40	507.58	414.56
66	240.79	193.04	376.64	302.27	521.93	418.86
67	268.45	213.32	408.62	324.81	566.41	450.20
68	295.91	240.98	444.26	361.88	621.94	506.57
69	330.96	263.12	482.99	383.82	673.98	535.67
70	365.79	290.57	518.45	411.89	754.93	599.80
71	400.63	318.25	555.33	440.99	768.66	610.25
72	441.20	351.24	592.84	472.14	802.27	638.94
73	488.93	393.65	641.81	516.61	849.59	684.02
74	538.53	434.02	689.96	556.16	905.75	730.14
75	599.19	476.45	748.79	595.30	987.92	785.46
76	661.68	524.18	805.96	638.52	1,042.22	825.83
77	724.19	579.30	874.59	699.60	1,133.00	906.37
78	786.69	627.26	925.22	737.71	1,212.30	966.60
79	847.35	682.38	978.69	788.11	1,310.27	1,055.13
80	917.21	737.51	1,049.81	844.06	1,419.27	1,140.99
81	992.64	792.83	1,104.73	882.38	1,536.28	1,227.06
82	1,068.05	855.34	1,166.20	934.02	1,650.64	1,321.94
83	1,158.00	925.22	1,240.18	990.80	1,814.37	1,449.40
84	1,255.54	1,000.63	1,318.26	1,050.62	1,908.01	1,520.71

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50001

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	45.76	32.97	95.94	69.31	133.03	96.09
19	45.76	32.97	95.94	69.31	133.03	96.09
20	45.76	32.97	95.94	69.31	133.03	96.09
21	45.76	32.97	95.94	69.31	133.03	96.09
22	45.76	32.97	95.94	69.31	133.03	96.09
23	45.76	32.97	95.94	69.31	133.03	96.09
24	45.76	32.97	95.94	69.31	133.03	96.09
25	45.76	32.97	95.94	69.31	133.03	96.09
26	45.76	32.97	95.94	69.31	133.03	96.09
27	45.76	32.97	95.94	69.31	133.03	96.09
28	45.76	32.97	95.94	69.31	133.03	96.09
29	45.76	32.97	95.94	69.31	133.03	96.09
30	45.76	32.97	95.94	69.31	133.03	96.09
31	45.76	32.97	95.94	69.31	133.03	96.09
32	45.76	32.97	95.94	69.31	133.03	96.09
33	45.76	32.97	95.94	69.31	133.03	96.09
34	45.76	32.97	95.94	69.31	133.03	96.09
35	45.76	32.97	95.94	69.31	133.03	96.09
36	45.76	32.97	95.94	69.31	133.03	96.09
37	45.76	32.97	95.94	69.31	133.03	96.09
38	45.76	32.97	95.94	69.31	133.03	96.09
39	45.76	32.97	95.94	69.31	133.03	96.09
40	45.76	32.97	95.94	69.31	133.03	96.09
41	45.76	32.97	95.94	69.31	133.03	96.09
42	45.76	32.97	95.94	69.31	133.03	96.09
43	45.76	32.97	95.94	69.31	133.03	96.09
44	45.76	32.97	95.94	69.31	133.03	96.09
45	45.76	32.97	95.94	69.31	133.03	96.09
46	45.76	32.97	95.94	69.31	133.03	96.09
47	45.76	32.97	95.94	69.31	133.03	96.09
48	45.76	32.97	95.94	69.31	133.03	96.09
49	45.76	32.97	95.94	69.31	133.03	96.09
50	45.76	32.97	95.94	69.31	133.03	96.09
51	45.76	32.97	95.94	69.31	133.03	96.09
52	45.76	32.97	95.94	69.31	133.03	96.09
53	45.76	32.97	95.94	69.31	133.03	96.09
54	45.76	32.97	95.94	69.31	133.03	96.09
55	45.76	32.97	95.94	69.31	133.03	96.09
56	49.73	36.94	104.48	77.54	143.91	106.83
57	53.85	39.88	113.01	83.58	157.00	116.10
58	59.89	43.70	125.82	91.83	169.37	123.61
59	66.07	47.53	135.82	98.00	181.59	130.96
60	72.10	54.45	145.38	109.63	195.26	147.15
61	80.20	62.10	153.33	118.75	205.28	154.66
62	87.26	66.07	160.39	121.41	210.13	163.48
63	99.47	76.67	174.51	134.50	222.34	171.44
64	110.66	83.58	187.03	141.26	239.71	181.14
65	121.84	95.20	197.03	153.91	251.92	193.21
66	133.03	101.98	208.08	159.52	263.70	203.94
67	148.18	112.71	225.73	171.57	284.44	216.31
68	163.48	127.29	245.44	191.00	312.40	243.09
69	182.76	138.91	266.79	202.62	338.44	257.07
70	202.04	153.48	286.35	217.48	379.05	287.97
71	221.32	168.05	306.81	232.94	386.13	293.13
72	243.67	185.56	327.55	249.28	403.04	306.67
73	270.03	207.78	354.48	272.82	426.59	328.29
74	297.54	229.26	381.12	293.57	454.84	350.37
75	330.94	251.48	413.64	314.31	496.19	377.00
76	365.53	276.79	445.27	337.12	523.56	396.28
77	400.10	305.92	483.10	369.35	569.02	434.97
78	434.54	331.24	511.06	389.50	608.76	463.97
79	468.09	360.37	540.63	416.14	658.06	506.49
80	506.64	389.50	579.92	445.72	712.65	547.84
81	548.28	418.65	610.23	465.87	771.36	588.90
82	589.92	451.60	644.22	493.10	828.90	634.51
83	639.66	488.54	685.12	523.26	911.16	695.87
84	693.52	528.27	728.10	554.76	958.09	730.01

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50001

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	41.05	31.05	86.22	65.19	119.49	90.36
19	41.05	31.05	86.22	65.19	119.49	90.36
20	41.05	31.05	86.22	65.19	119.49	90.36
21	41.05	31.05	86.22	65.19	119.49	90.36
22	41.05	31.05	86.22	65.19	119.49	90.36
23	41.05	31.05	86.22	65.19	119.49	90.36
24	41.05	31.05	86.22	65.19	119.49	90.36
25	41.05	31.05	86.22	65.19	119.49	90.36
26	41.05	31.05	86.22	65.19	119.49	90.36
27	41.05	31.05	86.22	65.19	119.49	90.36
28	41.05	31.05	86.22	65.19	119.49	90.36
29	41.05	31.05	86.22	65.19	119.49	90.36
30	41.05	31.05	86.22	65.19	119.49	90.36
31	41.05	31.05	86.22	65.19	119.49	90.36
32	41.05	31.05	86.22	65.19	119.49	90.36
33	41.05	31.05	86.22	65.19	119.49	90.36
34	41.05	31.05	86.22	65.19	119.49	90.36
35	41.05	31.05	86.22	65.19	119.49	90.36
36	41.05	31.05	86.22	65.19	119.49	90.36
37	41.05	31.05	86.22	65.19	119.49	90.36
38	41.05	31.05	86.22	65.19	119.49	90.36
39	41.05	31.05	86.22	65.19	119.49	90.36
40	41.05	31.05	86.22	65.19	119.49	90.36
41	41.05	31.05	86.22	65.19	119.49	90.36
42	41.05	31.05	86.22	65.19	119.49	90.36
43	41.05	31.05	86.22	65.19	119.49	90.36
44	41.05	31.05	86.22	65.19	119.49	90.36
45	41.05	31.05	86.22	65.19	119.49	90.36
46	41.05	31.05	86.22	65.19	119.49	90.36
47	41.05	31.05	86.22	65.19	119.49	90.36
48	41.05	31.05	86.22	65.19	119.49	90.36
49	41.05	31.05	86.22	65.19	119.49	90.36
50	41.05	31.05	86.22	65.19	119.49	90.36
51	41.05	31.05	86.22	65.19	119.49	90.36
52	41.05	31.05	86.22	65.19	119.49	90.36
53	41.05	31.05	86.22	65.19	119.49	90.36
54	41.05	31.05	86.22	65.19	119.49	90.36
55	41.05	31.05	86.22	65.19	119.49	90.36
56	44.29	34.29	93.00	71.95	128.02	99.04
57	48.56	37.53	101.98	78.87	141.56	109.48
58	54.30	41.50	114.05	87.12	153.63	117.27
59	59.45	44.74	122.28	92.11	163.48	123.16
60	64.75	50.91	130.52	102.71	175.26	137.88
61	71.51	57.98	136.70	110.81	183.06	148.32
62	78.58	62.25	144.36	114.33	189.09	152.74
63	90.06	72.70	157.90	127.43	201.15	162.31
64	99.47	78.43	168.20	132.58	215.58	169.96
65	109.34	89.32	176.73	144.50	224.11	179.52
66	118.60	95.05	185.56	148.77	233.82	187.47
67	133.61	106.10	203.36	161.57	256.34	203.66
68	148.03	120.51	222.34	180.99	282.97	230.30
69	164.36	130.67	239.85	190.70	304.30	241.92
70	181.29	143.91	256.92	203.94	340.21	270.03
71	197.18	156.57	273.25	217.05	343.89	273.10
72	219.70	174.81	295.33	234.99	363.31	289.16
73	244.86	196.88	321.38	258.39	386.71	310.93
74	267.66	215.43	342.86	275.91	409.23	329.32
75	296.95	236.03	370.97	294.89	444.99	353.75
76	325.80	257.96	396.86	314.17	466.61	369.35
77	360.67	288.27	435.56	348.02	512.96	409.82
78	393.48	313.58	462.79	368.75	551.22	439.25
79	421.00	338.74	486.19	391.27	591.69	476.17
80	450.72	360.67	515.90	412.76	634.07	507.22
81	481.48	385.24	535.92	428.80	677.48	542.11
82	512.96	410.40	560.20	448.21	720.89	576.68
83	541.96	433.50	580.36	464.26	771.81	617.44
84	572.56	458.08	601.25	481.03	791.22	632.89

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50001

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	34.59	25.89	72.55	54.45	100.66	75.49
19	34.59	25.89	72.55	54.45	100.66	75.49
20	34.59	25.89	72.55	54.45	100.66	75.49
21	34.59	25.89	72.55	54.45	100.66	75.49
22	34.59	25.89	72.55	54.45	100.66	75.49
23	34.59	25.89	72.55	54.45	100.66	75.49
24	34.59	25.89	72.55	54.45	100.66	75.49
25	34.59	25.89	72.55	54.45	100.66	75.49
26	34.59	25.89	72.55	54.45	100.66	75.49
27	34.59	25.89	72.55	54.45	100.66	75.49
28	34.59	25.89	72.55	54.45	100.66	75.49
29	34.59	25.89	72.55	54.45	100.66	75.49
30	34.59	25.89	72.55	54.45	100.66	75.49
31	34.59	25.89	72.55	54.45	100.66	75.49
32	34.59	25.89	72.55	54.45	100.66	75.49
33	34.59	25.89	72.55	54.45	100.66	75.49
34	34.59	25.89	72.55	54.45	100.66	75.49
35	34.59	25.89	72.55	54.45	100.66	75.49
36	34.59	25.89	72.55	54.45	100.66	75.49
37	34.59	25.89	72.55	54.45	100.66	75.49
38	34.59	25.89	72.55	54.45	100.66	75.49
39	34.59	25.89	72.55	54.45	100.66	75.49
40	34.59	25.89	72.55	54.45	100.66	75.49
41	34.59	25.89	72.55	54.45	100.66	75.49
42	34.59	25.89	72.55	54.45	100.66	75.49
43	34.59	25.89	72.55	54.45	100.66	75.49
44	34.59	25.89	72.55	54.45	100.66	75.49
45	34.59	25.89	72.55	54.45	100.66	75.49
46	34.59	25.89	72.55	54.45	100.66	75.49
47	34.59	25.89	72.55	54.45	100.66	75.49
48	34.59	25.89	72.55	54.45	100.66	75.49
49	34.59	25.89	72.55	54.45	100.66	75.49
50	34.59	25.89	72.55	54.45	100.66	75.49
51	34.59	25.89	72.55	54.45	100.66	75.49
52	34.59	25.89	72.55	54.45	100.66	75.49
53	34.59	25.89	72.55	54.45	100.66	75.49
54	34.59	25.89	72.55	54.45	100.66	75.49
55	34.59	25.89	72.55	54.45	100.66	75.49
56	38.56	27.81	81.08	58.41	111.69	80.49
57	41.65	31.50	87.41	66.22	121.41	91.98
58	45.76	35.17	95.94	74.02	129.19	99.62
59	49.73	37.96	102.41	78.29	137.00	104.62
60	56.79	41.80	114.63	84.17	150.97	113.01
61	60.93	45.47	116.40	86.82	155.83	116.25
62	69.01	51.95	126.85	95.35	166.13	121.99
63	76.22	55.62	133.46	97.56	170.10	124.35
64	87.26	62.98	147.60	106.54	189.23	136.55
65	95.50	69.61	154.36	112.43	199.68	145.38
66	106.69	76.96	166.72	120.37	209.98	151.71
67	117.72	83.43	179.37	126.99	226.02	160.10
68	129.94	93.58	195.12	140.53	248.24	178.79
69	141.12	101.09	206.01	147.45	261.33	187.03
70	152.31	111.24	215.86	157.75	285.77	208.80
71	167.60	121.41	232.20	168.34	292.23	211.90
72	182.76	132.58	245.59	178.20	302.10	219.25
73	198.06	145.98	259.86	191.59	312.70	230.58
74	217.34	159.95	278.41	204.84	332.26	244.42
75	239.56	174.23	299.46	217.78	359.19	261.20
76	262.95	191.00	320.34	232.65	376.56	273.55
77	285.32	208.66	344.48	251.92	405.69	296.65
78	308.72	226.17	363.01	266.04	432.32	316.97
79	335.06	243.82	387.00	281.65	471.03	342.86
80	361.39	264.28	413.64	302.40	508.41	371.70
81	391.86	285.47	436.16	317.84	551.37	401.87
82	422.32	309.61	461.17	338.15	593.46	435.12
83	456.91	333.73	489.28	357.43	650.70	475.29
84	498.54	365.23	523.41	383.47	688.66	504.58

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50003

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	233.20	209.85	489.76	440.78
19	233.20	209.85	489.76	440.78
20	233.20	209.85	489.76	440.78
21	233.20	209.85	489.76	440.78
22	233.20	209.85	489.76	440.78
23	233.20	209.85	489.76	440.78
24	233.20	209.85	489.76	440.78
25	233.20	209.85	489.76	440.78
26	233.20	209.85	489.76	440.78
27	233.20	209.85	489.76	440.78
28	233.20	209.85	489.76	440.78
29	233.20	209.85	489.76	440.78
30	233.20	209.85	489.76	440.78
31	233.20	209.85	489.76	440.78
32	233.20	209.85	489.76	440.78
33	233.20	209.85	489.76	440.78
34	233.20	209.85	489.76	440.78
35	233.20	209.85	489.76	440.78
36	233.20	209.85	489.76	440.78
37	233.20	209.85	489.76	440.78
38	233.20	209.85	489.76	440.78
39	233.20	209.85	489.76	440.78
40	233.20	209.85	489.76	440.78
41	233.20	209.85	489.76	440.78
42	233.20	209.85	489.76	440.78
43	233.20	209.85	489.76	440.78
44	233.20	209.85	489.76	440.78
45	233.20	209.85	489.76	440.78
46	233.20	209.85	489.76	440.78
47	233.20	209.85	489.76	440.78
48	233.20	209.85	489.76	440.78
49	233.20	209.85	489.76	440.78
50	233.20	209.85	489.76	440.78
51	233.20	209.85	489.76	440.78
52	233.20	209.85	489.76	440.78
53	233.20	209.85	489.76	440.78
54	233.20	209.85	489.76	440.78
55	233.20	209.85	489.76	440.78
56	245.08	220.69	514.76	463.33
57	256.77	231.15	539.15	485.25
58	276.02	248.57	579.92	521.93
59	294.67	265.17	606.36	545.71
60	311.06	279.91	626.85	564.15
61	334.43	301.03	639.35	575.41
62	352.05	316.80	646.93	582.18
63	388.13	349.40	680.54	612.50
64	417.62	375.83	705.96	635.46
65	444.68	400.21	719.06	647.34
66	469.68	422.76	734.84	661.27
67	505.95	455.34	770.29	693.25
68	539.97	485.87	810.66	729.72
69	583.82	525.42	852.05	766.81
70	624.18	561.69	884.84	796.31
71	686.69	618.03	951.66	856.57
72	755.33	679.71	1,015.18	913.53
73	824.61	742.02	1,082.18	973.99
74	898.17	808.42	1,150.64	1,035.47
75	993.66	894.28	1,241.61	1,117.43
76	1,117.85	1,006.16	1,361.70	1,225.42
77	1,237.10	1,113.54	1,493.87	1,344.48
78	1,371.33	1,234.24	1,612.72	1,451.45
79	1,512.52	1,361.29	1,746.95	1,572.15
80	1,656.58	1,490.80	1,895.92	1,706.36
81	1,801.66	1,621.54	2,005.15	1,804.72
82	1,951.67	1,756.58	2,131.17	1,918.05
83	2,144.50	1,929.93	2,296.74	2,067.02
84	2,339.17	2,105.36	2,456.16	2,210.47

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50003

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	111.10	99.91	233.24	209.98
19	111.10	99.91	233.24	209.98
20	111.10	99.91	233.24	209.98
21	111.10	99.91	233.24	209.98
22	111.10	99.91	233.24	209.98
23	111.10	99.91	233.24	209.98
24	111.10	99.91	233.24	209.98
25	111.10	99.91	233.24	209.98
26	111.10	99.91	233.24	209.98
27	111.10	99.91	233.24	209.98
28	111.10	99.91	233.24	209.98
29	111.10	99.91	233.24	209.98
30	111.10	99.91	233.24	209.98
31	111.10	99.91	233.24	209.98
32	111.10	99.91	233.24	209.98
33	111.10	99.91	233.24	209.98
34	111.10	99.91	233.24	209.98
35	111.10	99.91	233.24	209.98
36	111.10	99.91	233.24	209.98
37	111.10	99.91	233.24	209.98
38	111.10	99.91	233.24	209.98
39	111.10	99.91	233.24	209.98
40	111.10	99.91	233.24	209.98
41	111.10	99.91	233.24	209.98
42	111.10	99.91	233.24	209.98
43	111.10	99.91	233.24	209.98
44	111.10	99.91	233.24	209.98
45	111.10	99.91	233.24	209.98
46	111.10	99.91	233.24	209.98
47	111.10	99.91	233.24	209.98
48	111.10	99.91	233.24	209.98
49	111.10	99.91	233.24	209.98
50	111.10	99.91	233.24	209.98
51	111.10	99.91	233.24	209.98
52	111.10	99.91	233.24	209.98
53	111.10	99.91	233.24	209.98
54	111.10	99.91	233.24	209.98
55	111.10	99.91	233.24	209.98
56	117.27	105.65	246.33	221.75
57	123.46	111.10	259.28	233.37
58	133.46	120.07	280.18	252.22
59	143.03	128.76	294.45	265.02
60	151.71	136.55	305.77	275.32
61	163.93	147.60	313.43	282.08
62	173.34	155.98	318.59	286.79
63	192.04	172.91	336.82	303.13
64	207.63	186.88	351.09	315.93
65	222.20	199.98	359.34	323.43
66	235.74	212.19	368.90	331.96
67	255.16	229.70	388.62	349.77
68	273.70	246.33	410.85	369.79
69	297.24	267.52	433.80	390.54
70	319.32	287.39	452.63	407.46
71	351.24	316.22	486.92	438.21
72	393.19	353.75	528.42	475.59
73	438.80	394.96	575.95	518.26
74	487.36	438.66	624.21	561.82
75	540.63	486.62	675.57	608.03
76	606.11	545.48	738.25	664.39
77	689.40	620.38	832.42	749.14
78	772.69	695.43	908.66	817.71
79	849.93	764.88	981.64	883.49
80	931.61	838.46	1,066.24	959.57
81	1,012.69	911.45	1,127.17	1,014.46
82	1,094.80	985.31	1,195.60	1,075.96
83	1,184.11	1,065.66	1,268.14	1,141.29
84	1,330.09	1,197.07	1,396.60	1,256.96

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50003

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	102.86	92.56	216.01	194.39
19	102.86	92.56	216.01	194.39
20	102.86	92.56	216.01	194.39
21	102.86	92.56	216.01	194.39
22	102.86	92.56	216.01	194.39
23	102.86	92.56	216.01	194.39
24	102.86	92.56	216.01	194.39
25	102.86	92.56	216.01	194.39
26	102.86	92.56	216.01	194.39
27	102.86	92.56	216.01	194.39
28	102.86	92.56	216.01	194.39
29	102.86	92.56	216.01	194.39
30	102.86	92.56	216.01	194.39
31	102.86	92.56	216.01	194.39
32	102.86	92.56	216.01	194.39
33	102.86	92.56	216.01	194.39
34	102.86	92.56	216.01	194.39
35	102.86	92.56	216.01	194.39
36	102.86	92.56	216.01	194.39
37	102.86	92.56	216.01	194.39
38	102.86	92.56	216.01	194.39
39	102.86	92.56	216.01	194.39
40	102.86	92.56	216.01	194.39
41	102.86	92.56	216.01	194.39
42	102.86	92.56	216.01	194.39
43	102.86	92.56	216.01	194.39
44	102.86	92.56	216.01	194.39
45	102.86	92.56	216.01	194.39
46	102.86	92.56	216.01	194.39
47	102.86	92.56	216.01	194.39
48	102.86	92.56	216.01	194.39
49	102.86	92.56	216.01	194.39
50	102.86	92.56	216.01	194.39
51	102.86	92.56	216.01	194.39
52	102.86	92.56	216.01	194.39
53	102.86	92.56	216.01	194.39
54	102.86	92.56	216.01	194.39
55	102.86	92.56	216.01	194.39
56	108.16	97.42	227.20	204.39
57	113.16	101.83	237.65	213.81
58	121.54	109.34	255.31	229.70
59	129.64	116.69	266.79	240.15
60	136.70	123.01	275.62	248.09
61	147.15	132.43	281.20	253.10
62	155.25	139.79	285.32	256.78
63	165.98	149.36	291.06	261.93
64	183.21	164.96	309.76	278.71
65	194.98	175.55	315.35	283.70
66	211.75	190.57	331.24	298.12
67	227.93	205.13	346.98	312.40
68	242.95	218.66	364.78	328.29
69	262.67	236.47	383.33	345.07
70	280.61	252.50	397.75	358.02
71	300.19	270.16	415.99	374.35
72	330.21	297.24	443.80	399.37
73	360.52	324.47	473.23	425.86
74	391.86	352.71	501.93	451.75
75	434.39	390.97	542.83	488.54
76	488.69	439.83	595.23	535.63
77	540.78	486.77	653.05	587.72
78	599.49	539.59	705.00	634.51
79	661.15	595.08	763.56	687.19
80	723.98	651.58	828.60	745.75
81	787.55	708.82	876.57	788.87
82	852.74	767.53	931.16	838.03
83	937.35	843.61	1,003.86	903.50
84	1,021.96	919.84	1,073.02	965.75

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50003

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	89.46	80.49	187.91	169.22
19	89.46	80.49	187.91	169.22
20	89.46	80.49	187.91	169.22
21	89.46	80.49	187.91	169.22
22	89.46	80.49	187.91	169.22
23	89.46	80.49	187.91	169.22
24	89.46	80.49	187.91	169.22
25	89.46	80.49	187.91	169.22
26	89.46	80.49	187.91	169.22
27	89.46	80.49	187.91	169.22
28	89.46	80.49	187.91	169.22
29	89.46	80.49	187.91	169.22
30	89.46	80.49	187.91	169.22
31	89.46	80.49	187.91	169.22
32	89.46	80.49	187.91	169.22
33	89.46	80.49	187.91	169.22
34	89.46	80.49	187.91	169.22
35	89.46	80.49	187.91	169.22
36	89.46	80.49	187.91	169.22
37	89.46	80.49	187.91	169.22
38	89.46	80.49	187.91	169.22
39	89.46	80.49	187.91	169.22
40	89.46	80.49	187.91	169.22
41	89.46	80.49	187.91	169.22
42	89.46	80.49	187.91	169.22
43	89.46	80.49	187.91	169.22
44	89.46	80.49	187.91	169.22
45	89.46	80.49	187.91	169.22
46	89.46	80.49	187.91	169.22
47	89.46	80.49	187.91	169.22
48	89.46	80.49	187.91	169.22
49	89.46	80.49	187.91	169.22
50	89.46	80.49	187.91	169.22
51	89.46	80.49	187.91	169.22
52	89.46	80.49	187.91	169.22
53	89.46	80.49	187.91	169.22
54	89.46	80.49	187.91	169.22
55	89.46	80.49	187.91	169.22
56	93.58	84.17	196.59	176.88
57	97.56	87.84	204.84	184.38
58	104.33	93.88	219.10	197.18
59	110.81	99.76	227.93	205.13
60	116.40	104.77	234.56	211.17
61	124.48	112.13	237.94	214.11
62	130.37	117.27	239.56	215.58
63	143.03	128.76	250.75	225.73
64	153.04	137.73	258.84	232.94
65	162.16	145.98	262.22	236.03
66	170.40	153.33	266.64	240.00
67	182.61	164.36	278.11	250.30
68	193.94	174.51	291.21	262.08
69	208.66	187.76	304.45	274.00
70	221.90	199.68	314.60	283.12
71	244.12	219.70	338.30	304.45
72	268.56	241.62	360.81	324.76
73	293.13	263.84	384.80	346.25
74	319.32	287.39	409.08	368.17
75	353.31	317.99	441.45	397.30
76	397.45	357.72	484.12	435.71
77	439.83	395.83	531.06	477.94
78	487.51	438.80	573.29	516.05
79	537.69	483.97	620.97	558.87
80	588.90	530.04	673.95	606.55
81	640.55	576.38	712.80	641.57
82	693.82	624.51	757.67	681.90
83	762.39	686.16	816.53	734.87
84	831.55	748.40	873.19	785.93

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50004Z

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	233.20	209.85	489.76	440.78
19	233.20	209.85	489.76	440.78
20	233.20	209.85	489.76	440.78
21	233.20	209.85	489.76	440.78
22	233.20	209.85	489.76	440.78
23	233.20	209.85	489.76	440.78
24	233.20	209.85	489.76	440.78
25	233.20	209.85	489.76	440.78
26	233.20	209.85	489.76	440.78
27	233.20	209.85	489.76	440.78
28	233.20	209.85	489.76	440.78
29	233.20	209.85	489.76	440.78
30	233.20	209.85	489.76	440.78
31	233.20	209.85	489.76	440.78
32	233.20	209.85	489.76	440.78
33	233.20	209.85	489.76	440.78
34	233.20	209.85	489.76	440.78
35	233.20	209.85	489.76	440.78
36	233.20	209.85	489.76	440.78
37	233.20	209.85	489.76	440.78
38	233.20	209.85	489.76	440.78
39	233.20	209.85	489.76	440.78
40	233.20	209.85	489.76	440.78
41	233.20	209.85	489.76	440.78
42	233.20	209.85	489.76	440.78
43	233.20	209.85	489.76	440.78
44	233.20	209.85	489.76	440.78
45	233.20	209.85	489.76	440.78
46	233.20	209.85	489.76	440.78
47	233.20	209.85	489.76	440.78
48	233.20	209.85	489.76	440.78
49	233.20	209.85	489.76	440.78
50	233.20	209.85	489.76	440.78
51	233.20	209.85	489.76	440.78
52	233.20	209.85	489.76	440.78
53	233.20	209.85	489.76	440.78
54	233.20	209.85	489.76	440.78
55	233.20	209.85	489.76	440.78
56	245.08	220.69	514.76	463.33
57	256.77	231.15	539.15	485.25
58	276.02	248.57	579.92	521.93
59	294.67	265.17	606.36	545.71
60	311.06	279.91	626.85	564.15
61	334.43	301.03	639.35	575.41
62	352.05	316.80	646.93	582.18
63	388.13	349.40	680.54	612.50
64	417.62	375.83	705.96	635.46
65	444.68	400.21	719.06	647.34
66	469.68	422.76	734.84	661.27
67	505.95	455.34	770.29	693.25
68	539.97	485.87	810.66	729.72
69	583.82	525.42	852.05	766.81
70	624.18	561.69	884.84	796.31
71	686.69	618.03	951.66	856.57
72	755.33	679.71	1,015.18	913.53
73	824.61	742.02	1,082.18	973.99
74	898.17	808.42	1,150.64	1,035.47
75	993.66	894.28	1,241.61	1,117.43
76	1,117.85	1,006.16	1,361.70	1,225.42
77	1,237.10	1,113.54	1,493.87	1,344.48
78	1,371.33	1,234.24	1,612.72	1,451.45
79	1,512.52	1,361.29	1,746.95	1,572.15
80	1,656.58	1,490.80	1,895.92	1,706.36
81	1,801.66	1,621.54	2,005.15	1,804.72
82	1,951.67	1,756.58	2,131.17	1,918.05
83	2,144.50	1,929.93	2,296.74	2,067.02
84	2,339.17	2,105.36	2,456.16	2,210.47

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50004Z

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	111.10	99.91	233.24	209.98
19	111.10	99.91	233.24	209.98
20	111.10	99.91	233.24	209.98
21	111.10	99.91	233.24	209.98
22	111.10	99.91	233.24	209.98
23	111.10	99.91	233.24	209.98
24	111.10	99.91	233.24	209.98
25	111.10	99.91	233.24	209.98
26	111.10	99.91	233.24	209.98
27	111.10	99.91	233.24	209.98
28	111.10	99.91	233.24	209.98
29	111.10	99.91	233.24	209.98
30	111.10	99.91	233.24	209.98
31	111.10	99.91	233.24	209.98
32	111.10	99.91	233.24	209.98
33	111.10	99.91	233.24	209.98
34	111.10	99.91	233.24	209.98
35	111.10	99.91	233.24	209.98
36	111.10	99.91	233.24	209.98
37	111.10	99.91	233.24	209.98
38	111.10	99.91	233.24	209.98
39	111.10	99.91	233.24	209.98
40	111.10	99.91	233.24	209.98
41	111.10	99.91	233.24	209.98
42	111.10	99.91	233.24	209.98
43	111.10	99.91	233.24	209.98
44	111.10	99.91	233.24	209.98
45	111.10	99.91	233.24	209.98
46	111.10	99.91	233.24	209.98
47	111.10	99.91	233.24	209.98
48	111.10	99.91	233.24	209.98
49	111.10	99.91	233.24	209.98
50	111.10	99.91	233.24	209.98
51	111.10	99.91	233.24	209.98
52	111.10	99.91	233.24	209.98
53	111.10	99.91	233.24	209.98
54	111.10	99.91	233.24	209.98
55	111.10	99.91	233.24	209.98
56	117.27	105.65	246.33	221.75
57	123.46	111.10	259.28	233.37
58	133.46	120.07	280.18	252.22
59	143.03	128.76	294.45	265.02
60	151.71	136.55	305.77	275.32
61	163.93	147.60	313.43	282.08
62	173.34	155.98	318.59	286.79
63	192.04	172.91	336.82	303.13
64	207.63	186.88	351.09	315.93
65	222.20	199.98	359.34	323.43
66	235.74	212.19	368.90	331.96
67	255.16	229.70	388.62	349.77
68	273.70	246.33	410.85	369.79
69	297.24	267.52	433.80	390.54
70	319.32	287.39	452.63	407.46
71	351.24	316.22	486.92	438.21
72	393.19	353.75	528.42	475.59
73	438.80	394.96	575.95	518.26
74	487.36	438.66	624.21	561.82
75	540.63	486.62	675.57	608.03
76	606.11	545.48	738.25	664.39
77	689.40	620.38	832.42	749.14
78	772.69	695.43	908.66	817.71
79	849.93	764.88	981.64	883.49
80	931.61	838.46	1,066.24	959.57
81	1,012.69	911.45	1,127.17	1,014.46
82	1,094.80	985.31	1,195.60	1,075.96
83	1,184.11	1,065.66	1,268.14	1,141.29
84	1,330.09	1,197.07	1,396.60	1,256.96

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50004Z

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	102.86	92.56	216.01	194.39
19	102.86	92.56	216.01	194.39
20	102.86	92.56	216.01	194.39
21	102.86	92.56	216.01	194.39
22	102.86	92.56	216.01	194.39
23	102.86	92.56	216.01	194.39
24	102.86	92.56	216.01	194.39
25	102.86	92.56	216.01	194.39
26	102.86	92.56	216.01	194.39
27	102.86	92.56	216.01	194.39
28	102.86	92.56	216.01	194.39
29	102.86	92.56	216.01	194.39
30	102.86	92.56	216.01	194.39
31	102.86	92.56	216.01	194.39
32	102.86	92.56	216.01	194.39
33	102.86	92.56	216.01	194.39
34	102.86	92.56	216.01	194.39
35	102.86	92.56	216.01	194.39
36	102.86	92.56	216.01	194.39
37	102.86	92.56	216.01	194.39
38	102.86	92.56	216.01	194.39
39	102.86	92.56	216.01	194.39
40	102.86	92.56	216.01	194.39
41	102.86	92.56	216.01	194.39
42	102.86	92.56	216.01	194.39
43	102.86	92.56	216.01	194.39
44	102.86	92.56	216.01	194.39
45	102.86	92.56	216.01	194.39
46	102.86	92.56	216.01	194.39
47	102.86	92.56	216.01	194.39
48	102.86	92.56	216.01	194.39
49	102.86	92.56	216.01	194.39
50	102.86	92.56	216.01	194.39
51	102.86	92.56	216.01	194.39
52	102.86	92.56	216.01	194.39
53	102.86	92.56	216.01	194.39
54	102.86	92.56	216.01	194.39
55	102.86	92.56	216.01	194.39
56	108.16	97.42	227.20	204.39
57	113.16	101.83	237.65	213.81
58	121.54	109.34	255.31	229.70
59	129.64	116.69	266.79	240.15
60	136.70	123.01	275.62	248.09
61	147.15	132.43	281.20	253.10
62	155.25	139.79	285.32	256.78
63	165.98	149.36	291.06	261.93
64	183.21	164.96	309.76	278.71
65	194.98	175.55	315.35	283.70
66	211.75	190.57	331.24	298.12
67	227.93	205.13	346.98	312.40
68	242.95	218.66	364.78	328.29
69	262.67	236.47	383.33	345.07
70	280.61	252.50	397.75	358.02
71	300.19	270.16	415.99	374.35
72	330.21	297.24	443.80	399.37
73	360.52	324.47	473.23	425.86
74	391.86	352.71	501.93	451.75
75	434.39	390.97	542.83	488.54
76	488.69	439.83	595.23	535.63
77	540.78	486.77	653.05	587.72
78	599.49	539.59	705.00	634.51
79	661.15	595.08	763.56	687.19
80	723.98	651.58	828.60	745.75
81	787.55	708.82	876.57	788.87
82	852.74	767.53	931.16	838.03
83	937.35	843.61	1,003.86	903.50
84	1,021.96	919.84	1,073.02	965.75

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50004Z

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	89.46	80.49	187.91	169.22
19	89.46	80.49	187.91	169.22
20	89.46	80.49	187.91	169.22
21	89.46	80.49	187.91	169.22
22	89.46	80.49	187.91	169.22
23	89.46	80.49	187.91	169.22
24	89.46	80.49	187.91	169.22
25	89.46	80.49	187.91	169.22
26	89.46	80.49	187.91	169.22
27	89.46	80.49	187.91	169.22
28	89.46	80.49	187.91	169.22
29	89.46	80.49	187.91	169.22
30	89.46	80.49	187.91	169.22
31	89.46	80.49	187.91	169.22
32	89.46	80.49	187.91	169.22
33	89.46	80.49	187.91	169.22
34	89.46	80.49	187.91	169.22
35	89.46	80.49	187.91	169.22
36	89.46	80.49	187.91	169.22
37	89.46	80.49	187.91	169.22
38	89.46	80.49	187.91	169.22
39	89.46	80.49	187.91	169.22
40	89.46	80.49	187.91	169.22
41	89.46	80.49	187.91	169.22
42	89.46	80.49	187.91	169.22
43	89.46	80.49	187.91	169.22
44	89.46	80.49	187.91	169.22
45	89.46	80.49	187.91	169.22
46	89.46	80.49	187.91	169.22
47	89.46	80.49	187.91	169.22
48	89.46	80.49	187.91	169.22
49	89.46	80.49	187.91	169.22
50	89.46	80.49	187.91	169.22
51	89.46	80.49	187.91	169.22
52	89.46	80.49	187.91	169.22
53	89.46	80.49	187.91	169.22
54	89.46	80.49	187.91	169.22
55	89.46	80.49	187.91	169.22
56	93.58	84.17	196.59	176.88
57	97.56	87.84	204.84	184.38
58	104.33	93.88	219.10	197.18
59	110.81	99.76	227.93	205.13
60	116.40	104.77	234.56	211.17
61	124.48	112.13	237.94	214.11
62	130.37	117.27	239.56	215.58
63	143.03	128.76	250.75	225.73
64	153.04	137.73	258.84	232.94
65	162.16	145.98	262.22	236.03
66	170.40	153.33	266.64	240.00
67	182.61	164.36	278.11	250.30
68	193.94	174.51	291.21	262.08
69	208.66	187.76	304.45	274.00
70	221.90	199.68	314.60	283.12
71	244.12	219.70	338.30	304.45
72	268.56	241.62	360.81	324.76
73	293.13	263.84	384.80	346.25
74	319.32	287.39	409.08	368.17
75	353.31	317.99	441.45	397.30
76	397.45	357.72	484.12	435.71
77	439.83	395.83	531.06	477.94
78	487.51	438.80	573.29	516.05
79	537.69	483.97	620.97	558.87
80	588.90	530.04	673.95	606.55
81	640.55	576.38	712.80	641.57
82	693.82	624.51	757.67	681.90
83	762.39	686.16	816.53	734.87
84	831.55	748.40	873.19	785.93

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50018

Annual Premiums per $10 Daily Benefit

5 Year Benefit Period

	No Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	24.22	22.18	27.00	24.26
19	24.22	22.18	27.00	24.26
20	24.22	22.18	27.00	24.26
21	25.66	23.45	30.48	27.28
22	27.20	24.80	33.98	30.29
23	28.82	26.22	37.46	33.32
24	30.55	27.73	40.95	36.33
25	32.37	29.31	44.44	39.35
26	34.32	31.01	47.92	42.36
27	36.36	32.79	51.41	45.39
28	38.54	34.67	54.89	48.40
29	40.84	36.65	58.37	51.41
30	43.28	38.76	61.86	54.43
31	45.87	40.99	69.34	60.88
32	48.60	43.33	76.83	67.36
33	51.52	45.82	84.31	73.84
34	54.46	48.44	91.77	80.30
35	57.85	51.22	99.25	86.78
36	61.30	54.16	106.73	93.24
37	64.96	57.27	114.20	99.71
38	68.85	60.56	121.68	106.18
39	72.97	64.04	129.15	112.66
40	77.33	67.72	136.65	119.12
41	81.94	71.60	151.35	130.25
42	86.85	75.71	166.06	141.37
43	92.04	80.05	180.78	152.50
44	97.54	84.66	195.48	163.62
45	103.37	89.50	210.19	174.74
46	109.54	94.65	224.91	185.85
47	116.09	100.08	239.62	196.98
48	123.03	105.81	254.31	208.10
49	130.37	111.89	269.03	219.23
50	138.17	118.33	283.74	230.35
51	169.84	145.12	312.50	254.92
52	205.54	175.23	384.36	314.94
53	235.51	200.33	447.48	368.21
54	271.75	230.65	524.49	433.32
55	298.62	252.88	585.31	485.39
56	348.75	294.65	694.01	572.97
57	412.24	347.53	832.72	684.61
58	468.72	394.25	960.88	786.83
59	587.72	493.25	1,216.58	992.53
60	617.87	517.39	1,297.53	1,054.86
61	900.85	752.69	1,918.82	1,570.37
62	1,174.97	979.53	2,526.20	2,080.54
63	1,817.01	1,511.38	3,906.56	3,236.69
64	3,609.74	2,995.85	7,760.95	6,466.77

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50020D

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	47.13	34.84	88.12	65.57	110.66	81.97
19	47.13	34.84	88.12	65.57	110.66	81.97
20	47.13	34.84	88.12	65.57	110.66	81.97
21	47.13	34.84	88.12	65.57	110.66	81.97
22	47.13	34.84	88.12	65.57	110.66	81.97
23	47.13	34.84	88.12	65.57	110.66	81.97
24	47.13	34.84	88.12	65.57	110.66	81.97
25	47.13	34.84	88.12	65.57	110.66	81.97
26	47.13	34.84	88.12	65.57	110.66	81.97
27	47.13	34.84	88.12	65.57	110.66	81.97
28	47.13	34.84	88.12	65.57	110.66	81.97
29	47.13	34.84	88.12	65.57	110.66	81.97
30	47.13	34.84	88.12	65.57	110.66	81.97
31	47.13	34.84	88.12	65.57	110.66	81.97
32	47.13	34.84	88.12	65.57	110.66	81.97
33	47.13	34.84	88.12	65.57	110.66	81.97
34	47.13	34.84	88.12	65.57	110.66	81.97
35	47.13	34.84	88.12	65.57	110.66	81.97
36	47.13	34.84	88.12	65.57	110.66	81.97
37	47.13	34.84	88.12	65.57	110.66	81.97
38	47.13	34.84	88.12	65.57	110.66	81.97
39	47.13	34.84	88.12	65.57	110.66	81.97
40	47.13	34.84	88.12	65.57	110.66	81.97
41	47.13	34.84	88.12	65.57	110.66	81.97
42	47.13	34.84	88.12	65.57	110.66	81.97
43	47.13	34.84	88.12	65.57	110.66	81.97
44	47.13	34.84	88.12	65.57	110.66	81.97
45	47.13	34.84	88.12	65.57	110.66	81.97
46	51.23	38.93	92.21	69.67	116.80	88.12
47	51.23	38.93	94.26	69.67	118.85	88.12
48	53.28	38.93	96.31	71.72	120.90	90.16
49	53.28	40.98	96.31	73.77	122.95	92.21
50	55.33	40.98	98.36	73.77	125.00	94.26
51	57.38	43.03	102.46	77.87	129.10	98.36
52	61.48	45.08	106.56	79.92	135.25	102.46
53	63.53	47.13	110.66	84.02	141.39	106.56
54	67.62	51.23	116.80	88.12	149.59	112.71
55	75.82	57.38	129.10	98.36	165.99	125.00
56	81.97	63.53	141.39	108.61	180.33	141.39
57	90.16	69.67	153.69	118.85	196.72	151.64
58	100.41	77.87	170.08	129.10	215.17	165.99
59	112.71	84.02	186.48	141.39	237.71	180.33
60	125.00	98.36	204.92	161.89	260.25	204.92
61	139.35	112.71	231.56	188.53	290.99	235.66
62	153.69	120.90	252.05	200.82	319.68	252.05
63	176.23	143.44	288.94	233.61	364.76	295.08
64	198.77	155.74	323.77	254.10	407.79	321.72
65	221.31	180.33	354.51	288.94	446.73	364.76
66	241.81	192.62	381.15	305.33	481.56	385.25
67	268.45	213.12	420.09	334.02	526.64	418.04
68	295.08	241.81	456.97	372.95	571.73	465.17
69	331.97	262.30	508.20	403.69	633.20	502.05
70	366.81	290.99	557.38	442.63	690.58	549.19
71	401.64	317.63	602.46	477.46	739.76	588.12
72	440.58	350.41	657.79	524.60	797.14	635.25
73	489.76	393.45	719.27	577.87	862.71	694.68
74	538.94	434.43	786.89	633.20	928.29	747.96
75	598.37	475.41	868.86	690.58	1,006.16	801.24
76	668.04	528.69	954.93	756.15	1,094.27	866.81
77	745.91	596.32	1,057.39	846.32	1,190.59	952.88
78	825.83	657.79	1,153.70	920.09	1,282.80	1,024.60
79	897.55	723.37	1,245.91	1,002.06	1,358.62	1,094.27
80	981.57	788.94	1,340.18	1,077.88	1,442.64	1,159.85
81	1,071.73	856.57	1,452.88	1,159.85	1,538.95	1,231.57
82	1,163.95	932.39	1,553.29	1,243.86	1,637.31	1,311.49
83	1,274.60	1,018.45	1,684.44	1,346.32	1,756.16	1,403.70
84	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
85	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
86	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
87	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
88	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
89	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
90	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
91	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
92	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
93	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
94	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
95	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
96	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
97	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
98	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
99	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
100	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50020D

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	26.49	19.13	47.09	33.84	58.86	42.67
19	26.49	19.13	47.09	33.84	58.86	42.67
20	26.49	19.13	47.09	33.84	58.86	42.67
21	26.49	19.13	47.09	33.84	58.86	42.67
22	26.49	19.13	47.09	33.84	58.86	42.67
23	26.49	19.13	47.09	33.84	58.86	42.67
24	26.49	19.13	47.09	33.84	58.86	42.67
25	26.49	19.13	47.09	33.84	58.86	42.67
26	26.49	19.13	47.09	33.84	58.86	42.67
27	26.49	19.13	47.09	33.84	58.86	42.67
28	26.49	19.13	47.09	33.84	58.86	42.67
29	26.49	19.13	47.09	33.84	58.86	42.67
30	26.49	19.13	47.09	33.84	58.86	42.67
31	26.49	19.13	47.09	33.84	58.86	42.67
32	26.49	19.13	47.09	33.84	58.86	42.67
33	26.49	19.13	47.09	33.84	58.86	42.67
34	26.49	19.13	47.09	33.84	58.86	42.67
35	26.49	19.13	47.09	33.84	58.86	42.67
36	26.49	19.13	47.09	33.84	58.86	42.67
37	26.49	19.13	47.09	33.84	58.86	42.67
38	26.49	19.13	47.09	33.84	58.86	42.67
39	26.49	19.13	47.09	33.84	58.86	42.67
40	26.49	19.13	47.09	33.84	58.86	42.67
41	26.49	19.13	47.09	33.84	58.86	42.67
42	26.49	19.13	47.09	33.84	58.86	42.67
43	26.49	19.13	47.09	33.84	58.86	42.67
44	26.49	19.13	47.09	33.84	58.86	42.67
45	26.49	19.13	47.09	33.84	58.86	42.67
46	27.96	20.60	48.56	35.32	61.80	44.14
47	29.43	20.60	50.03	35.32	63.27	45.62
48	29.43	20.60	50.03	36.79	63.27	45.62
49	29.43	22.07	51.50	38.26	64.75	47.09
50	30.90	22.07	52.97	38.26	66.22	47.09
51	32.37	23.54	54.45	41.20	72.10	51.50
52	33.84	23.54	55.92	41.20	73.57	52.97
53	35.32	25.02	58.86	42.67	75.05	54.45
54	38.26	26.49	61.80	44.14	79.46	57.39
55	41.20	29.43	67.69	48.56	88.29	63.27
56	45.62	33.84	75.05	54.45	95.65	70.63
57	50.03	36.79	80.93	60.33	103.00	76.52
58	55.92	41.20	89.76	64.75	113.31	82.40
59	61.80	44.14	98.59	70.63	125.08	89.76
60	69.16	51.50	108.89	82.40	136.85	103.00
61	76.52	60.33	122.13	94.18	153.04	119.19
62	85.35	64.75	132.43	101.53	167.75	126.55
63	97.12	75.05	151.56	117.72	191.29	148.62
64	108.89	82.40	169.22	128.02	214.84	161.86
65	122.13	95.65	186.88	145.68	235.44	183.94
66	132.43	101.53	200.12	154.51	253.10	194.24
67	148.62	113.31	220.72	167.75	278.11	210.42
68	163.34	126.55	241.33	186.88	301.66	233.97
69	182.47	138.32	266.34	203.07	332.56	253.10
70	201.60	153.04	292.83	222.20	363.46	276.64
71	220.72	167.75	316.37	239.85	389.95	295.77
72	244.27	185.41	345.80	263.40	419.38	319.32
73	270.76	207.48	378.18	291.36	453.22	348.75
74	297.24	229.55	413.49	319.32	488.54	376.70
75	331.09	251.63	457.64	347.27	529.74	401.72
76	369.35	279.58	501.78	379.65	576.83	435.56
77	412.02	314.90	556.23	425.26	626.86	478.24
78	456.16	347.27	607.73	462.05	675.42	515.02
79	495.90	382.59	654.82	504.72	718.09	550.34
80	541.51	416.43	704.85	541.51	768.12	587.13
81	591.54	451.75	765.18	582.71	822.57	625.39
82	643.05	492.95	816.68	625.39	879.96	669.53
83	703.38	537.10	885.84	676.89	944.70	716.62
84	762.24	581.24	946.17	721.03	1,009.45	765.18
85	762.24	581.24	946.17	721.03	1,009.45	765.18
86	762.24	581.24	946.17	721.03	1,009.45	765.18
87	762.24	581.24	946.17	721.03	1,009.45	765.18
88	762.24	581.24	946.17	721.03	1,009.45	765.18
89	762.24	581.24	946.17	721.03	1,009.45	765.18
90	762.24	581.24	946.17	721.03	1,009.45	765.18
91	762.24	581.24	946.17	721.03	1,009.45	765.18
92	762.24	581.24	946.17	721.03	1,009.45	765.18
93	762.24	581.24	946.17	721.03	1,009.45	765.18
94	762.24	581.24	946.17	721.03	1,009.45	765.18
95	762.24	581.24	946.17	721.03	1,009.45	765.18
96	762.24	581.24	946.17	721.03	1,009.45	765.18
97	762.24	581.24	946.17	721.03	1,009.45	765.18
98	762.24	581.24	946.17	721.03	1,009.45	765.18
99	762.24	581.24	946.17	721.03	1,009.45	765.18
100	762.24	581.24	946.17	721.03	1,009.45	765.18

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50020D

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	23.54	17.66	41.20	30.90	51.50	38.26
19	23.54	17.66	41.20	30.90	51.50	38.26
20	23.54	17.66	41.20	30.90	51.50	38.26
21	23.54	17.66	41.20	30.90	51.50	38.26
22	23.54	17.66	41.20	30.90	51.50	38.26
23	23.54	17.66	41.20	30.90	51.50	38.26
24	23.54	17.66	41.20	30.90	51.50	38.26
25	23.54	17.66	41.20	30.90	51.50	38.26
26	23.54	17.66	41.20	30.90	51.50	38.26
27	23.54	17.66	41.20	30.90	51.50	38.26
28	23.54	17.66	41.20	30.90	51.50	38.26
29	23.54	17.66	41.20	30.90	51.50	38.26
30	23.54	17.66	41.20	30.90	51.50	38.26
31	23.54	17.66	41.20	30.90	51.50	38.26
32	23.54	17.66	41.20	30.90	51.50	38.26
33	23.54	17.66	41.20	30.90	51.50	38.26
34	23.54	17.66	41.20	30.90	51.50	38.26
35	23.54	17.66	41.20	30.90	51.50	38.26
36	23.54	17.66	41.20	30.90	51.50	38.26
37	23.54	17.66	41.20	30.90	51.50	38.26
38	23.54	17.66	41.20	30.90	51.50	38.26
39	23.54	17.66	41.20	30.90	51.50	38.26
40	23.54	17.66	41.20	30.90	51.50	38.26
41	23.54	17.66	41.20	30.90	51.50	38.26
42	23.54	17.66	41.20	30.90	51.50	38.26
43	23.54	17.66	41.20	30.90	51.50	38.26
44	23.54	17.66	41.20	30.90	51.50	38.26
45	23.54	17.66	41.20	30.90	51.50	38.26
46	25.02	19.13	42.67	32.37	54.45	41.20
47	25.02	19.13	44.14	33.84	55.92	42.67
48	26.49	19.13	45.62	33.84	57.39	42.67
49	26.49	20.60	45.62	35.32	57.39	44.14
50	27.96	20.60	47.09	35.32	58.86	44.14
51	29.43	22.07	48.56	36.79	61.80	48.56
52	29.43	22.07	50.03	38.26	63.27	50.03
53	32.37	23.54	52.97	39.73	67.69	52.97
54	33.84	25.02	55.92	42.67	70.63	54.45
55	36.79	27.96	60.33	45.62	77.99	58.86
56	41.20	30.90	66.22	51.50	85.35	64.75
57	45.62	35.32	72.10	55.92	92.70	72.10
58	50.03	38.26	80.93	61.80	103.00	77.99
59	55.92	42.67	88.29	67.69	113.31	85.35
60	61.80	48.56	97.12	76.52	123.61	97.12
61	69.16	55.92	108.89	88.29	136.85	110.36
62	76.52	60.33	119.19	94.18	151.56	119.19
63	88.29	70.63	138.32	111.83	173.64	139.79
64	98.59	77.99	153.04	120.66	192.77	151.56
65	108.89	89.76	167.75	136.85	210.42	172.17
66	119.19	95.65	179.52	144.21	225.14	180.99
67	133.91	105.95	198.65	157.45	250.15	198.65
68	148.62	120.66	217.78	176.58	272.23	222.20
69	164.81	130.96	239.85	191.29	298.71	238.38
70	180.99	144.21	263.40	208.95	326.67	258.98
71	197.18	155.98	282.53	223.67	347.27	275.17
72	219.25	175.11	311.96	248.68	378.18	300.19
73	244.27	197.18	342.86	275.17	412.02	331.09
74	267.81	214.84	372.29	300.19	438.51	353.16
75	297.24	235.44	410.55	325.20	475.29	378.18
76	329.62	260.46	447.34	354.63	513.55	406.13
77	370.82	297.24	501.78	400.25	565.06	451.75
78	413.49	329.62	550.34	438.51	612.14	487.07
79	445.86	359.05	588.60	473.82	648.93	520.91
80	482.65	385.53	626.86	501.78	691.60	553.28
81	519.44	416.43	671.00	537.10	735.75	590.07
82	559.17	447.34	713.68	572.41	785.78	628.33
83	595.96	476.77	754.88	606.26	828.45	663.65
84	629.80	503.25	794.61	635.69	869.66	697.49
85	629.80	503.25	794.61	635.69	869.66	697.49
86	629.80	503.25	794.61	635.69	869.66	697.49
87	629.80	503.25	794.61	635.69	869.66	697.49
88	629.80	503.25	794.61	635.69	869.66	697.49
89	629.80	503.25	794.61	635.69	869.66	697.49
90	629.80	503.25	794.61	635.69	869.66	697.49
91	629.80	503.25	794.61	635.69	869.66	697.49
92	629.80	503.25	794.61	635.69	869.66	697.49
93	629.80	503.25	794.61	635.69	869.66	697.49
94	629.80	503.25	794.61	635.69	869.66	697.49
95	629.80	503.25	794.61	635.69	869.66	697.49
96	629.80	503.25	794.61	635.69	869.66	697.49
97	629.80	503.25	794.61	635.69	869.66	697.49
98	629.80	503.25	794.61	635.69	869.66	697.49
99	629.80	503.25	794.61	635.69	869.66	697.49
100	629.80	503.25	794.61	635.69	869.66	697.49

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50020D

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	20.60	14.71	35.32	26.49	44.14	32.37
19	20.60	14.71	35.32	26.49	44.14	32.37
20	20.60	14.71	35.32	26.49	44.14	32.37
21	20.60	14.71	35.32	26.49	44.14	32.37
22	20.60	14.71	35.32	26.49	44.14	32.37
23	20.60	14.71	35.32	26.49	44.14	32.37
24	20.60	14.71	35.32	26.49	44.14	32.37
25	20.60	14.71	35.32	26.49	44.14	32.37
26	20.60	14.71	35.32	26.49	44.14	32.37
27	20.60	14.71	35.32	26.49	44.14	32.37
28	20.60	14.71	35.32	26.49	44.14	32.37
29	20.60	14.71	35.32	26.49	44.14	32.37
30	20.60	14.71	35.32	26.49	44.14	32.37
31	20.60	14.71	35.32	26.49	44.14	32.37
32	20.60	14.71	35.32	26.49	44.14	32.37
33	20.60	14.71	35.32	26.49	44.14	32.37
34	20.60	14.71	35.32	26.49	44.14	32.37
35	20.60	14.71	35.32	26.49	44.14	32.37
36	20.60	14.71	35.32	26.49	44.14	32.37
37	20.60	14.71	35.32	26.49	44.14	32.37
38	20.60	14.71	35.32	26.49	44.14	32.37
39	20.60	14.71	35.32	26.49	44.14	32.37
40	20.60	14.71	35.32	26.49	44.14	32.37
41	20.60	14.71	35.32	26.49	44.14	32.37
42	20.60	14.71	35.32	26.49	44.14	32.37
43	20.60	14.71	35.32	26.49	44.14	32.37
44	20.60	14.71	35.32	26.49	44.14	32.37
45	20.60	14.71	35.32	26.49	44.14	32.37
46	20.60	16.19	36.79	27.96	45.62	33.84
47	22.07	16.19	38.26	27.96	47.09	35.32
48	22.07	16.19	38.26	27.96	47.09	35.32
49	22.07	16.19	38.26	27.96	48.56	36.79
50	23.54	17.66	39.73	29.43	50.03	39.73
51	23.54	17.66	41.20	30.90	51.50	41.20
52	25.02	19.13	42.67	32.37	54.45	42.67
53	26.49	20.60	44.14	33.84	55.92	44.14
54	27.96	20.60	47.09	35.32	60.33	44.14
55	30.90	23.54	51.50	38.26	66.22	50.03
56	35.32	25.02	57.39	41.20	73.57	52.97
57	38.26	29.43	61.80	47.09	79.46	60.33
58	42.67	32.37	67.69	51.50	86.82	66.22
59	47.09	35.32	75.05	57.39	94.18	72.10
60	54.45	39.73	85.35	63.27	107.42	79.46
61	58.86	44.14	92.70	69.16	116.25	86.82
62	66.22	50.03	104.48	79.46	132.43	100.06
63	75.05	54.45	116.25	85.35	147.15	107.42
64	86.82	61.80	133.91	97.12	169.22	122.13
65	95.65	69.16	145.68	105.95	183.94	133.91
66	107.42	76.52	161.86	116.25	203.07	145.68
67	117.72	83.88	175.11	123.61	220.72	155.98
68	129.49	94.18	191.29	138.32	238.38	172.17
69	141.26	101.53	206.01	147.15	257.51	183.94
70	153.04	111.83	220.72	161.86	273.70	200.12
71	167.75	122.13	239.85	173.64	295.77	213.37
72	182.47	132.43	258.98	188.35	314.90	228.08
73	198.65	145.68	276.64	204.54	332.56	245.74
74	217.78	160.39	301.66	222.20	356.10	261.93
75	239.85	173.64	331.09	239.85	382.59	278.11
76	264.87	192.77	360.52	261.93	414.96	300.19
77	294.30	214.84	397.30	289.89	445.86	326.67
78	323.73	236.91	431.15	316.37	479.71	351.69
79	354.63	258.98	469.41	341.39	512.08	379.65
80	387.00	282.53	503.25	367.87	548.87	407.61
81	423.79	309.01	545.93	397.30	591.54	439.98
82	460.58	336.97	584.19	428.21	634.22	473.82
83	503.25	367.87	632.74	462.05	682.78	509.14
84	548.87	401.72	679.83	498.84	735.75	547.40
85	548.87	401.72	679.83	498.84	735.75	547.40
86	548.87	401.72	679.83	498.84	735.75	547.40
87	548.87	401.72	679.83	498.84	735.75	547.40
88	548.87	401.72	679.83	498.84	735.75	547.40
89	548.87	401.72	679.83	498.84	735.75	547.40
90	548.87	401.72	679.83	498.84	735.75	547.40
91	548.87	401.72	679.83	498.84	735.75	547.40
92	548.87	401.72	679.83	498.84	735.75	547.40
93	548.87	401.72	679.83	498.84	735.75	547.40
94	548.87	401.72	679.83	498.84	735.75	547.40
95	548.87	401.72	679.83	498.84	735.75	547.40
96	548.87	401.72	679.83	498.84	735.75	547.40
97	548.87	401.72	679.83	498.84	735.75	547.40
98	548.87	401.72	679.83	498.84	735.75	547.40
99	548.87	401.72	679.83	498.84	735.75	547.40
100	548.87	401.72	679.83	498.84	735.75	547.40

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	47.13	34.84	88.12	65.57	110.66	81.97
19	47.13	34.84	88.12	65.57	110.66	81.97
20	47.13	34.84	88.12	65.57	110.66	81.97
21	47.13	34.84	88.12	65.57	110.66	81.97
22	47.13	34.84	88.12	65.57	110.66	81.97
23	47.13	34.84	88.12	65.57	110.66	81.97
24	47.13	34.84	88.12	65.57	110.66	81.97
25	47.13	34.84	88.12	65.57	110.66	81.97
26	47.13	34.84	88.12	65.57	110.66	81.97
27	47.13	34.84	88.12	65.57	110.66	81.97
28	47.13	34.84	88.12	65.57	110.66	81.97
29	47.13	34.84	88.12	65.57	110.66	81.97
30	47.13	34.84	88.12	65.57	110.66	81.97
31	47.13	34.84	88.12	65.57	110.66	81.97
32	47.13	34.84	88.12	65.57	110.66	81.97
33	47.13	34.84	88.12	65.57	110.66	81.97
34	47.13	34.84	88.12	65.57	110.66	81.97
35	47.13	34.84	88.12	65.57	110.66	81.97
36	47.13	34.84	88.12	65.57	110.66	81.97
37	47.13	34.84	88.12	65.57	110.66	81.97
38	47.13	34.84	88.12	65.57	110.66	81.97
39	47.13	34.84	88.12	65.57	110.66	81.97
40	47.13	34.84	88.12	65.57	110.66	81.97
41	47.13	34.84	88.12	65.57	110.66	81.97
42	47.13	34.84	88.12	65.57	110.66	81.97
43	47.13	34.84	88.12	65.57	110.66	81.97
44	47.13	34.84	88.12	65.57	110.66	81.97
45	47.13	34.84	88.12	65.57	110.66	81.97
46	51.23	38.93	92.21	69.67	116.80	88.12
47	51.23	38.93	94.26	69.67	118.85	88.12
48	53.28	38.93	96.31	71.72	120.90	90.16
49	53.28	40.98	96.31	73.77	122.95	92.21
50	55.33	40.98	98.36	73.77	125.00	94.26
51	57.38	43.03	102.46	77.87	129.10	98.36
52	61.48	45.08	106.56	79.92	135.25	102.46
53	63.53	47.13	110.66	84.02	141.39	106.56
54	67.62	51.23	116.80	88.12	149.59	112.71
55	75.82	57.38	129.10	98.36	165.99	125.00
56	81.97	63.53	141.39	108.61	180.33	141.39
57	90.16	69.67	153.69	118.85	196.72	151.64
58	100.41	77.87	170.08	129.10	215.17	165.99
59	112.71	84.02	186.48	141.39	237.71	180.33
60	125.00	98.36	204.92	161.89	260.25	204.92
61	139.35	112.71	231.56	188.53	290.99	235.66
62	153.69	120.90	252.05	200.82	319.68	252.05
63	176.23	143.44	288.94	233.61	364.76	295.08
64	198.77	155.74	323.77	254.10	407.79	321.72
65	221.31	180.33	354.51	288.94	446.73	364.76
66	241.81	192.62	381.15	305.33	481.56	385.25
67	268.45	213.12	420.09	334.02	526.64	418.04
68	295.08	241.81	456.97	372.95	571.73	465.17
69	331.97	262.30	508.20	403.69	633.20	502.05
70	366.81	290.99	557.38	442.63	690.58	549.19
71	401.64	317.63	602.46	477.46	739.76	588.12
72	440.58	350.41	657.79	524.60	797.14	635.25
73	489.76	393.45	719.27	577.87	862.71	694.68
74	538.94	434.43	786.89	633.20	928.29	747.96
75	598.37	475.41	868.86	690.58	1,006.16	801.24
76	668.04	528.69	954.93	756.15	1,094.27	866.81
77	745.91	596.32	1,057.39	846.32	1,190.59	952.88
78	825.83	657.79	1,153.70	920.09	1,282.80	1,024.60
79	897.55	723.37	1,245.91	1,002.06	1,358.62	1,094.27
80	981.57	788.94	1,340.18	1,077.88	1,442.64	1,159.85
81	1,071.73	856.57	1,452.88	1,159.85	1,538.95	1,231.57
82	1,163.95	932.39	1,553.29	1,243.86	1,637.31	1,311.49
83	1,274.60	1,018.45	1,684.44	1,346.32	1,756.16	1,403.70
84	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
85	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
86	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
87	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
88	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
89	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
90	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
91	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
92	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
93	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
94	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
95	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
96	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
97	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
98	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
99	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
100	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	26.49	19.13	47.09	33.84	58.86	42.67
19	26.49	19.13	47.09	33.84	58.86	42.67
20	26.49	19.13	47.09	33.84	58.86	42.67
21	26.49	19.13	47.09	33.84	58.86	42.67
22	26.49	19.13	47.09	33.84	58.86	42.67
23	26.49	19.13	47.09	33.84	58.86	42.67
24	26.49	19.13	47.09	33.84	58.86	42.67
25	26.49	19.13	47.09	33.84	58.86	42.67
26	26.49	19.13	47.09	33.84	58.86	42.67
27	26.49	19.13	47.09	33.84	58.86	42.67
28	26.49	19.13	47.09	33.84	58.86	42.67
29	26.49	19.13	47.09	33.84	58.86	42.67
30	26.49	19.13	47.09	33.84	58.86	42.67
31	26.49	19.13	47.09	33.84	58.86	42.67
32	26.49	19.13	47.09	33.84	58.86	42.67
33	26.49	19.13	47.09	33.84	58.86	42.67
34	26.49	19.13	47.09	33.84	58.86	42.67
35	26.49	19.13	47.09	33.84	58.86	42.67
36	26.49	19.13	47.09	33.84	58.86	42.67
37	26.49	19.13	47.09	33.84	58.86	42.67
38	26.49	19.13	47.09	33.84	58.86	42.67
39	26.49	19.13	47.09	33.84	58.86	42.67
40	26.49	19.13	47.09	33.84	58.86	42.67
41	26.49	19.13	47.09	33.84	58.86	42.67
42	26.49	19.13	47.09	33.84	58.86	42.67
43	26.49	19.13	47.09	33.84	58.86	42.67
44	26.49	19.13	47.09	33.84	58.86	42.67
45	26.49	19.13	47.09	33.84	58.86	42.67
46	27.96	20.60	48.56	35.32	61.80	44.14
47	29.43	20.60	50.03	35.32	63.27	45.62
48	29.43	20.60	50.03	36.79	63.27	45.62
49	29.43	22.07	51.50	38.26	64.75	47.09
50	30.90	22.07	52.97	38.26	66.22	47.09
51	32.37	23.54	54.45	41.20	72.10	51.50
52	33.84	23.54	55.92	41.20	73.57	52.97
53	35.32	25.02	58.86	42.67	75.05	54.45
54	38.26	26.49	61.80	44.14	79.46	57.39
55	41.20	29.43	67.69	48.56	88.29	63.27
56	45.62	33.84	75.05	54.45	95.65	70.63
57	50.03	36.79	80.93	60.33	103.00	76.52
58	55.92	41.20	89.76	64.75	113.31	82.40
59	61.80	44.14	98.59	70.63	125.08	89.76
60	69.16	51.50	108.89	82.40	136.85	103.00
61	76.52	60.33	122.13	94.18	153.04	119.19
62	85.35	64.75	132.43	101.53	167.75	126.55
63	97.12	75.05	151.56	117.72	191.29	148.62
64	108.89	82.40	169.22	128.02	214.84	161.86
65	122.13	95.65	186.88	145.68	235.44	183.94
66	132.43	101.53	200.12	154.51	253.10	194.24
67	148.62	113.31	220.72	167.75	278.11	210.42
68	163.34	126.55	241.33	186.88	301.66	233.97
69	182.47	138.32	266.34	203.07	332.56	253.10
70	201.60	153.04	292.83	222.20	363.46	276.64
71	220.72	167.75	316.37	239.85	389.95	295.77
72	244.27	185.41	345.80	263.40	419.38	319.32
73	270.76	207.48	378.18	291.36	453.22	348.75
74	297.24	229.55	413.49	319.32	488.54	376.70
75	331.09	251.63	457.64	347.27	529.74	401.72
76	369.35	279.58	501.78	379.65	576.83	435.56
77	412.02	314.90	556.23	425.26	626.86	478.24
78	456.16	347.27	607.73	462.05	675.42	515.02
79	495.90	382.59	654.82	504.72	718.09	550.34
80	541.51	416.43	704.85	541.51	768.12	587.13
81	591.54	451.75	765.18	582.71	822.57	625.39
82	643.05	492.95	816.68	625.39	879.96	669.53
83	703.38	537.10	885.84	676.89	944.70	716.62
84	762.24	581.24	946.17	721.03	1,009.45	765.18
85	762.24	581.24	946.17	721.03	1,009.45	765.18
86	762.24	581.24	946.17	721.03	1,009.45	765.18
87	762.24	581.24	946.17	721.03	1,009.45	765.18
88	762.24	581.24	946.17	721.03	1,009.45	765.18
89	762.24	581.24	946.17	721.03	1,009.45	765.18
90	762.24	581.24	946.17	721.03	1,009.45	765.18
91	762.24	581.24	946.17	721.03	1,009.45	765.18
92	762.24	581.24	946.17	721.03	1,009.45	765.18
93	762.24	581.24	946.17	721.03	1,009.45	765.18
94	762.24	581.24	946.17	721.03	1,009.45	765.18
95	762.24	581.24	946.17	721.03	1,009.45	765.18
96	762.24	581.24	946.17	721.03	1,009.45	765.18
97	762.24	581.24	946.17	721.03	1,009.45	765.18
98	762.24	581.24	946.17	721.03	1,009.45	765.18
99	762.24	581.24	946.17	721.03	1,009.45	765.18
100	762.24	581.24	946.17	721.03	1,009.45	765.18

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	23.54	17.66	41.20	30.90	51.50	38.26
19	23.54	17.66	41.20	30.90	51.50	38.26
20	23.54	17.66	41.20	30.90	51.50	38.26
21	23.54	17.66	41.20	30.90	51.50	38.26
22	23.54	17.66	41.20	30.90	51.50	38.26
23	23.54	17.66	41.20	30.90	51.50	38.26
24	23.54	17.66	41.20	30.90	51.50	38.26
25	23.54	17.66	41.20	30.90	51.50	38.26
26	23.54	17.66	41.20	30.90	51.50	38.26
27	23.54	17.66	41.20	30.90	51.50	38.26
28	23.54	17.66	41.20	30.90	51.50	38.26
29	23.54	17.66	41.20	30.90	51.50	38.26
30	23.54	17.66	41.20	30.90	51.50	38.26
31	23.54	17.66	41.20	30.90	51.50	38.26
32	23.54	17.66	41.20	30.90	51.50	38.26
33	23.54	17.66	41.20	30.90	51.50	38.26
34	23.54	17.66	41.20	30.90	51.50	38.26
35	23.54	17.66	41.20	30.90	51.50	38.26
36	23.54	17.66	41.20	30.90	51.50	38.26
37	23.54	17.66	41.20	30.90	51.50	38.26
38	23.54	17.66	41.20	30.90	51.50	38.26
39	23.54	17.66	41.20	30.90	51.50	38.26
40	23.54	17.66	41.20	30.90	51.50	38.26
41	23.54	17.66	41.20	30.90	51.50	38.26
42	23.54	17.66	41.20	30.90	51.50	38.26
43	23.54	17.66	41.20	30.90	51.50	38.26
44	23.54	17.66	41.20	30.90	51.50	38.26
45	23.54	17.66	41.20	30.90	51.50	38.26
46	25.02	19.13	42.67	32.37	54.45	41.20
47	25.02	19.13	44.14	33.84	55.92	42.67
48	26.49	19.13	45.62	33.84	57.39	42.67
49	26.49	20.60	45.62	35.32	57.39	44.14
50	27.96	20.60	47.09	35.32	58.86	44.14
51	29.43	22.07	48.56	36.79	61.80	48.56
52	29.43	22.07	50.03	38.26	63.27	50.03
53	32.37	23.54	52.97	39.73	67.69	52.97
54	33.84	25.02	55.92	42.67	70.63	54.45
55	36.79	27.96	60.33	45.62	77.99	58.86
56	41.20	30.90	66.22	51.50	85.35	64.75
57	45.62	35.32	72.10	55.92	92.70	72.10
58	50.03	38.26	80.93	61.80	103.00	77.99
59	55.92	42.67	88.29	67.69	113.31	85.35
60	61.80	48.56	97.12	76.52	123.61	97.12
61	69.16	55.92	108.89	88.29	136.85	110.36
62	76.52	60.33	119.19	94.18	151.56	119.19
63	88.29	70.63	138.32	111.83	173.64	139.79
64	98.59	77.99	153.04	120.66	192.77	151.56
65	108.89	89.76	167.75	136.85	210.42	172.17
66	119.19	95.65	179.52	144.21	225.14	180.99
67	133.91	105.95	198.65	157.45	250.15	198.65
68	148.62	120.66	217.78	176.58	272.23	222.20
69	164.81	130.96	239.85	191.29	298.71	238.38
70	180.99	144.21	263.40	208.95	326.67	258.98
71	197.18	155.98	282.53	223.67	347.27	275.17
72	219.25	175.11	311.96	248.68	378.18	300.19
73	244.27	197.18	342.86	275.17	412.02	331.09
74	267.81	214.84	372.29	300.19	438.51	353.16
75	297.24	235.44	410.55	325.20	475.29	378.18
76	329.62	260.46	447.34	354.63	513.55	406.13
77	370.82	297.24	501.78	400.25	565.06	451.75
78	413.49	329.62	550.34	438.51	612.14	487.07
79	445.86	359.05	588.60	473.82	648.93	520.91
80	482.65	385.53	626.86	501.78	691.60	553.28
81	519.44	416.43	671.00	537.10	735.75	590.07
82	559.17	447.34	713.68	572.41	785.78	628.33
83	595.96	476.77	754.88	606.26	828.45	663.65
84	629.80	503.25	794.61	635.69	869.66	697.49
85	629.80	503.25	794.61	635.69	869.66	697.49
86	629.80	503.25	794.61	635.69	869.66	697.49
87	629.80	503.25	794.61	635.69	869.66	697.49
88	629.80	503.25	794.61	635.69	869.66	697.49
89	629.80	503.25	794.61	635.69	869.66	697.49
90	629.80	503.25	794.61	635.69	869.66	697.49
91	629.80	503.25	794.61	635.69	869.66	697.49
92	629.80	503.25	794.61	635.69	869.66	697.49
93	629.80	503.25	794.61	635.69	869.66	697.49
94	629.80	503.25	794.61	635.69	869.66	697.49
95	629.80	503.25	794.61	635.69	869.66	697.49
96	629.80	503.25	794.61	635.69	869.66	697.49
97	629.80	503.25	794.61	635.69	869.66	697.49
98	629.80	503.25	794.61	635.69	869.66	697.49
99	629.80	503.25	794.61	635.69	869.66	697.49
100	629.80	503.25	794.61	635.69	869.66	697.49

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	20.60	14.71	35.32	26.49	44.14	32.37
19	20.60	14.71	35.32	26.49	44.14	32.37
20	20.60	14.71	35.32	26.49	44.14	32.37
21	20.60	14.71	35.32	26.49	44.14	32.37
22	20.60	14.71	35.32	26.49	44.14	32.37
23	20.60	14.71	35.32	26.49	44.14	32.37
24	20.60	14.71	35.32	26.49	44.14	32.37
25	20.60	14.71	35.32	26.49	44.14	32.37
26	20.60	14.71	35.32	26.49	44.14	32.37
27	20.60	14.71	35.32	26.49	44.14	32.37
28	20.60	14.71	35.32	26.49	44.14	32.37
29	20.60	14.71	35.32	26.49	44.14	32.37
30	20.60	14.71	35.32	26.49	44.14	32.37
31	20.60	14.71	35.32	26.49	44.14	32.37
32	20.60	14.71	35.32	26.49	44.14	32.37
33	20.60	14.71	35.32	26.49	44.14	32.37
34	20.60	14.71	35.32	26.49	44.14	32.37
35	20.60	14.71	35.32	26.49	44.14	32.37
36	20.60	14.71	35.32	26.49	44.14	32.37
37	20.60	14.71	35.32	26.49	44.14	32.37
38	20.60	14.71	35.32	26.49	44.14	32.37
39	20.60	14.71	35.32	26.49	44.14	32.37
40	20.60	14.71	35.32	26.49	44.14	32.37
41	20.60	14.71	35.32	26.49	44.14	32.37
42	20.60	14.71	35.32	26.49	44.14	32.37
43	20.60	14.71	35.32	26.49	44.14	32.37
44	20.60	14.71	35.32	26.49	44.14	32.37
45	20.60	14.71	35.32	26.49	44.14	32.37
46	20.60	16.19	36.79	27.96	45.62	33.84
47	22.07	16.19	38.26	27.96	47.09	35.32
48	22.07	16.19	38.26	27.96	47.09	35.32
49	22.07	16.19	38.26	27.96	48.56	36.79
50	23.54	17.66	39.73	29.43	50.03	39.73
51	23.54	17.66	41.20	30.90	51.50	41.20
52	25.02	19.13	42.67	32.37	54.45	42.67
53	26.49	20.60	44.14	33.84	55.92	44.14
54	27.96	20.60	47.09	35.32	60.33	44.14
55	30.90	23.54	51.50	38.26	66.22	50.03
56	35.32	25.02	57.39	41.20	73.57	52.97
57	38.26	29.43	61.80	47.09	79.46	60.33
58	42.67	32.37	67.69	51.50	86.82	66.22
59	47.09	35.32	75.05	57.39	94.18	72.10
60	54.45	39.73	85.35	63.27	107.42	79.46
61	58.86	44.14	92.70	69.16	116.25	86.82
62	66.22	50.03	104.48	79.46	132.43	100.06
63	75.05	54.45	116.25	85.35	147.15	107.42
64	86.82	61.80	133.91	97.12	169.22	122.13
65	95.65	69.16	145.68	105.95	183.94	133.91
66	107.42	76.52	161.86	116.25	203.07	145.68
67	117.72	83.88	175.11	123.61	220.72	155.98
68	129.49	94.18	191.29	138.32	238.38	172.17
69	141.26	101.53	206.01	147.15	257.51	183.94
70	153.04	111.83	220.72	161.86	273.70	200.12
71	167.75	122.13	239.85	173.64	295.77	213.37
72	182.47	132.43	258.98	188.35	314.90	228.08
73	198.65	145.68	276.64	204.54	332.56	245.74
74	217.78	160.39	301.66	222.20	356.10	261.93
75	239.85	173.64	331.09	239.85	382.59	278.11
76	264.87	192.77	360.52	261.93	414.96	300.19
77	294.30	214.84	397.30	289.89	445.86	326.67
78	323.73	236.91	431.15	316.37	479.71	351.69
79	354.63	258.98	469.41	341.39	512.08	379.65
80	387.00	282.53	503.25	367.87	548.87	407.61
81	423.79	309.01	545.93	397.30	591.54	439.98
82	460.58	336.97	584.19	428.21	634.22	473.82
83	503.25	367.87	632.74	462.05	682.78	509.14
84	548.87	401.72	679.83	498.84	735.75	547.40
85	548.87	401.72	679.83	498.84	735.75	547.40
86	548.87	401.72	679.83	498.84	735.75	547.40
87	548.87	401.72	679.83	498.84	735.75	547.40
88	548.87	401.72	679.83	498.84	735.75	547.40
89	548.87	401.72	679.83	498.84	735.75	547.40
90	548.87	401.72	679.83	498.84	735.75	547.40
91	548.87	401.72	679.83	498.84	735.75	547.40
92	548.87	401.72	679.83	498.84	735.75	547.40
93	548.87	401.72	679.83	498.84	735.75	547.40
94	548.87	401.72	679.83	498.84	735.75	547.40
95	548.87	401.72	679.83	498.84	735.75	547.40
96	548.87	401.72	679.83	498.84	735.75	547.40
97	548.87	401.72	679.83	498.84	735.75	547.40
98	548.87	401.72	679.83	498.84	735.75	547.40
99	548.87	401.72	679.83	498.84	735.75	547.40
100	548.87	401.72	679.83	498.84	735.75	547.40

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60394

Annual Premiums per $10 Daily Benefit

5 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	104.92	157.30	218.08
19	104.92	157.30	218.08
20	104.92	157.30	218.08
21	104.92	157.30	218.08
22	104.92	157.30	218.08
23	104.92	157.30	218.08
24	104.92	157.30	218.08
25	104.92	157.30	218.08
26	104.92	157.30	218.08
27	104.92	157.30	218.08
28	104.92	157.30	218.08
29	104.92	157.30	218.08
30	104.92	157.30	218.08
31	104.92	157.30	218.08
32	104.92	157.30	218.08
33	104.92	157.30	218.08
34	104.92	157.30	218.08
35	104.92	157.30	218.08
36	104.92	157.30	218.08
37	104.92	157.30	218.08
38	104.92	157.30	218.08
39	104.92	157.30	218.08
40	104.92	157.30	218.08
41	104.92	157.30	218.08
42	104.92	157.30	218.08
43	104.92	157.30	218.08
44	104.92	157.30	218.08
45	104.92	157.30	218.08
46	104.92	157.30	218.08
47	104.92	157.30	218.08
48	104.92	157.30	218.08
49	104.92	157.30	218.08
50	104.92	157.30	218.08
51	104.92	157.30	218.08
52	104.92	157.30	218.08
53	104.92	157.30	218.08
54	104.92	157.30	218.08
55	104.92	157.30	218.08
56	107.12	160.54	221.02
57	109.77	164.66	228.68
58	115.22	172.91	232.79
59	120.66	181.14	242.20
60	124.78	187.33	251.48
61	131.71	197.63	260.16
62	136.12	201.45	263.84
63	147.00	214.54	273.40
64	154.36	222.34	285.03
65	160.54	227.93	294.75
66	182.76	255.89	322.41
67	192.77	266.04	335.35
68	199.53	271.35	345.36
69	211.17	282.97	358.90
70	219.10	289.29	383.04
71	250.60	325.65	409.82
72	282.23	361.26	444.39
73	316.37	398.78	479.86
74	351.69	436.01	520.32
75	386.28	471.33	565.35
76	448.66	538.42	633.04
77	512.08	604.19	711.61
78	584.93	678.66	808.30
79	652.47	743.85	905.42
80	727.37	814.77	1,001.36
81	798.58	870.53	1,100.53
82	869.51	921.60	1,185.88
83	943.83	972.36	1,293.15
84	1,072.57	1,104.80	1,411.32

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60394

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	74.02	111.10	154.06
19	74.02	111.10	154.06
20	74.02	111.10	154.06
21	74.02	111.10	154.06
22	74.02	111.10	154.06
23	74.02	111.10	154.06
24	74.02	111.10	154.06
25	74.02	111.10	154.06
26	74.02	111.10	154.06
27	74.02	111.10	154.06
28	74.02	111.10	154.06
29	74.02	111.10	154.06
30	74.02	111.10	154.06
31	74.02	111.10	154.06
32	74.02	111.10	154.06
33	74.02	111.10	154.06
34	74.02	111.10	154.06
35	74.02	111.10	154.06
36	74.02	111.10	154.06
37	74.02	111.10	154.06
38	74.02	111.10	154.06
39	74.02	111.10	154.06
40	74.02	111.10	154.06
41	74.02	111.10	154.06
42	74.02	111.10	154.06
43	74.02	111.10	154.06
44	74.02	111.10	154.06
45	74.02	111.10	154.06
46	74.02	111.10	154.06
47	74.02	111.10	154.06
48	74.02	111.10	154.06
49	74.02	111.10	154.06
50	74.02	111.10	154.06
51	74.02	111.10	154.06
52	74.02	111.10	154.06
53	74.02	111.10	154.06
54	74.02	111.10	154.06
55	74.02	111.10	154.06
56	77.11	115.65	159.22
57	80.64	120.96	168.05
58	86.52	129.79	174.81
59	92.41	138.62	185.26
60	96.82	145.53	195.41
61	103.75	155.53	203.81
62	108.89	161.14	211.02
63	120.07	175.41	223.52
64	127.14	183.06	234.71
65	132.88	188.80	244.12
66	151.42	212.04	267.22
67	159.80	220.58	277.96
68	165.10	224.69	285.92
69	174.96	234.27	297.09
70	181.44	239.56	317.11
71	207.33	269.58	339.19
72	233.82	299.31	368.17
73	262.08	330.21	397.30
74	293.13	363.46	433.80
75	324.03	395.24	474.12
76	378.92	454.54	534.45
77	441.90	521.36	614.06
78	515.62	598.17	712.50
79	587.13	669.38	814.77
80	659.38	738.54	907.62
81	729.42	794.91	1,004.89
82	800.05	847.88	1,090.98
83	874.66	901.00	1,198.25
84	1,000.92	1,030.93	1,316.99

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60394

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	61.65	92.56	128.32
19	61.65	92.56	128.32
20	61.65	92.56	128.32
21	61.65	92.56	128.32
22	61.65	92.56	128.32
23	61.65	92.56	128.32
24	61.65	92.56	128.32
25	61.65	92.56	128.32
26	61.65	92.56	128.32
27	61.65	92.56	128.32
28	61.65	92.56	128.32
29	61.65	92.56	128.32
30	61.65	92.56	128.32
31	61.65	92.56	128.32
32	61.65	92.56	128.32
33	61.65	92.56	128.32
34	61.65	92.56	128.32
35	61.65	92.56	128.32
36	61.65	92.56	128.32
37	61.65	92.56	128.32
38	61.65	92.56	128.32
39	61.65	92.56	128.32
40	61.65	92.56	128.32
41	61.65	92.56	128.32
42	61.65	92.56	128.32
43	61.65	92.56	128.32
44	61.65	92.56	128.32
45	61.65	92.56	128.32
46	61.65	92.56	128.32
47	61.65	92.56	128.32
48	61.65	92.56	128.32
49	61.65	92.56	128.32
50	61.65	92.56	128.32
51	61.65	92.56	128.32
52	61.65	92.56	128.32
53	61.65	92.56	128.32
54	61.65	92.56	128.32
55	61.65	92.56	128.32
56	63.72	95.65	131.71
57	66.07	99.18	137.73
58	70.33	105.50	142.01
59	74.45	111.83	149.50
60	77.54	116.40	156.28
61	82.40	123.46	162.31
62	85.20	125.95	164.96
63	92.41	134.93	171.87
64	97.71	140.82	180.55
65	102.13	145.08	187.62
66	116.40	163.04	205.42
67	122.88	169.52	213.66
68	126.99	172.76	219.85
69	134.65	180.27	228.68
70	139.50	184.38	244.12
71	159.66	207.33	260.90
72	179.82	230.30	283.27
73	201.45	253.98	305.63
74	225.44	279.73	333.88
75	249.28	304.01	364.63
76	291.36	349.62	410.99
77	334.62	394.96	465.14
78	384.94	446.61	531.95
79	434.97	495.75	603.31
80	485.00	543.13	667.47
81	532.39	580.22	733.55
82	579.77	614.49	790.64
83	629.36	648.20	862.00
84	714.85	736.34	940.59

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60394

Annual Premiums per $10 Daily Benefit

1 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	46.21	69.31	96.09
19	46.21	69.31	96.09
20	46.21	69.31	96.09
21	46.21	69.31	96.09
22	46.21	69.31	96.09
23	46.21	69.31	96.09
24	46.21	69.31	96.09
25	46.21	69.31	96.09
26	46.21	69.31	96.09
27	46.21	69.31	96.09
28	46.21	69.31	96.09
29	46.21	69.31	96.09
30	46.21	69.31	96.09
31	46.21	69.31	96.09
32	46.21	69.31	96.09
33	46.21	69.31	96.09
34	46.21	69.31	96.09
35	46.21	69.31	96.09
36	46.21	69.31	96.09
37	46.21	69.31	96.09
38	46.21	69.31	96.09
39	46.21	69.31	96.09
40	46.21	69.31	96.09
41	46.21	69.31	96.09
42	46.21	69.31	96.09
43	46.21	69.31	96.09
44	46.21	69.31	96.09
45	46.21	69.31	96.09
46	46.21	69.31	96.09
47	46.21	69.31	96.09
48	46.21	69.31	96.09
49	46.21	69.31	96.09
50	46.21	69.31	96.09
51	46.21	69.31	96.09
52	46.21	69.31	96.09
53	46.21	69.31	96.09
54	46.21	69.31	96.09
55	46.21	69.31	96.09
56	47.97	71.81	98.89
57	49.00	73.43	101.98
58	52.10	78.14	105.22
59	54.45	81.67	109.19
60	55.77	83.73	112.43
61	57.69	86.37	114.18
62	60.48	89.32	116.99
63	63.57	92.85	118.31
64	67.54	97.12	124.48
65	71.66	101.83	131.71
66	76.96	107.57	135.53
67	79.91	110.21	138.91
68	82.70	112.28	142.88
69	87.41	117.27	148.77
70	90.79	119.93	158.77
71	103.88	134.93	169.82
72	116.84	149.50	183.94
73	130.81	164.96	198.50
74	146.42	181.74	216.90
75	159.66	194.68	233.52
76	183.49	220.28	258.98
77	207.48	245.01	288.56
78	230.88	267.96	319.17
79	260.90	297.54	362.14
80	290.91	325.80	400.40
81	319.32	348.15	440.13
82	347.87	368.47	474.12
83	377.45	388.92	517.24
84	429.08	441.90	564.61

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60407

Annual Premiums per $10 Daily Benefit

5 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	104.92	157.30	218.08
19	104.92	157.30	218.08
20	104.92	157.30	218.08
21	104.92	157.30	218.08
22	104.92	157.30	218.08
23	104.92	157.30	218.08
24	104.92	157.30	218.08
25	104.92	157.30	218.08
26	104.92	157.30	218.08
27	104.92	157.30	218.08
28	104.92	157.30	218.08
29	104.92	157.30	218.08
30	104.92	157.30	218.08
31	104.92	157.30	218.08
32	104.92	157.30	218.08
33	104.92	157.30	218.08
34	104.92	157.30	218.08
35	104.92	157.30	218.08
36	104.92	157.30	218.08
37	104.92	157.30	218.08
38	104.92	157.30	218.08
39	104.92	157.30	218.08
40	104.92	157.30	218.08
41	104.92	157.30	218.08
42	104.92	157.30	218.08
43	104.92	157.30	218.08
44	104.92	157.30	218.08
45	104.92	157.30	218.08
46	104.92	157.30	218.08
47	104.92	157.30	218.08
48	104.92	157.30	218.08
49	104.92	157.30	218.08
50	104.92	157.30	218.08
51	104.92	157.30	218.08
52	104.92	157.30	218.08
53	104.92	157.30	218.08
54	104.92	157.30	218.08
55	104.92	157.30	218.08
56	107.12	160.54	221.02
57	109.77	164.66	228.68
58	115.22	172.91	232.79
59	120.66	181.14	242.20
60	124.78	187.33	251.48
61	131.71	197.63	260.16
62	136.12	201.45	263.84
63	147.00	214.54	273.40
64	154.36	222.34	285.03
65	160.54	227.93	294.75
66	182.76	255.89	322.41
67	192.77	266.04	335.35
68	199.53	271.35	345.36
69	211.17	282.97	358.90
70	219.10	289.29	383.04
71	250.60	325.65	409.82
72	282.23	361.26	444.39
73	316.37	398.78	479.86
74	351.69	436.01	520.32
75	386.28	471.33	565.35
76	448.66	538.42	633.04
77	512.08	604.19	711.61
78	584.93	678.66	808.30
79	652.47	743.85	905.42
80	727.37	814.77	1,001.36
81	798.58	870.53	1,100.53
82	869.51	921.60	1,185.88
83	943.83	972.36	1,293.15
84	1,072.57	1,104.80	1,411.32

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60407

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	74.02	111.10	154.06
19	74.02	111.10	154.06
20	74.02	111.10	154.06
21	74.02	111.10	154.06
22	74.02	111.10	154.06
23	74.02	111.10	154.06
24	74.02	111.10	154.06
25	74.02	111.10	154.06
26	74.02	111.10	154.06
27	74.02	111.10	154.06
28	74.02	111.10	154.06
29	74.02	111.10	154.06
30	74.02	111.10	154.06
31	74.02	111.10	154.06
32	74.02	111.10	154.06
33	74.02	111.10	154.06
34	74.02	111.10	154.06
35	74.02	111.10	154.06
36	74.02	111.10	154.06
37	74.02	111.10	154.06
38	74.02	111.10	154.06
39	74.02	111.10	154.06
40	74.02	111.10	154.06
41	74.02	111.10	154.06
42	74.02	111.10	154.06
43	74.02	111.10	154.06
44	74.02	111.10	154.06
45	74.02	111.10	154.06
46	74.02	111.10	154.06
47	74.02	111.10	154.06
48	74.02	111.10	154.06
49	74.02	111.10	154.06
50	74.02	111.10	154.06
51	74.02	111.10	154.06
52	74.02	111.10	154.06
53	74.02	111.10	154.06
54	74.02	111.10	154.06
55	74.02	111.10	154.06
56	77.11	115.65	159.22
57	80.64	120.96	168.05
58	86.52	129.79	174.81
59	92.41	138.62	185.26
60	96.82	145.53	195.41
61	103.75	155.53	203.81
62	108.89	161.14	211.02
63	120.07	175.41	223.52
64	127.14	183.06	234.71
65	132.88	188.80	244.12
66	151.42	212.04	267.22
67	159.80	220.58	277.96
68	165.10	224.69	285.92
69	174.96	234.27	297.09
70	181.44	239.56	317.11
71	207.33	269.58	339.19
72	233.82	299.31	368.17
73	262.08	330.21	397.30
74	293.13	363.46	433.80
75	324.03	395.24	474.12
76	378.92	454.54	534.45
77	441.90	521.36	614.06
78	515.62	598.17	712.50
79	587.13	669.38	814.77
80	659.38	738.54	907.62
81	729.42	794.91	1,004.89
82	800.05	847.88	1,090.98
83	874.66	901.00	1,198.25
84	1,000.92	1,030.93	1,316.99

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60407

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	61.65	92.56	128.32
19	61.65	92.56	128.32
20	61.65	92.56	128.32
21	61.65	92.56	128.32
22	61.65	92.56	128.32
23	61.65	92.56	128.32
24	61.65	92.56	128.32
25	61.65	92.56	128.32
26	61.65	92.56	128.32
27	61.65	92.56	128.32
28	61.65	92.56	128.32
29	61.65	92.56	128.32
30	61.65	92.56	128.32
31	61.65	92.56	128.32
32	61.65	92.56	128.32
33	61.65	92.56	128.32
34	61.65	92.56	128.32
35	61.65	92.56	128.32
36	61.65	92.56	128.32
37	61.65	92.56	128.32
38	61.65	92.56	128.32
39	61.65	92.56	128.32
40	61.65	92.56	128.32
41	61.65	92.56	128.32
42	61.65	92.56	128.32
43	61.65	92.56	128.32
44	61.65	92.56	128.32
45	61.65	92.56	128.32
46	61.65	92.56	128.32
47	61.65	92.56	128.32
48	61.65	92.56	128.32
49	61.65	92.56	128.32
50	61.65	92.56	128.32
51	61.65	92.56	128.32
52	61.65	92.56	128.32
53	61.65	92.56	128.32
54	61.65	92.56	128.32
55	61.65	92.56	128.32
56	63.72	95.65	131.71
57	66.07	99.18	137.73
58	70.33	105.50	142.01
59	74.45	111.83	149.50
60	77.54	116.40	156.28
61	82.40	123.46	162.31
62	85.20	125.95	164.96
63	92.41	134.93	171.87
64	97.71	140.82	180.55
65	102.13	145.08	187.62
66	116.40	163.04	205.42
67	122.88	169.52	213.66
68	126.99	172.76	219.85
69	134.65	180.27	228.68
70	139.50	184.38	244.12
71	159.66	207.33	260.90
72	179.82	230.30	283.27
73	201.45	253.98	305.63
74	225.44	279.73	333.88
75	249.28	304.01	364.63
76	291.36	349.62	410.99
77	334.62	394.96	465.14
78	384.94	446.61	531.95
79	434.97	495.75	603.31
80	485.00	543.13	667.47
81	532.39	580.22	733.55
82	579.77	614.49	790.64
83	629.36	648.20	862.00
84	714.85	736.34	940.59

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60407

Annual Premiums per $10 Daily Benefit

1 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	46.21	69.31	96.09
19	46.21	69.31	96.09
20	46.21	69.31	96.09
21	46.21	69.31	96.09
22	46.21	69.31	96.09
23	46.21	69.31	96.09
24	46.21	69.31	96.09
25	46.21	69.31	96.09
26	46.21	69.31	96.09
27	46.21	69.31	96.09
28	46.21	69.31	96.09
29	46.21	69.31	96.09
30	46.21	69.31	96.09
31	46.21	69.31	96.09
32	46.21	69.31	96.09
33	46.21	69.31	96.09
34	46.21	69.31	96.09
35	46.21	69.31	96.09
36	46.21	69.31	96.09
37	46.21	69.31	96.09
38	46.21	69.31	96.09
39	46.21	69.31	96.09
40	46.21	69.31	96.09
41	46.21	69.31	96.09
42	46.21	69.31	96.09
43	46.21	69.31	96.09
44	46.21	69.31	96.09
45	46.21	69.31	96.09
46	46.21	69.31	96.09
47	46.21	69.31	96.09
48	46.21	69.31	96.09
49	46.21	69.31	96.09
50	46.21	69.31	96.09
51	46.21	69.31	96.09
52	46.21	69.31	96.09
53	46.21	69.31	96.09
54	46.21	69.31	96.09
55	46.21	69.31	96.09
56	47.97	71.81	98.89
57	49.00	73.43	101.98
58	52.10	78.14	105.22
59	54.45	81.67	109.19
60	55.77	83.73	112.43
61	57.69	86.37	114.18
62	60.48	89.32	116.99
63	63.57	92.85	118.31
64	67.54	97.12	124.48
65	71.66	101.83	131.71
66	76.96	107.57	135.53
67	79.91	110.21	138.91
68	82.70	112.28	142.88
69	87.41	117.27	148.77
70	90.79	119.93	158.77
71	103.88	134.93	169.82
72	116.84	149.50	183.94
73	130.81	164.96	198.50
74	146.42	181.74	216.90
75	159.66	194.68	233.52
76	183.49	220.28	258.98
77	207.48	245.01	288.56
78	230.88	267.96	319.17
79	260.90	297.54	362.14
80	290.91	325.80	400.40
81	319.32	348.15	440.13
82	347.87	368.47	474.12
83	377.45	388.92	517.24
84	429.08	441.90	564.61

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60491

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	73.77	137.30	174.18
19	73.77	137.30	174.18
20	73.77	137.30	174.18
21	73.77	137.30	174.18
22	73.77	137.30	174.18
23	73.77	137.30	174.18
24	73.77	137.30	174.18
25	73.77	137.30	174.18
26	73.77	137.30	174.18
27	73.77	137.30	174.18
28	73.77	137.30	174.18
29	73.77	137.30	174.18
30	73.77	137.30	174.18
31	73.77	137.30	174.18
32	73.77	137.30	174.18
33	73.77	137.30	174.18
34	73.77	137.30	174.18
35	73.77	137.30	174.18
36	73.77	137.30	174.18
37	73.77	137.30	174.18
38	73.77	137.30	174.18
39	73.77	137.30	174.18
40	73.77	137.30	174.18
41	73.77	137.30	174.18
42	73.77	137.30	174.18
43	73.77	137.30	174.18
44	73.77	137.30	174.18
45	73.77	137.30	174.18
46	79.92	145.49	184.43
47	81.97	147.54	188.53
48	84.02	149.59	190.58
49	86.07	153.69	194.67
50	88.12	157.79	198.77
51	92.21	161.89	206.97
52	96.31	168.03	215.17
53	100.41	176.23	223.36
54	108.61	186.48	239.76
55	118.85	204.92	264.35
56	125.00	213.12	274.59
57	129.10	219.26	280.74
58	139.35	233.61	297.13
59	149.59	247.95	315.58
60	155.74	260.25	327.87
61	168.03	280.74	352.46
62	176.23	288.94	364.76
63	192.62	315.58	397.54
64	204.92	334.02	422.14
65	215.17	344.27	434.43
66	245.90	389.35	477.46
67	256.15	401.64	495.91
68	264.35	411.89	510.25
69	282.79	432.38	538.94
70	293.04	446.73	559.43
71	338.12	506.15	622.96
72	375.00	559.43	678.29
73	418.04	614.76	739.76
74	471.32	688.53	811.48
75	522.55	758.20	879.11
76	616.81	879.11	1,008.21
77	709.02	1,006.16	1,133.21
78	825.83	1,151.65	1,282.80
79	944.68	1,309.44	1,430.34
80	1,073.78	1,465.18	1,577.88
81	1,202.88	1,629.11	1,717.23
82	1,331.98	1,776.66	1,875.02
83	1,495.92	1,977.48	2,071.74
84	1,809.44	2,354.53	2,448.79
85	1,809.44	2,354.53	2,448.79
86	1,809.44	2,354.53	2,448.79
87	1,809.44	2,354.53	2,448.79
88	1,809.44	2,354.53	2,448.79
89	1,809.44	2,354.53	2,448.79
90	1,809.44	2,354.53	2,448.79
91	1,809.44	2,354.53	2,448.79
92	1,809.44	2,354.53	2,448.79
93	1,809.44	2,354.53	2,448.79
94	1,809.44	2,354.53	2,448.79
95	1,809.44	2,354.53	2,448.79
96	1,809.44	2,354.53	2,448.79
97	1,809.44	2,354.53	2,448.79
98	1,809.44	2,354.53	2,448.79
99	1,809.44	2,354.53	2,448.79
100	1,809.44	2,354.53	2,448.79

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60491

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	36.79	64.75	80.93
19	36.79	64.75	80.93
20	36.79	64.75	80.93
21	36.79	64.75	80.93
22	36.79	64.75	80.93
23	36.79	64.75	80.93
24	36.79	64.75	80.93
25	36.79	64.75	80.93
26	36.79	64.75	80.93
27	36.79	64.75	80.93
28	36.79	64.75	80.93
29	36.79	64.75	80.93
30	36.79	64.75	80.93
31	36.79	64.75	80.93
32	36.79	64.75	80.93
33	36.79	64.75	80.93
34	36.79	64.75	80.93
35	36.79	64.75	80.93
36	36.79	64.75	80.93
37	36.79	64.75	80.93
38	36.79	64.75	80.93
39	36.79	64.75	80.93
40	36.79	64.75	80.93
41	36.79	64.75	80.93
42	36.79	64.75	80.93
43	36.79	64.75	80.93
44	36.79	64.75	80.93
45	36.79	64.75	80.93
46	39.73	69.16	86.82
47	41.20	70.63	89.76
48	41.20	70.63	89.76
49	42.67	72.10	91.23
50	44.14	73.57	94.18
51	45.62	76.52	98.59
52	47.09	79.46	101.53
53	50.03	82.40	105.95
54	52.97	88.29	111.83
55	58.86	97.12	125.08
56	61.80	100.06	128.02
57	64.75	104.48	132.43
58	69.16	110.36	141.26
59	73.57	117.72	150.09
60	77.99	122.13	154.51
61	83.88	130.96	164.81
62	86.82	136.85	172.17
63	95.65	150.09	189.82
64	101.53	157.45	200.12
65	105.95	163.34	204.54
66	120.66	182.47	229.55
67	128.02	189.82	238.38
68	132.43	194.24	242.80
69	139.79	204.54	254.57
70	145.68	210.42	261.93
71	166.28	236.91	291.36
72	186.88	266.34	322.26
73	210.42	292.83	351.69
74	233.97	326.67	384.06
75	258.98	357.57	414.96
76	303.13	412.02	473.82
77	353.16	476.77	537.10
78	412.02	548.87	610.67
79	469.41	619.50	676.89
80	528.27	685.72	738.69
81	584.19	753.41	799.02
82	640.10	812.27	857.88
83	700.43	881.43	924.10
84	824.04	1,022.69	1,063.89
85	824.04	1,022.69	1,063.89
86	824.04	1,022.69	1,063.89
87	824.04	1,022.69	1,063.89
88	824.04	1,022.69	1,063.89
89	824.04	1,022.69	1,063.89
90	824.04	1,022.69	1,063.89
91	824.04	1,022.69	1,063.89
92	824.04	1,022.69	1,063.89
93	824.04	1,022.69	1,063.89
94	824.04	1,022.69	1,063.89
95	824.04	1,022.69	1,063.89
96	824.04	1,022.69	1,063.89
97	824.04	1,022.69	1,063.89
98	824.04	1,022.69	1,063.89
99	824.04	1,022.69	1,063.89
100	824.04	1,022.69	1,063.89

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60491

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	30.90	54.45	67.69
19	30.90	54.45	67.69
20	30.90	54.45	67.69
21	30.90	54.45	67.69
22	30.90	54.45	67.69
23	30.90	54.45	67.69
24	30.90	54.45	67.69
25	30.90	54.45	67.69
26	30.90	54.45	67.69
27	30.90	54.45	67.69
28	30.90	54.45	67.69
29	30.90	54.45	67.69
30	30.90	54.45	67.69
31	30.90	54.45	67.69
32	30.90	54.45	67.69
33	30.90	54.45	67.69
34	30.90	54.45	67.69
35	30.90	54.45	67.69
36	30.90	54.45	67.69
37	30.90	54.45	67.69
38	30.90	54.45	67.69
39	30.90	54.45	67.69
40	30.90	54.45	67.69
41	30.90	54.45	67.69
42	30.90	54.45	67.69
43	30.90	54.45	67.69
44	30.90	54.45	67.69
45	30.90	54.45	67.69
46	32.37	57.39	72.10
47	33.84	58.86	73.57
48	33.84	58.86	75.05
49	35.32	60.33	76.52
50	36.79	61.80	77.99
51	38.26	63.27	80.93
52	39.73	66.22	83.88
53	41.20	69.16	88.29
54	44.14	73.57	94.18
55	48.56	79.46	103.00
56	51.50	83.88	105.95
57	52.97	85.35	108.89
58	55.92	89.76	114.78
59	60.33	94.18	120.66
60	61.80	98.59	123.61
61	66.22	104.48	130.96
62	67.69	107.42	135.38
63	73.57	114.78	145.68
64	77.99	120.66	153.04
65	82.40	125.08	157.45
66	92.70	141.26	176.58
67	98.59	147.15	183.94
68	101.53	150.09	186.88
69	107.42	157.45	195.71
70	111.83	161.86	201.60
71	128.02	182.47	225.14
72	144.21	204.54	247.21
73	161.86	225.14	270.76
74	179.52	250.15	295.77
75	200.12	275.17	319.32
76	232.50	316.37	363.46
77	267.81	361.99	407.61
78	307.54	409.08	456.16
79	348.75	459.11	501.78
80	388.48	504.72	542.98
81	426.73	550.34	582.71
82	463.52	588.60	620.97
83	503.25	634.22	665.12
84	572.41	709.26	737.22
85	572.41	709.26	737.22
86	572.41	709.26	737.22
87	572.41	709.26	737.22
88	572.41	709.26	737.22
89	572.41	709.26	737.22
90	572.41	709.26	737.22
91	572.41	709.26	737.22
92	572.41	709.26	737.22
93	572.41	709.26	737.22
94	572.41	709.26	737.22
95	572.41	709.26	737.22
96	572.41	709.26	737.22
97	572.41	709.26	737.22
98	572.41	709.26	737.22
99	572.41	709.26	737.22
100	572.41	709.26	737.22

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60491

Annual Premiums per $10 Daily Benefit

1 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	23.54	41.20	51.50
19	23.54	41.20	51.50
20	23.54	41.20	51.50
21	23.54	41.20	51.50
22	23.54	41.20	51.50
23	23.54	41.20	51.50
24	23.54	41.20	51.50
25	23.54	41.20	51.50
26	23.54	41.20	51.50
27	23.54	41.20	51.50
28	23.54	41.20	51.50
29	23.54	41.20	51.50
30	23.54	41.20	51.50
31	23.54	41.20	51.50
32	23.54	41.20	51.50
33	23.54	41.20	51.50
34	23.54	41.20	51.50
35	23.54	41.20	51.50
36	23.54	41.20	51.50
37	23.54	41.20	51.50
38	23.54	41.20	51.50
39	23.54	41.20	51.50
40	23.54	41.20	51.50
41	23.54	41.20	51.50
42	23.54	41.20	51.50
43	23.54	41.20	51.50
44	23.54	41.20	51.50
45	23.54	41.20	51.50
46	25.02	42.67	54.45
47	25.02	44.14	55.92
48	26.49	45.62	57.39
49	26.49	45.62	57.39
50	27.96	47.09	58.86
51	27.96	48.56	63.27
52	29.43	50.03	66.22
53	30.90	51.50	69.16
54	33.84	54.45	73.57
55	36.79	60.33	77.99
56	38.26	61.80	79.46
57	39.73	63.27	80.93
58	41.20	66.22	85.35
59	44.14	69.16	88.29
60	44.14	70.63	89.76
61	45.62	73.57	91.23
62	48.56	76.52	95.65
63	51.50	79.46	100.06
64	54.45	83.88	105.95
65	57.39	88.29	110.36
66	61.80	92.70	116.25
67	63.27	94.18	119.19
68	66.22	97.12	122.13
69	70.63	103.00	128.02
70	72.10	105.95	130.96
71	83.88	119.19	145.68
72	92.70	132.43	160.39
73	104.48	147.15	175.11
74	117.72	163.34	192.77
75	128.02	176.58	204.54
76	147.15	200.12	229.55
77	166.28	223.67	251.63
78	185.41	245.74	273.70
79	208.95	275.17	300.19
80	232.50	303.13	325.20
81	256.04	329.62	350.22
82	278.11	353.16	373.76
83	301.66	381.12	398.78
84	342.86	425.26	442.92
85	342.86	425.26	442.92
86	342.86	425.26	442.92
87	342.86	425.26	442.92
88	342.86	425.26	442.92
89	342.86	425.26	442.92
90	342.86	425.26	442.92
91	342.86	425.26	442.92
92	342.86	425.26	442.92
93	342.86	425.26	442.92
94	342.86	425.26	442.92
95	342.86	425.26	442.92
96	342.86	425.26	442.92
97	342.86	425.26	442.92
98	342.86	425.26	442.92
99	342.86	425.26	442.92
100	342.86	425.26	442.92

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60494

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	73.77	137.30	174.18
19	73.77	137.30	174.18
20	73.77	137.30	174.18
21	73.77	137.30	174.18
22	73.77	137.30	174.18
23	73.77	137.30	174.18
24	73.77	137.30	174.18
25	73.77	137.30	174.18
26	73.77	137.30	174.18
27	73.77	137.30	174.18
28	73.77	137.30	174.18
29	73.77	137.30	174.18
30	73.77	137.30	174.18
31	73.77	137.30	174.18
32	73.77	137.30	174.18
33	73.77	137.30	174.18
34	73.77	137.30	174.18
35	73.77	137.30	174.18
36	73.77	137.30	174.18
37	73.77	137.30	174.18
38	73.77	137.30	174.18
39	73.77	137.30	174.18
40	73.77	137.30	174.18
41	73.77	137.30	174.18
42	73.77	137.30	174.18
43	73.77	137.30	174.18
44	73.77	137.30	174.18
45	73.77	137.30	174.18
46	79.92	145.49	184.43
47	81.97	147.54	188.53
48	84.02	149.59	190.58
49	86.07	153.69	194.67
50	88.12	157.79	198.77
51	92.21	161.89	206.97
52	96.31	168.03	215.17
53	100.41	176.23	223.36
54	108.61	186.48	239.76
55	118.85	204.92	264.35
56	125.00	213.12	274.59
57	129.10	219.26	280.74
58	139.35	233.61	297.13
59	149.59	247.95	315.58
60	155.74	260.25	327.87
61	168.03	280.74	352.46
62	176.23	288.94	364.76
63	192.62	315.58	397.54
64	204.92	334.02	422.14
65	215.17	344.27	434.43
66	245.90	389.35	477.46
67	256.15	401.64	495.91
68	264.35	411.89	510.25
69	282.79	432.38	538.94
70	293.04	446.73	559.43
71	338.12	506.15	622.96
72	375.00	559.43	678.29
73	418.04	614.76	739.76
74	471.32	688.53	811.48
75	522.55	758.20	879.11
76	616.81	879.11	1,008.21
77	709.02	1,006.16	1,133.21
78	825.83	1,151.65	1,282.80
79	944.68	1,309.44	1,430.34
80	1,073.78	1,465.18	1,577.88
81	1,202.88	1,629.11	1,717.23
82	1,331.98	1,776.66	1,875.02
83	1,495.92	1,977.48	2,071.74
84	1,809.44	2,354.53	2,448.79
85	1,809.44	2,354.53	2,448.79
86	1,809.44	2,354.53	2,448.79
87	1,809.44	2,354.53	2,448.79
88	1,809.44	2,354.53	2,448.79
89	1,809.44	2,354.53	2,448.79
90	1,809.44	2,354.53	2,448.79
91	1,809.44	2,354.53	2,448.79
92	1,809.44	2,354.53	2,448.79
93	1,809.44	2,354.53	2,448.79
94	1,809.44	2,354.53	2,448.79
95	1,809.44	2,354.53	2,448.79
96	1,809.44	2,354.53	2,448.79
97	1,809.44	2,354.53	2,448.79
98	1,809.44	2,354.53	2,448.79
99	1,809.44	2,354.53	2,448.79
100	1,809.44	2,354.53	2,448.79

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60494

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	36.79	64.75	80.93
19	36.79	64.75	80.93
20	36.79	64.75	80.93
21	36.79	64.75	80.93
22	36.79	64.75	80.93
23	36.79	64.75	80.93
24	36.79	64.75	80.93
25	36.79	64.75	80.93
26	36.79	64.75	80.93
27	36.79	64.75	80.93
28	36.79	64.75	80.93
29	36.79	64.75	80.93
30	36.79	64.75	80.93
31	36.79	64.75	80.93
32	36.79	64.75	80.93
33	36.79	64.75	80.93
34	36.79	64.75	80.93
35	36.79	64.75	80.93
36	36.79	64.75	80.93
37	36.79	64.75	80.93
38	36.79	64.75	80.93
39	36.79	64.75	80.93
40	36.79	64.75	80.93
41	36.79	64.75	80.93
42	36.79	64.75	80.93
43	36.79	64.75	80.93
44	36.79	64.75	80.93
45	36.79	64.75	80.93
46	39.73	69.16	86.82
47	41.20	70.63	89.76
48	41.20	70.63	89.76
49	42.67	72.10	91.23
50	44.14	73.57	94.18
51	45.62	76.52	98.59
52	47.09	79.46	101.53
53	50.03	82.40	105.95
54	52.97	88.29	111.83
55	58.86	97.12	125.08
56	61.80	100.06	128.02
57	64.75	104.48	132.43
58	69.16	110.36	141.26
59	73.57	117.72	150.09
60	77.99	122.13	154.51
61	83.88	130.96	164.81
62	86.82	136.85	172.17
63	95.65	150.09	189.82
64	101.53	157.45	200.12
65	105.95	163.34	204.54
66	120.66	182.47	229.55
67	128.02	189.82	238.38
68	132.43	194.24	242.80
69	139.79	204.54	254.57
70	145.68	210.42	261.93
71	166.28	236.91	291.36
72	186.88	266.34	322.26
73	210.42	292.83	351.69
74	233.97	326.67	384.06
75	258.98	357.57	414.96
76	303.13	412.02	473.82
77	353.16	476.77	537.10
78	412.02	548.87	610.67
79	469.41	619.50	676.89
80	528.27	685.72	738.69
81	584.19	753.41	799.02
82	640.10	812.27	857.88
83	700.43	881.43	924.10
84	824.04	1,022.69	1,063.89
85	824.04	1,022.69	1,063.89
86	824.04	1,022.69	1,063.89
87	824.04	1,022.69	1,063.89
88	824.04	1,022.69	1,063.89
89	824.04	1,022.69	1,063.89
90	824.04	1,022.69	1,063.89
91	824.04	1,022.69	1,063.89
92	824.04	1,022.69	1,063.89
93	824.04	1,022.69	1,063.89
94	824.04	1,022.69	1,063.89
95	824.04	1,022.69	1,063.89
96	824.04	1,022.69	1,063.89
97	824.04	1,022.69	1,063.89
98	824.04	1,022.69	1,063.89
99	824.04	1,022.69	1,063.89
100	824.04	1,022.69	1,063.89

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60494

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	30.90	54.45	67.69
19	30.90	54.45	67.69
20	30.90	54.45	67.69
21	30.90	54.45	67.69
22	30.90	54.45	67.69
23	30.90	54.45	67.69
24	30.90	54.45	67.69
25	30.90	54.45	67.69
26	30.90	54.45	67.69
27	30.90	54.45	67.69
28	30.90	54.45	67.69
29	30.90	54.45	67.69
30	30.90	54.45	67.69
31	30.90	54.45	67.69
32	30.90	54.45	67.69
33	30.90	54.45	67.69
34	30.90	54.45	67.69
35	30.90	54.45	67.69
36	30.90	54.45	67.69
37	30.90	54.45	67.69
38	30.90	54.45	67.69
39	30.90	54.45	67.69
40	30.90	54.45	67.69
41	30.90	54.45	67.69
42	30.90	54.45	67.69
43	30.90	54.45	67.69
44	30.90	54.45	67.69
45	30.90	54.45	67.69
46	32.37	57.39	72.10
47	33.84	58.86	73.57
48	33.84	58.86	75.05
49	35.32	60.33	76.52
50	36.79	61.80	77.99
51	38.26	63.27	80.93
52	39.73	66.22	83.88
53	41.20	69.16	88.29
54	44.14	73.57	94.18
55	48.56	79.46	103.00
56	51.50	83.88	105.95
57	52.97	85.35	108.89
58	55.92	89.76	114.78
59	60.33	94.18	120.66
60	61.80	98.59	123.61
61	66.22	104.48	130.96
62	67.69	107.42	135.38
63	73.57	114.78	145.68
64	77.99	120.66	153.04
65	82.40	125.08	157.45
66	92.70	141.26	176.58
67	98.59	147.15	183.94
68	101.53	150.09	186.88
69	107.42	157.45	195.71
70	111.83	161.86	201.60
71	128.02	182.47	225.14
72	144.21	204.54	247.21
73	161.86	225.14	270.76
74	179.52	250.15	295.77
75	200.12	275.17	319.32
76	232.50	316.37	363.46
77	267.81	361.99	407.61
78	307.54	409.08	456.16
79	348.75	459.11	501.78
80	388.48	504.72	542.98
81	426.73	550.34	582.71
82	463.52	588.60	620.97
83	503.25	634.22	665.12
84	572.41	709.26	737.22
85	572.41	709.26	737.22
86	572.41	709.26	737.22
87	572.41	709.26	737.22
88	572.41	709.26	737.22
89	572.41	709.26	737.22
90	572.41	709.26	737.22
91	572.41	709.26	737.22
92	572.41	709.26	737.22
93	572.41	709.26	737.22
94	572.41	709.26	737.22
95	572.41	709.26	737.22
96	572.41	709.26	737.22
97	572.41	709.26	737.22
98	572.41	709.26	737.22
99	572.41	709.26	737.22
100	572.41	709.26	737.22

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60494

Annual Premiums per $10 Daily Benefit

1 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	23.54	41.20	51.50
19	23.54	41.20	51.50
20	23.54	41.20	51.50
21	23.54	41.20	51.50
22	23.54	41.20	51.50
23	23.54	41.20	51.50
24	23.54	41.20	51.50
25	23.54	41.20	51.50
26	23.54	41.20	51.50
27	23.54	41.20	51.50
28	23.54	41.20	51.50
29	23.54	41.20	51.50
30	23.54	41.20	51.50
31	23.54	41.20	51.50
32	23.54	41.20	51.50
33	23.54	41.20	51.50
34	23.54	41.20	51.50
35	23.54	41.20	51.50
36	23.54	41.20	51.50
37	23.54	41.20	51.50
38	23.54	41.20	51.50
39	23.54	41.20	51.50
40	23.54	41.20	51.50
41	23.54	41.20	51.50
42	23.54	41.20	51.50
43	23.54	41.20	51.50
44	23.54	41.20	51.50
45	23.54	41.20	51.50
46	25.02	42.67	54.45
47	25.02	44.14	55.92
48	26.49	45.62	57.39
49	26.49	45.62	57.39
50	27.96	47.09	58.86
51	27.96	48.56	63.27
52	29.43	50.03	66.22
53	30.90	51.50	69.16
54	33.84	54.45	73.57
55	36.79	60.33	77.99
56	38.26	61.80	79.46
57	39.73	63.27	80.93
58	41.20	66.22	85.35
59	44.14	69.16	88.29
60	44.14	70.63	89.76
61	45.62	73.57	91.23
62	48.56	76.52	95.65
63	51.50	79.46	100.06
64	54.45	83.88	105.95
65	57.39	88.29	110.36
66	61.80	92.70	116.25
67	63.27	94.18	119.19
68	66.22	97.12	122.13
69	70.63	103.00	128.02
70	72.10	105.95	130.96
71	83.88	119.19	145.68
72	92.70	132.43	160.39
73	104.48	147.15	175.11
74	117.72	163.34	192.77
75	128.02	176.58	204.54
76	147.15	200.12	229.55
77	166.28	223.67	251.63
78	185.41	245.74	273.70
79	208.95	275.17	300.19
80	232.50	303.13	325.20
81	256.04	329.62	350.22
82	278.11	353.16	373.76
83	301.66	381.12	398.78
84	342.86	425.26	442.92
85	342.86	425.26	442.92
86	342.86	425.26	442.92
87	342.86	425.26	442.92
88	342.86	425.26	442.92
89	342.86	425.26	442.92
90	342.86	425.26	442.92
91	342.86	425.26	442.92
92	342.86	425.26	442.92
93	342.86	425.26	442.92
94	342.86	425.26	442.92
95	342.86	425.26	442.92
96	342.86	425.26	442.92
97	342.86	425.26	442.92
98	342.86	425.26	442.92
99	342.86	425.26	442.92
100	342.86	425.26	442.92

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 62100

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	47.09	42.67	67.69	60.33	91.23	82.40
19	47.09	42.67	67.69	60.33	91.23	82.40
20	47.09	42.67	67.69	60.33	91.23	82.40
21	47.09	42.67	67.69	60.33	91.23	82.40
22	47.09	42.67	67.69	60.33	91.23	82.40
23	47.09	42.67	67.69	60.33	91.23	82.40
24	47.09	42.67	67.69	60.33	91.23	82.40
25	47.09	42.67	67.69	60.33	91.23	82.40
26	47.09	42.67	67.69	60.33	91.23	82.40
27	47.09	42.67	67.69	60.33	91.23	82.40
28	47.09	42.67	67.69	60.33	91.23	82.40
29	47.09	42.67	67.69	60.33	91.23	82.40
30	47.09	42.67	67.69	60.33	91.23	82.40
31	47.09	42.67	67.69	60.33	91.23	82.40
32	47.09	42.67	67.69	60.33	91.23	82.40
33	47.09	42.67	67.69	60.33	91.23	82.40
34	47.09	42.67	67.69	60.33	91.23	82.40
35	47.09	42.67	67.69	60.33	91.23	82.40
36	47.09	42.67	67.69	60.33	91.23	82.40
37	47.09	42.67	67.69	60.33	91.23	82.40
38	47.09	42.67	67.69	60.33	91.23	82.40
39	47.09	42.67	67.69	60.33	91.23	82.40
40	47.09	42.67	67.69	60.33	91.23	82.40
41	47.09	42.67	67.69	60.33	91.23	82.40
42	47.09	42.67	67.69	60.33	91.23	82.40
43	47.09	42.67	67.69	60.33	91.23	82.40
44	47.09	42.67	67.69	60.33	91.23	82.40
45	47.09	42.67	67.69	60.33	91.23	82.40
46	48.56	44.14	69.16	61.80	94.18	83.88
47	48.56	44.14	69.16	61.80	95.65	85.35
48	48.56	44.14	70.63	63.27	95.65	85.35
49	51.50	45.62	70.63	63.27	97.12	86.82
50	51.50	45.62	72.10	64.75	97.12	86.82
51	51.50	45.62	73.57	66.22	98.59	88.29
52	51.50	45.62	75.05	67.69	100.06	89.76
53	52.97	47.09	79.46	70.63	101.53	91.23
54	54.45	48.56	82.40	73.57	104.48	94.18
55	55.92	50.03	85.35	76.52	108.89	97.12
56	57.39	51.50	89.76	80.93	113.31	101.53
57	60.33	54.45	95.65	85.35	117.72	105.95
58	63.27	57.39	100.06	89.76	123.61	110.36
59	67.69	60.33	104.48	94.18	128.02	114.78
60	72.10	64.75	110.36	98.59	133.91	120.66
61	76.52	69.16	116.25	104.48	141.26	126.55
62	82.40	73.57	123.61	110.36	147.15	132.43
63	88.29	79.46	130.96	117.72	155.98	139.79
64	94.18	83.88	141.26	126.55	164.81	147.15
65	101.53	91.23	151.56	135.38	173.64	155.98
66	108.89	97.12	161.86	145.68	183.94	164.81
67	116.25	104.48	173.64	155.98	194.24	173.64
68	126.55	113.31	183.94	164.81	204.54	183.94
69	133.91	120.66	195.71	175.11	217.78	195.71
70	144.21	129.49	206.01	185.41	229.55	206.01
71	155.98	139.79	219.25	197.18	244.27	219.25
72	167.75	150.09	233.97	210.42	260.46	233.97
73	182.47	163.34	251.63	225.14	276.64	248.68
74	195.71	175.11	269.28	241.33	294.30	263.40
75	211.90	189.82	288.41	258.98	313.43	281.06
76	228.08	204.54	310.49	278.11	334.03	300.19
77	247.21	222.20	332.56	298.71	357.57	320.79
78	269.28	241.33	357.57	320.79	382.59	342.86
79	294.30	263.40	384.06	344.33	412.02	369.35
80	317.84	285.47	412.02	369.35	441.45	395.83
81	345.80	310.49	442.92	397.30	472.35	423.79
82	375.23	336.97	473.82	425.26	504.72	453.22
83	407.61	364.93	509.14	456.16	540.04	484.12
84	439.98	394.36	544.45	488.54	572.41	513.55
85	472.35	423.79	568.00	509.14	593.01	531.21
86	504.72	453.22	588.60	528.27	612.14	548.87
87	538.57	482.65	612.14	548.87	631.27	566.53
88	570.94	512.08	632.74	568.00	651.87	584.19
89	603.31	541.51	656.29	588.60	671.00	601.84
90	637.16	570.94	679.83	609.20	688.66	618.03
91	669.53	600.37	700.43	628.33	709.26	635.69
92	701.91	629.80	723.98	648.93	728.39	653.35
93	735.75	659.23	744.58	668.06	747.52	671.00
94	768.12	688.66	768.12	688.66	768.12	688.66
95	768.12	688.66	768.12	688.66	768.12	688.66
96	768.12	688.66	768.12	688.66	768.12	688.66
97	768.12	688.66	768.12	688.66	768.12	688.66
98	768.12	688.66	768.12	688.66	768.12	688.66
99	768.12	688.66	768.12	688.66	768.12	688.66
100	768.12	688.66	768.12	688.66	768.12	688.66

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 62100

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	39.73	35.32	54.45	48.56	72.10	64.75
19	39.73	35.32	54.45	48.56	72.10	64.75
20	39.73	35.32	54.45	48.56	72.10	64.75
21	39.73	35.32	54.45	48.56	72.10	64.75
22	39.73	35.32	54.45	48.56	72.10	64.75
23	39.73	35.32	54.45	48.56	72.10	64.75
24	39.73	35.32	54.45	48.56	72.10	64.75
25	39.73	35.32	54.45	48.56	72.10	64.75
26	39.73	35.32	54.45	48.56	72.10	64.75
27	39.73	35.32	54.45	48.56	72.10	64.75
28	39.73	35.32	54.45	48.56	72.10	64.75
29	39.73	35.32	54.45	48.56	72.10	64.75
30	39.73	35.32	54.45	48.56	72.10	64.75
31	39.73	35.32	54.45	48.56	72.10	64.75
32	39.73	35.32	54.45	48.56	72.10	64.75
33	39.73	35.32	54.45	48.56	72.10	64.75
34	39.73	35.32	54.45	48.56	72.10	64.75
35	39.73	35.32	54.45	48.56	72.10	64.75
36	39.73	35.32	54.45	48.56	72.10	64.75
37	39.73	35.32	54.45	48.56	72.10	64.75
38	39.73	35.32	54.45	48.56	72.10	64.75
39	39.73	35.32	54.45	48.56	72.10	64.75
40	39.73	35.32	54.45	48.56	72.10	64.75
41	39.73	35.32	54.45	48.56	72.10	64.75
42	39.73	35.32	54.45	48.56	72.10	64.75
43	39.73	35.32	54.45	48.56	72.10	64.75
44	39.73	35.32	54.45	48.56	72.10	64.75
45	39.73	35.32	54.45	48.56	72.10	64.75
46	39.73	35.32	55.92	50.03	73.57	66.22
47	39.73	35.32	55.92	50.03	75.05	67.69
48	41.20	36.79	57.39	51.50	75.05	67.69
49	41.20	36.79	57.39	51.50	76.52	69.16
50	41.20	36.79	57.39	51.50	76.52	69.16
51	41.20	36.79	58.86	52.97	76.52	69.16
52	41.20	36.79	60.33	54.45	79.46	70.63
53	42.67	38.26	61.80	55.92	80.93	72.10
54	42.67	38.26	63.27	57.39	83.88	75.05
55	44.14	39.73	66.22	58.86	85.35	76.52
56	45.62	41.20	69.16	61.80	88.29	79.46
57	47.09	42.67	72.10	64.75	91.23	82.40
58	51.50	45.62	76.52	69.16	95.65	85.35
59	52.97	47.09	80.93	72.10	100.06	89.76
60	55.92	50.03	85.35	76.52	104.48	94.18
61	60.33	54.45	89.76	80.93	110.36	98.59
62	63.27	57.39	97.12	86.82	114.78	103.00
63	69.16	61.80	103.00	92.70	122.13	108.89
64	75.05	67.69	113.31	101.53	129.49	116.25
65	82.40	73.57	122.13	108.89	138.32	123.61
66	88.29	79.46	130.96	117.72	145.68	130.96
67	95.65	85.35	141.26	126.55	154.51	138.32
68	101.53	91.23	148.62	133.91	164.81	147.15
69	110.36	98.59	155.98	139.79	173.64	155.98
70	116.25	104.48	164.81	147.15	183.94	164.81
71	125.08	111.83	173.64	155.98	195.71	175.11
72	133.91	120.66	183.94	164.81	206.01	185.41
73	145.68	130.96	197.18	176.58	219.25	197.18
74	155.98	139.79	211.90	189.82	232.50	208.95
75	169.22	151.56	228.08	204.54	247.21	222.20
76	182.47	163.34	244.27	219.25	261.93	235.44
77	197.18	176.58	261.93	235.44	279.58	250.15
78	214.84	192.77	281.06	251.63	297.24	266.34
79	232.50	208.95	300.19	269.28	316.37	284.00
80	253.10	226.61	319.32	286.94	338.44	303.13
81	275.17	247.21	341.39	306.07	360.52	323.73
82	298.71	267.81	364.93	326.67	384.06	344.33
83	323.73	289.89	388.48	348.75	409.08	366.40
84	348.75	313.43	416.43	373.76	432.62	388.48
85	375.23	336.97	437.04	391.42	451.75	404.66
86	401.72	360.52	456.16	409.08	469.41	420.85
87	428.21	384.06	475.29	426.73	487.07	437.04
88	454.69	407.61	495.90	444.39	504.72	453.22
89	481.18	431.15	515.02	462.05	523.85	469.41
90	507.67	454.69	532.68	478.24	540.04	484.12
91	532.68	478.24	553.28	495.90	557.70	500.31
92	559.17	501.78	572.41	513.55	575.36	516.50
93	585.66	525.33	593.01	531.21	594.49	532.68
94	612.14	548.87	612.14	548.87	612.14	548.87
95	612.14	548.87	612.14	548.87	612.14	548.87
96	612.14	548.87	612.14	548.87	612.14	548.87
97	612.14	548.87	612.14	548.87	612.14	548.87
98	612.14	548.87	612.14	548.87	612.14	548.87
99	612.14	548.87	612.14	548.87	612.14	548.87
100	612.14	548.87	612.14	548.87	612.14	548.87

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 62100

Annual Premiums per $10 Daily Benefit

1 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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	29.43	26.49	41.20	36.79	55.92	50.03
19	29.43	26.49	41.20	36.79	55.92	50.03
20	29.43	26.49	41.20	36.79	55.92	50.03
21	29.43	26.49	41.20	36.79	55.92	50.03
22	29.43	26.49	41.20	36.79	55.92	50.03
23	29.43	26.49	41.20	36.79	55.92	50.03
24	29.43	26.49	41.20	36.79	55.92	50.03
25	29.43	26.49	41.20	36.79	55.92	50.03
26	29.43	26.49	41.20	36.79	55.92	50.03
27	29.43	26.49	41.20	36.79	55.92	50.03
28	29.43	26.49	41.20	36.79	55.92	50.03
29	29.43	26.49	41.20	36.79	55.92	50.03
30	29.43	26.49	41.20	36.79	55.92	50.03
31	29.43	26.49	41.20	36.79	55.92	50.03
32	29.43	26.49	41.20	36.79	55.92	50.03
33	29.43	26.49	41.20	36.79	55.92	50.03
34	29.43	26.49	41.20	36.79	55.92	50.03
35	29.43	26.49	41.20	36.79	55.92	50.03
36	29.43	26.49	41.20	36.79	55.92	50.03
37	29.43	26.49	41.20	36.79	55.92	50.03
38	29.43	26.49	41.20	36.79	55.92	50.03
39	29.43	26.49	41.20	36.79	55.92	50.03
40	29.43	26.49	41.20	36.79	55.92	50.03
41	29.43	26.49	41.20	36.79	55.92	50.03
42	29.43	26.49	41.20	36.79	55.92	50.03
43	29.43	26.49	41.20	36.79	55.92	50.03
44	29.43	26.49	41.20	36.79	55.92	50.03
45	29.43	26.49	41.20	36.79	55.92	50.03
46	30.90	27.96	42.67	38.26	55.92	50.03
47	30.90	27.96	42.67	38.26	57.39	51.50
48	30.90	27.96	42.67	38.26	57.39	51.50
49	30.90	27.96	44.14	39.73	57.39	51.50
50	30.90	27.96	44.14	39.73	57.39	51.50
51	30.90	27.96	44.14	39.73	58.86	52.97
52	30.90	27.96	45.62	41.20	58.86	52.97
53	32.37	29.43	45.62	41.20	60.33	54.45
54	32.37	29.43	47.09	42.67	61.80	55.92
55	33.84	30.90	51.50	45.62	63.27	57.39
56	33.84	30.90	52.97	47.09	67.69	60.33
57	36.79	32.37	54.45	48.56	69.16	61.80
58	38.26	33.84	55.92	50.03	70.63	63.27
59	38.26	33.84	58.86	52.97	72.10	64.75
60	39.73	35.32	60.33	54.45	75.05	67.69
61	42.67	38.26	63.27	57.39	76.52	69.16
62	44.14	39.73	67.69	60.33	80.93	72.10
63	47.09	42.67	72.10	64.75	85.35	76.52
64	52.97	47.09	79.46	70.63	89.76	80.93
65	57.39	51.50	85.35	76.52	97.12	86.82
66	61.80	55.92	91.23	82.40	101.53	91.23
67	67.69	60.33	98.59	88.29	108.89	97.12
68	70.63	63.27	103.00	92.70	113.31	101.53
69	75.05	67.69	105.95	95.65	117.72	105.95
70	79.46	70.63	110.36	98.59	123.61	110.36
71	82.40	73.57	114.78	103.00	129.49	116.25
72	86.82	77.99	119.19	107.42	133.91	120.66
73	91.23	82.40	126.55	113.31	141.26	126.55
74	98.59	88.29	132.43	119.19	145.68	130.96
75	103.00	92.70	141.26	126.55	153.04	136.85
76	110.36	98.59	148.62	133.91	158.92	142.74
77	117.72	105.95	157.45	141.26	167.75	150.09
78	128.02	114.78	169.22	151.56	179.52	160.39
79	139.79	125.08	180.99	161.86	189.82	170.69
80	153.04	136.85	191.29	172.17	203.07	182.47
81	166.28	148.62	204.54	183.94	216.31	194.24
82	179.52	160.39	217.78	195.71	229.55	206.01
83	191.29	172.17	231.03	207.48	241.33	216.31
84	203.07	182.47	244.27	219.25	253.10	226.61
85	214.84	192.77	253.10	226.61	258.98	232.50
86	226.61	203.07	258.98	232.50	266.34	238.38
87	238.38	213.37	267.81	239.85	272.23	244.27
88	248.68	223.67	273.70	245.74	279.58	250.15
89	260.46	233.97	282.53	253.10	285.47	256.04
90	272.23	244.27	288.41	258.98	291.36	261.93
91	284.00	254.57	297.24	266.34	298.71	267.81
92	295.77	264.87	303.13	272.23	304.60	273.70
93	307.54	275.17	311.96	279.58	311.96	279.58
94	317.84	285.47	317.84	285.47	317.84	285.47
95	317.84	285.47	317.84	285.47	317.84	285.47
96	317.84	285.47	317.84	285.47	317.84	285.47
97	317.84	285.47	317.84	285.47	317.84	285.47
98	317.84	285.47	317.84	285.47	317.84	285.47
99	317.84	285.47	317.84	285.47	317.84	285.47
100	317.84	285.47	317.84	285.47	317.84	285.47

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 6484

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
50	9.42	7.13	19.82	15.00
51	9.42	7.13	19.82	15.00
52	9.42	7.13	19.82	15.00
53	9.42	7.13	19.82	15.00
54	9.42	7.13	19.82	15.00
55	9.42	7.13	19.82	15.00
56	10.45	8.12	21.94	16.98
57	10.90	8.37	22.92	17.71
58	11.17	8.61	23.44	17.95
59	12.07	9.10	24.83	18.69
60	12.93	10.32	26.04	20.66
61	14.08	11.32	26.90	21.88
62	15.49	12.30	28.46	22.62
63	17.30	14.02	30.31	24.35
64	19.42	15.25	32.84	26.06
65	20.96	17.22	33.90	27.79
66	22.86	18.44	35.78	28.76
67	25.49	20.17	38.80	30.98
68	28.41	23.12	42.64	34.67
69	31.77	25.32	46.38	36.89
70	35.12	28.03	49.78	39.59
71	38.46	30.49	53.32	42.30
72	41.91	33.45	56.31	45.01
73	46.45	37.37	60.97	49.18
74	50.63	40.81	64.86	52.38
75	56.32	44.76	70.39	56.06
76	62.19	49.43	75.76	60.01
77	68.07	54.60	82.21	65.89
78	73.96	59.01	86.97	69.35
79	79.66	64.18	91.99	74.02
80	86.22	69.35	98.68	79.43
81	96.27	76.97	107.16	85.58
82	107.87	86.56	117.78	94.43
83	122.75	98.12	131.45	105.00
84	143.12	114.10	150.29	119.76

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 6484

Annual Premiums per $10 Daily Benefit

6 Year Benefit Period

	No Benefit Increase Option		**Simple Benefit Increase Option**	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
50	6.53	4.77	13.72	9.88
51	6.53	4.77	13.72	9.88
52	6.53	4.77	13.72	9.88
53	6.53	4.77	13.72	9.88
54	6.53	4.77	13.72	9.88
55	6.53	4.77	13.72	9.88
56	7.24	5.29	15.20	11.30
57	7.59	5.47	15.96	11.65
58	7.78	5.66	16.32	11.83
59	8.30	6.01	17.10	12.37
60	9.00	6.71	18.18	13.59
61	9.71	7.59	18.55	14.53
62	10.77	8.13	19.82	14.84
63	12.00	9.18	21.02	16.06
64	13.42	10.07	22.68	17.13
65	14.49	11.30	23.45	18.36
66	15.89	12.19	24.80	18.90
67	17.66	13.42	26.84	20.30
68	19.43	15.01	29.13	22.60
69	21.19	16.06	30.93	23.49
70	23.67	18.01	33.59	25.61
71	25.24	19.25	35.10	26.66
72	27.90	21.19	37.39	28.43
73	30.20	23.31	39.55	30.37
74	32.85	25.43	42.04	32.49
75	36.56	27.90	45.68	34.79
76	40.43	30.55	49.34	37.44
77	43.79	33.37	52.99	40.43
78	47.51	36.19	56.05	42.73
79	51.21	39.38	59.40	45.74
80	55.44	42.55	63.22	48.56
81	61.28	46.79	68.01	51.92
82	68.51	52.45	74.68	57.21
83	78.04	59.51	83.51	63.75
84	90.94	69.21	95.49	72.75

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 6484

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
50	5.66	3.71	11.83	7.95
51	5.66	3.71	11.83	7.95
52	5.66	3.71	11.83	7.95
53	5.66	3.71	11.83	7.95
54	5.66	3.71	11.83	7.95
55	5.66	3.71	11.83	7.95
56	6.36	4.24	13.24	9.00
57	6.53	4.41	13.77	9.36
58	6.71	4.59	14.30	9.53
59	7.41	4.77	15.01	9.88
60	7.78	5.47	15.54	10.95
61	8.65	6.01	16.42	11.47
62	9.00	6.53	16.60	11.83
63	10.07	7.41	17.83	12.89
64	11.12	8.13	18.71	13.77
65	12.00	9.00	19.43	14.66
66	13.07	9.71	20.48	15.19
67	14.49	10.77	22.07	16.24
68	16.42	12.19	24.54	18.36
69	18.36	13.42	26.66	19.43
70	20.30	14.66	28.61	20.83
71	22.07	16.06	30.73	22.42
72	24.19	17.66	32.49	23.67
73	26.66	19.78	35.14	25.96
74	29.85	21.55	38.14	27.54
75	33.37	23.67	41.85	29.48
76	37.26	25.96	45.39	31.78
77	40.78	28.78	49.26	34.79
78	45.20	31.08	53.15	36.56
79	48.73	33.90	56.34	39.20
80	52.80	36.56	60.39	41.85
81	58.63	40.61	65.34	45.20
82	65.52	45.74	71.51	49.80
83	74.34	51.73	79.46	55.44
84	85.99	60.21	90.41	63.22

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 6484

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
50	3.89	3.00	8.30	6.18
51	3.89	3.00	8.30	6.18
52	3.89	3.00	8.30	6.18
53	3.89	3.00	8.30	6.18
54	3.89	3.00	8.30	6.18
55	3.89	3.00	8.30	6.18
56	4.41	3.17	9.36	6.71
57	4.59	3.54	9.71	7.41
58	4.77	3.71	9.88	7.59
59	4.94	3.89	10.42	7.95
60	5.66	4.06	11.30	8.30
61	6.01	4.41	11.83	8.48
62	6.71	5.12	12.37	9.36
63	7.24	5.29	12.89	9.88
64	8.48	6.18	14.30	10.42
65	9.00	6.53	14.66	10.77
66	10.07	7.24	15.89	11.47
67	11.12	7.95	17.13	12.00
68	12.54	9.00	18.71	13.77
69	13.59	9.71	19.78	14.12
70	14.66	10.77	20.65	15.19
71	16.06	11.65	22.25	16.24
72	17.31	12.54	23.31	16.96
73	18.90	13.95	24.72	18.18
74	20.48	15.01	26.14	19.25
75	22.60	16.42	28.26	20.48
76	24.72	18.01	30.20	21.90
77	26.84	19.60	32.49	23.67
78	28.96	21.37	34.07	25.07
79	31.43	22.95	36.37	26.49
80	34.07	24.89	38.85	28.43
81	37.96	27.73	42.38	30.90
82	42.73	31.25	46.62	34.26
83	48.38	35.32	51.92	37.96
84	56.86	41.67	59.68	43.79

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	65.57	49.18	122.95	92.21	155.74	114.76
19	65.57	49.18	122.95	92.21	155.74	114.76
20	65.57	49.18	122.95	92.21	155.74	114.76
21	65.57	49.18	122.95	92.21	155.74	114.76
22	65.57	49.18	122.95	92.21	155.74	114.76
23	65.57	49.18	122.95	92.21	155.74	114.76
24	65.57	49.18	122.95	92.21	155.74	114.76
25	65.57	49.18	122.95	92.21	155.74	114.76
26	65.57	49.18	122.95	92.21	155.74	114.76
27	65.57	49.18	122.95	92.21	155.74	114.76
28	65.57	49.18	122.95	92.21	155.74	114.76
29	65.57	49.18	122.95	92.21	155.74	114.76
30	65.57	49.18	122.95	92.21	155.74	114.76
31	65.57	49.18	122.95	92.21	155.74	114.76
32	65.57	49.18	122.95	92.21	155.74	114.76
33	65.57	49.18	122.95	92.21	155.74	114.76
34	65.57	49.18	122.95	92.21	155.74	114.76
35	65.57	49.18	122.95	92.21	155.74	114.76
36	65.57	49.18	122.95	92.21	155.74	114.76
37	65.57	49.18	122.95	92.21	155.74	114.76
38	65.57	49.18	122.95	92.21	155.74	114.76
39	65.57	49.18	122.95	92.21	155.74	114.76
40	65.57	49.18	122.95	92.21	155.74	114.76
41	65.57	49.18	122.95	92.21	155.74	114.76
42	65.57	49.18	122.95	92.21	155.74	114.76
43	65.57	49.18	122.95	92.21	155.74	114.76
44	65.57	49.18	122.95	92.21	155.74	114.76
45	65.57	49.18	122.95	92.21	155.74	114.76
46	71.72	55.33	129.10	98.36	163.94	122.95
47	71.72	55.33	131.15	98.36	165.99	122.95
48	73.77	55.33	135.25	100.41	170.08	127.05
49	73.77	57.38	135.25	102.46	172.13	129.10
50	77.87	57.38	137.30	102.46	174.18	131.15
51	79.92	59.43	143.44	108.61	180.33	137.30
52	86.07	63.53	149.59	112.71	188.53	143.44
53	88.12	65.57	153.69	116.80	196.72	147.54
54	94.26	71.72	161.89	120.90	206.97	155.74
55	104.51	77.87	176.23	135.25	227.46	172.13
56	110.66	86.07	192.62	147.54	245.90	192.62
57	120.90	94.26	206.97	159.84	266.40	204.92
58	135.25	104.51	227.46	172.13	288.94	223.36
59	149.59	112.71	247.95	188.53	315.58	239.76
60	165.99	129.10	270.49	213.12	344.27	270.49
61	182.38	147.54	303.28	247.95	381.15	309.43
62	204.92	157.79	338.12	260.25	415.99	344.27
63	227.46	184.43	372.95	301.23	471.32	381.15
64	254.10	198.77	413.94	325.82	522.55	411.89
65	280.74	229.51	450.82	366.81	567.63	463.12
66	305.33	241.81	479.51	385.25	606.56	485.66
67	336.07	266.40	524.60	418.04	657.79	522.55
68	368.86	303.28	571.73	467.22	715.17	581.97
69	415.99	327.87	635.25	504.10	790.99	627.06
70	459.02	364.76	696.73	553.28	862.71	686.48
71	502.05	397.54	754.11	596.32	924.19	735.66
72	551.23	438.53	821.73	655.74	995.91	795.09
73	612.71	491.81	899.60	723.37	1,077.88	868.86
74	674.19	543.04	983.62	790.99	1,159.85	934.44
75	747.96	594.27	1,086.08	862.71	1,258.21	1,002.06
76	836.07	661.89	1,194.68	944.68	1,368.87	1,084.03
77	932.39	745.91	1,321.73	1,057.39	1,487.72	1,190.59
78	1,032.80	821.73	1,442.64	1,149.60	1,604.52	1,280.75
79	1,122.96	903.70	1,557.39	1,252.06	1,698.79	1,368.87
80	1,227.47	985.67	1,676.25	1,348.37	1,803.30	1,450.83
81	1,340.18	1,071.73	1,815.59	1,450.83	1,924.20	1,538.95
82	1,454.93	1,165.99	1,942.64	1,555.34	2,047.15	1,639.36
83	1,594.28	1,272.55	2,106.58	1,682.39	2,194.69	1,754.12
84	1,727.48	1,375.01	2,250.02	1,791.00	2,338.14	1,864.77
85	1,860.67	1,477.47	2,331.99	1,852.48	2,409.86	1,918.05
86	1,993.87	1,579.93	2,411.91	1,911.90	2,481.58	1,971.33
87	2,127.07	1,682.39	2,493.88	1,973.38	2,555.35	2,024.61
88	2,260.27	1,784.85	2,573.80	2,034.86	2,627.07	2,077.89
89	2,393.47	1,887.31	2,655.76	2,096.33	2,698.80	2,133.22
90	2,526.66	1,989.77	2,735.68	2,155.76	2,770.52	2,186.50
91	2,659.86	2,092.23	2,817.65	2,217.23	2,842.24	2,239.78
92	2,793.06	2,194.69	2,897.57	2,278.71	2,916.01	2,293.05
93	2,926.26	2,297.15	2,979.54	2,338.14	2,987.73	2,346.33
94	3,059.46	2,399.61	3,059.46	2,399.61	3,059.46	2,399.61
95	3,059.46	2,399.61	3,059.46	2,399.61	3,059.46	2,399.61
96	3,059.46	2,399.61	3,059.46	2,399.61	3,059.46	2,399.61
97	3,059.46	2,399.61	3,059.46	2,399.61	3,059.46	2,399.61
98	3,059.46	2,399.61	3,059.46	2,399.61	3,059.46	2,399.61
99	3,059.46	2,399.61	3,059.46	2,399.61	3,059.46	2,399.61
100	3,059.46	2,399.61	3,059.46	2,399.61	3,059.46	2,399.61

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	41.20	30.90	75.05	55.92	94.18	69.16
19	41.20	30.90	75.05	55.92	94.18	69.16
20	41.20	30.90	75.05	55.92	94.18	69.16
21	41.20	30.90	75.05	55.92	94.18	69.16
22	41.20	30.90	75.05	55.92	94.18	69.16
23	41.20	30.90	75.05	55.92	94.18	69.16
24	41.20	30.90	75.05	55.92	94.18	69.16
25	41.20	30.90	75.05	55.92	94.18	69.16
26	41.20	30.90	75.05	55.92	94.18	69.16
27	41.20	30.90	75.05	55.92	94.18	69.16
28	41.20	30.90	75.05	55.92	94.18	69.16
29	41.20	30.90	75.05	55.92	94.18	69.16
30	41.20	30.90	75.05	55.92	94.18	69.16
31	41.20	30.90	75.05	55.92	94.18	69.16
32	41.20	30.90	75.05	55.92	94.18	69.16
33	41.20	30.90	75.05	55.92	94.18	69.16
34	41.20	30.90	75.05	55.92	94.18	69.16
35	41.20	30.90	75.05	55.92	94.18	69.16
36	41.20	30.90	75.05	55.92	94.18	69.16
37	41.20	30.90	75.05	55.92	94.18	69.16
38	41.20	30.90	75.05	55.92	94.18	69.16
39	41.20	30.90	75.05	55.92	94.18	69.16
40	41.20	30.90	75.05	55.92	94.18	69.16
41	41.20	30.90	75.05	55.92	94.18	69.16
42	41.20	30.90	75.05	55.92	94.18	69.16
43	41.20	30.90	75.05	55.92	94.18	69.16
44	41.20	30.90	75.05	55.92	94.18	69.16
45	41.20	30.90	75.05	55.92	94.18	69.16
46	44.14	33.84	77.99	58.86	98.59	73.57
47	44.14	33.84	79.46	58.86	100.06	73.57
48	45.62	33.84	80.93	60.33	101.53	75.05
49	45.62	35.32	80.93	61.80	103.00	76.52
50	48.56	35.32	83.88	61.80	104.48	77.99
51	50.03	36.79	86.82	66.22	110.36	82.40
52	52.97	38.26	89.76	67.69	114.78	85.35
53	54.45	39.73	92.70	69.16	117.72	88.29
54	57.39	42.67	97.12	72.10	123.61	92.70
55	63.27	47.09	104.48	79.46	135.38	101.53
56	67.69	51.50	114.78	86.82	145.68	111.83
57	73.57	55.92	122.13	94.18	155.98	119.19
58	80.93	61.80	133.91	100.06	169.22	129.49
59	89.76	66.22	145.68	108.89	185.41	138.32
60	100.06	76.52	158.92	125.08	201.60	157.45
61	108.89	88.29	178.05	144.21	223.67	179.52
62	122.13	94.18	198.65	151.56	244.27	200.12
63	135.38	108.89	217.78	175.11	275.17	220.72
64	151.56	117.72	241.33	188.35	306.07	238.38
65	167.75	135.38	263.40	211.90	331.09	267.81
66	180.99	142.74	279.58	223.67	353.16	281.06
67	200.12	157.45	306.07	241.33	384.06	301.66
68	219.25	178.05	334.03	269.28	416.43	335.50
69	245.74	192.77	369.35	291.36	460.58	361.99
70	272.23	213.37	406.13	319.32	503.25	395.83
71	297.24	233.97	438.51	344.33	538.57	423.79
72	328.14	257.51	478.24	378.18	579.77	457.64
73	363.46	288.41	523.85	417.91	626.86	500.31
74	400.25	319.32	572.41	456.16	675.42	538.57
75	444.39	350.22	632.74	497.37	732.81	576.83
76	495.90	388.48	694.55	544.45	797.55	625.39
77	553.28	438.51	769.59	609.20	866.71	685.72
78	613.62	482.65	840.23	662.17	934.40	738.69
79	666.59	531.21	906.44	722.51	990.32	788.72
80	728.39	579.77	975.60	776.95	1,055.07	838.75
81	794.61	629.80	1,058.01	835.81	1,127.17	890.26
82	863.77	685.72	1,130.11	896.14	1,202.22	950.59
83	946.17	747.52	1,225.76	969.72	1,289.03	1,016.81
84	1,024.16	807.85	1,309.63	1,032.99	1,374.38	1,083.02
85	1,102.15	868.18	1,359.67	1,071.25	1,417.05	1,115.40
86	1,180.14	928.52	1,408.23	1,108.04	1,459.73	1,149.24
87	1,258.13	988.85	1,458.26	1,146.30	1,503.87	1,181.61
88	1,336.12	1,049.18	1,506.82	1,184.56	1,546.55	1,213.99
89	1,414.11	1,109.51	1,556.85	1,222.82	1,589.22	1,247.83
90	1,492.10	1,169.84	1,606.88	1,259.60	1,631.89	1,280.20
91	1,570.09	1,230.17	1,655.44	1,297.86	1,674.57	1,312.58
92	1,648.08	1,290.51	1,705.47	1,336.12	1,718.71	1,344.95
93	1,726.07	1,350.84	1,754.03	1,372.91	1,761.39	1,378.80
94	1,804.06	1,411.17	1,804.06	1,411.17	1,804.06	1,411.17
95	1,804.06	1,411.17	1,804.06	1,411.17	1,804.06	1,411.17
96	1,804.06	1,411.17	1,804.06	1,411.17	1,804.06	1,411.17
97	1,804.06	1,411.17	1,804.06	1,411.17	1,804.06	1,411.17
98	1,804.06	1,411.17	1,804.06	1,411.17	1,804.06	1,411.17
99	1,804.06	1,411.17	1,804.06	1,411.17	1,804.06	1,411.17
100	1,804.06	1,411.17	1,804.06	1,411.17	1,804.06	1,411.17

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	33.84	25.02	60.33	44.14	75.05	54.45
19	33.84	25.02	60.33	44.14	75.05	54.45
20	33.84	25.02	60.33	44.14	75.05	54.45
21	33.84	25.02	60.33	44.14	75.05	54.45
22	33.84	25.02	60.33	44.14	75.05	54.45
23	33.84	25.02	60.33	44.14	75.05	54.45
24	33.84	25.02	60.33	44.14	75.05	54.45
25	33.84	25.02	60.33	44.14	75.05	54.45
26	33.84	25.02	60.33	44.14	75.05	54.45
27	33.84	25.02	60.33	44.14	75.05	54.45
28	33.84	25.02	60.33	44.14	75.05	54.45
29	33.84	25.02	60.33	44.14	75.05	54.45
30	33.84	25.02	60.33	44.14	75.05	54.45
31	33.84	25.02	60.33	44.14	75.05	54.45
32	33.84	25.02	60.33	44.14	75.05	54.45
33	33.84	25.02	60.33	44.14	75.05	54.45
34	33.84	25.02	60.33	44.14	75.05	54.45
35	33.84	25.02	60.33	44.14	75.05	54.45
36	33.84	25.02	60.33	44.14	75.05	54.45
37	33.84	25.02	60.33	44.14	75.05	54.45
38	33.84	25.02	60.33	44.14	75.05	54.45
39	33.84	25.02	60.33	44.14	75.05	54.45
40	33.84	25.02	60.33	44.14	75.05	54.45
41	33.84	25.02	60.33	44.14	75.05	54.45
42	33.84	25.02	60.33	44.14	75.05	54.45
43	33.84	25.02	60.33	44.14	75.05	54.45
44	33.84	25.02	60.33	44.14	75.05	54.45
45	33.84	25.02	60.33	44.14	75.05	54.45
46	35.32	26.49	61.80	45.62	77.99	57.39
47	36.79	26.49	63.27	45.62	80.93	58.86
48	36.79	26.49	63.27	47.09	80.93	58.86
49	36.79	27.96	64.75	50.03	82.40	60.33
50	39.73	27.96	67.69	50.03	83.88	60.33
51	41.20	30.90	69.16	52.97	91.23	66.22
52	42.67	30.90	70.63	52.97	94.18	67.69
53	44.14	32.37	73.57	54.45	94.18	69.16
54	47.09	33.84	76.52	55.92	97.12	72.10
55	50.03	36.79	82.40	60.33	107.42	77.99
56	54.45	41.20	89.76	66.22	113.31	85.35
57	58.86	44.14	94.18	72.10	120.66	91.23
58	64.75	48.56	104.48	76.52	130.96	97.12
59	70.63	51.50	113.31	82.40	144.21	104.48
60	79.46	60.33	123.61	95.65	155.98	119.19
61	86.82	69.16	138.32	108.89	173.64	136.85
62	97.12	73.57	153.04	116.25	188.35	151.56
63	107.42	85.35	167.75	132.43	211.90	167.75
64	119.19	91.23	185.41	142.74	235.44	180.99
65	132.43	105.95	203.07	160.39	254.57	203.07
66	141.26	110.36	214.84	169.22	270.76	211.90
67	157.45	122.13	233.97	180.99	294.30	226.61
68	173.64	136.85	256.04	201.60	319.32	253.10
69	192.77	150.09	282.53	219.25	353.16	273.70
70	213.37	164.81	310.49	239.85	385.53	298.71
71	233.97	180.99	335.50	258.98	413.49	319.32
72	258.98	200.12	366.40	284.00	444.39	344.33
73	286.94	223.67	400.25	314.90	479.71	376.70
74	314.90	247.21	438.51	344.33	517.97	406.13
75	351.69	272.23	485.59	375.23	562.11	434.09
76	391.42	301.66	531.21	410.55	612.14	470.88
77	437.04	339.92	590.07	459.11	665.12	516.50
78	484.12	375.23	644.52	498.84	716.62	556.23
79	525.33	413.49	694.55	544.45	760.77	594.49
80	573.88	450.28	747.52	584.19	813.74	634.22
81	626.86	488.54	810.80	629.80	872.60	675.42
82	681.30	532.68	865.24	675.42	932.93	722.51
83	746.05	579.77	938.82	731.34	1,002.09	774.01
84	807.85	628.33	1,003.56	778.42	1,069.78	826.98
85	869.66	676.89	1,046.24	812.27	1,105.10	856.41
86	931.46	725.45	1,087.44	846.11	1,140.41	884.37
87	993.26	774.01	1,130.11	878.49	1,177.20	913.80
88	1,055.07	822.57	1,172.79	912.33	1,212.52	941.76
89	1,116.87	871.13	1,215.46	946.17	1,247.83	971.19
90	1,178.67	919.69	1,256.66	980.02	1,283.15	999.15
91	1,240.47	968.25	1,299.33	1,013.86	1,318.46	1,028.58
92	1,302.28	1,016.81	1,342.01	1,046.24	1,355.25	1,056.54
93	1,364.08	1,065.37	1,383.21	1,080.08	1,390.57	1,085.97
94	1,425.88	1,113.93	1,425.88	1,113.93	1,425.88	1,113.93
95	1,425.88	1,113.93	1,425.88	1,113.93	1,425.88	1,113.93
96	1,425.88	1,113.93	1,425.88	1,113.93	1,425.88	1,113.93
97	1,425.88	1,113.93	1,425.88	1,113.93	1,425.88	1,113.93
98	1,425.88	1,113.93	1,425.88	1,113.93	1,425.88	1,113.93
99	1,425.88	1,113.93	1,425.88	1,113.93	1,425.88	1,113.93
100	1,425.88	1,113.93	1,425.88	1,113.93	1,425.88	1,113.93

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	29.43	22.07	52.97	38.26	64.75	47.09
19	29.43	22.07	52.97	38.26	64.75	47.09
20	29.43	22.07	52.97	38.26	64.75	47.09
21	29.43	22.07	52.97	38.26	64.75	47.09
22	29.43	22.07	52.97	38.26	64.75	47.09
23	29.43	22.07	52.97	38.26	64.75	47.09
24	29.43	22.07	52.97	38.26	64.75	47.09
25	29.43	22.07	52.97	38.26	64.75	47.09
26	29.43	22.07	52.97	38.26	64.75	47.09
27	29.43	22.07	52.97	38.26	64.75	47.09
28	29.43	22.07	52.97	38.26	64.75	47.09
29	29.43	22.07	52.97	38.26	64.75	47.09
30	29.43	22.07	52.97	38.26	64.75	47.09
31	29.43	22.07	52.97	38.26	64.75	47.09
32	29.43	22.07	52.97	38.26	64.75	47.09
33	29.43	22.07	52.97	38.26	64.75	47.09
34	29.43	22.07	52.97	38.26	64.75	47.09
35	29.43	22.07	52.97	38.26	64.75	47.09
36	29.43	22.07	52.97	38.26	64.75	47.09
37	29.43	22.07	52.97	38.26	64.75	47.09
38	29.43	22.07	52.97	38.26	64.75	47.09
39	29.43	22.07	52.97	38.26	64.75	47.09
40	29.43	22.07	52.97	38.26	64.75	47.09
41	29.43	22.07	52.97	38.26	64.75	47.09
42	29.43	22.07	52.97	38.26	64.75	47.09
43	29.43	22.07	52.97	38.26	64.75	47.09
44	29.43	22.07	52.97	38.26	64.75	47.09
45	29.43	22.07	52.97	38.26	64.75	47.09
46	32.37	23.54	54.45	39.73	69.16	51.50
47	32.37	23.54	55.92	42.67	70.63	52.97
48	33.84	23.54	57.39	42.67	73.57	52.97
49	33.84	25.02	57.39	44.14	73.57	54.45
50	35.32	25.02	60.33	44.14	75.05	54.45
51	36.79	27.96	61.80	45.62	77.99	60.33
52	36.79	27.96	63.27	47.09	80.93	61.80
53	41.20	29.43	66.22	48.56	85.35	64.75
54	42.67	29.43	69.16	51.50	86.82	64.75
55	44.14	32.37	73.57	54.45	94.18	69.16
56	48.56	35.32	79.46	60.33	101.53	75.05
57	52.97	39.73	83.88	63.27	108.89	82.40
58	57.39	42.67	94.18	69.16	119.19	88.29
59	64.75	47.09	101.53	76.52	130.96	95.65
60	70.63	54.45	110.36	85.35	141.26	107.42
61	77.99	61.80	123.61	97.12	154.51	117.72
62	85.35	66.22	133.91	103.00	169.22	129.49
63	97.12	76.52	153.04	120.66	192.77	150.09
64	107.42	82.40	167.75	128.02	211.90	161.86
65	117.72	94.18	182.47	144.21	228.08	180.99
66	128.02	100.06	192.77	150.09	241.33	188.35
67	141.26	108.89	210.42	161.86	264.87	204.54
68	157.45	123.61	231.03	182.47	288.41	229.55
69	175.11	135.38	254.57	197.18	316.37	245.74
70	191.29	148.62	279.58	214.84	345.80	266.34
71	208.95	160.39	300.19	231.03	367.87	284.00
72	232.50	180.99	331.09	256.04	400.25	309.01
73	258.98	203.07	363.46	284.00	437.04	341.39
74	284.00	220.72	394.36	309.01	464.99	363.46
75	314.90	242.80	435.56	335.50	503.25	389.95
76	348.75	267.81	473.82	364.93	544.45	417.91
77	392.89	306.07	531.21	412.02	598.90	464.99
78	438.51	339.92	582.71	451.75	648.93	501.78
79	472.35	369.35	623.92	488.54	687.19	537.10
80	512.08	397.30	665.12	516.50	732.81	569.47
81	550.34	428.21	710.73	553.28	779.89	607.73
82	593.01	460.58	756.35	590.07	832.87	647.46
83	631.27	491.48	800.50	623.92	878.49	684.25
84	668.06	517.97	841.70	654.82	921.16	718.09
85	704.85	544.45	860.83	668.06	932.93	723.98
86	741.64	570.94	879.96	679.83	944.70	731.34
87	778.42	597.43	900.56	693.08	955.00	737.22
88	815.21	623.92	919.69	706.32	966.78	744.58
89	852.00	650.40	938.82	719.56	978.55	750.46
90	888.79	676.89	957.95	731.34	990.32	756.35
91	925.57	703.38	977.08	744.58	1,002.09	763.71
92	962.36	729.86	997.68	757.82	1,012.39	769.59
93	999.15	756.35	1,016.81	769.59	1,024.16	776.95
94	1,035.94	782.84	1,035.94	782.84	1,035.94	782.84
95	1,035.94	782.84	1,035.94	782.84	1,035.94	782.84
96	1,035.94	782.84	1,035.94	782.84	1,035.94	782.84
97	1,035.94	782.84	1,035.94	782.84	1,035.94	782.84
98	1,035.94	782.84	1,035.94	782.84	1,035.94	782.84
99	1,035.94	782.84	1,035.94	782.84	1,035.94	782.84
100	1,035.94	782.84	1,035.94	782.84	1,035.94	782.84

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	26.49	19.13	44.14	33.84	55.92	41.20
19	26.49	19.13	44.14	33.84	55.92	41.20
20	26.49	19.13	44.14	33.84	55.92	41.20
21	26.49	19.13	44.14	33.84	55.92	41.20
22	26.49	19.13	44.14	33.84	55.92	41.20
23	26.49	19.13	44.14	33.84	55.92	41.20
24	26.49	19.13	44.14	33.84	55.92	41.20
25	26.49	19.13	44.14	33.84	55.92	41.20
26	26.49	19.13	44.14	33.84	55.92	41.20
27	26.49	19.13	44.14	33.84	55.92	41.20
28	26.49	19.13	44.14	33.84	55.92	41.20
29	26.49	19.13	44.14	33.84	55.92	41.20
30	26.49	19.13	44.14	33.84	55.92	41.20
31	26.49	19.13	44.14	33.84	55.92	41.20
32	26.49	19.13	44.14	33.84	55.92	41.20
33	26.49	19.13	44.14	33.84	55.92	41.20
34	26.49	19.13	44.14	33.84	55.92	41.20
35	26.49	19.13	44.14	33.84	55.92	41.20
36	26.49	19.13	44.14	33.84	55.92	41.20
37	26.49	19.13	44.14	33.84	55.92	41.20
38	26.49	19.13	44.14	33.84	55.92	41.20
39	26.49	19.13	44.14	33.84	55.92	41.20
40	26.49	19.13	44.14	33.84	55.92	41.20
41	26.49	19.13	44.14	33.84	55.92	41.20
42	26.49	19.13	44.14	33.84	55.92	41.20
43	26.49	19.13	44.14	33.84	55.92	41.20
44	26.49	19.13	44.14	33.84	55.92	41.20
45	26.49	19.13	44.14	33.84	55.92	41.20
46	26.49	20.60	47.09	36.79	57.39	44.14
47	27.96	20.60	48.56	36.79	60.33	45.62
48	27.96	20.60	48.56	36.79	60.33	45.62
49	27.96	20.60	48.56	36.79	61.80	47.09
50	29.43	22.07	50.03	38.26	63.27	51.50
51	29.43	22.07	52.97	39.73	64.75	52.97
52	32.37	25.02	54.45	41.20	69.16	54.45
53	33.84	26.49	55.92	42.67	70.63	55.92
54	33.84	26.49	57.39	44.14	73.57	55.92
55	36.79	29.43	61.80	47.09	79.46	61.80
56	41.20	30.90	67.69	50.03	88.29	64.75
57	44.14	35.32	72.10	55.92	92.70	72.10
58	50.03	38.26	77.99	60.33	100.06	77.99
59	54.45	41.20	86.82	67.69	108.89	83.88
60	61.80	45.62	97.12	73.57	122.13	92.70
61	66.22	51.50	104.48	79.46	130.96	103.00
62	73.57	57.39	117.72	91.23	148.62	114.78
63	83.88	61.80	129.49	95.65	163.34	120.66
64	95.65	69.16	147.15	108.89	185.41	136.85
65	103.00	76.52	157.45	116.25	200.12	147.15
66	114.78	83.88	173.64	126.55	217.78	158.92
67	125.08	91.23	185.41	133.91	233.97	167.75
68	136.85	101.53	203.07	150.09	253.10	185.41
69	150.09	110.36	217.78	158.92	273.70	198.65
70	161.86	120.66	233.97	175.11	289.89	216.31
71	178.05	132.43	254.57	186.88	313.43	231.03
72	192.77	142.74	275.17	203.07	334.03	245.74
73	210.42	157.45	292.83	220.72	353.16	264.87
74	231.03	173.64	319.32	239.85	378.18	282.53
75	254.57	186.88	351.69	258.98	406.13	300.19
76	281.06	207.48	382.59	282.53	439.98	323.73
77	311.96	232.50	420.85	313.43	472.35	353.16
78	342.86	256.04	457.64	341.39	509.14	379.65
79	375.23	279.58	497.37	369.35	542.98	410.55
80	410.55	304.60	534.15	397.30	581.24	439.98
81	448.81	334.03	578.30	429.68	626.86	475.29
82	488.54	363.46	619.50	462.05	672.48	512.08
83	534.15	397.30	671.00	498.84	723.98	550.34
84	581.24	434.09	721.03	538.57	779.89	591.54
85	628.33	470.88	754.88	565.06	807.85	612.14
86	675.42	507.67	787.25	591.54	834.34	634.22
87	722.51	544.45	821.10	618.03	862.30	654.82
88	769.59	581.24	853.47	644.52	888.79	675.42
89	816.68	618.03	887.31	671.00	916.74	697.49
90	863.77	654.82	919.69	696.02	943.23	718.09
91	910.86	691.60	953.53	722.51	971.19	738.69
92	957.95	728.39	985.90	748.99	997.68	759.29
93	1,005.03	765.18	1,019.75	775.48	1,025.64	781.37
94	1,052.12	801.97	1,052.12	801.97	1,052.12	801.97
95	1,052.12	801.97	1,052.12	801.97	1,052.12	801.97
96	1,052.12	801.97	1,052.12	801.97	1,052.12	801.97
97	1,052.12	801.97	1,052.12	801.97	1,052.12	801.97
98	1,052.12	801.97	1,052.12	801.97	1,052.12	801.97
99	1,052.12	801.97	1,052.12	801.97	1,052.12	801.97
100	1,052.12	801.97	1,052.12	801.97	1,052.12	801.97

Appendix B

Genworth Life Insurance Company
99% Increase to Current-Year Premiums

Form: 50000 & 50000C

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	164.77	124.39	345.80	261.41	527.29	398.82
19	164.77	124.39	345.80	261.41	527.29	398.82
20	164.77	124.39	345.80	261.41	527.29	398.82
21	164.77	124.39	345.80	261.41	527.29	398.82
22	164.77	124.39	345.80	261.41	527.29	398.82
23	164.77	124.39	345.80	261.41	527.29	398.82
24	164.77	124.39	345.80	261.41	527.29	398.82
25	164.77	124.39	345.80	261.41	527.29	398.82
26	164.77	124.39	345.80	261.41	527.29	398.82
27	164.77	124.39	345.80	261.41	527.29	398.82
28	164.77	124.39	345.80	261.41	527.29	398.82
29	164.77	124.39	345.80	261.41	527.29	398.82
30	164.77	124.39	345.80	261.41	527.29	398.82
31	164.77	124.39	345.80	261.41	527.29	398.82
32	164.77	124.39	345.80	261.41	527.29	398.82
33	164.77	124.39	345.80	261.41	527.29	398.82
34	164.77	124.39	345.80	261.41	527.29	398.82
35	164.77	124.39	345.80	261.41	527.29	398.82
36	164.77	124.39	345.80	261.41	527.29	398.82
37	164.77	124.39	345.80	261.41	527.29	398.82
38	164.77	124.39	345.80	261.41	527.29	398.82
39	164.77	124.39	345.80	261.41	527.29	398.82
40	164.77	124.39	345.80	261.41	527.29	398.82
41	164.77	124.39	345.80	261.41	527.29	398.82
42	164.77	124.39	345.80	261.41	527.29	398.82
43	164.77	124.39	345.80	261.41	527.29	398.82
44	164.77	124.39	345.80	261.41	527.29	398.82
45	164.77	124.39	345.80	261.41	527.29	398.82
46	164.77	124.39	345.80	261.41	527.29	398.82
47	164.77	124.39	345.80	261.41	527.29	398.82
48	164.77	124.39	345.80	261.41	527.29	398.82
49	164.77	124.39	345.80	261.41	527.29	398.82
50	164.77	124.39	345.80	261.41	527.29	398.82
51	164.77	124.39	345.80	261.41	527.29	398.82
52	164.77	124.39	345.80	261.41	527.29	398.82
53	164.77	124.39	345.80	261.41	527.29	398.82
54	164.77	124.39	345.80	261.41	527.29	398.82
55	164.77	124.39	345.80	261.41	527.29	398.82
56	179.42	139.06	376.41	291.97	570.08	442.48
57	193.73	150.07	406.97	315.24	621.89	481.60
58	215.72	164.77	453.06	345.80	671.21	512.17
59	237.75	179.42	489.34	369.07	719.76	542.77
60	259.75	205.13	523.61	413.10	773.15	610.03
61	289.13	234.08	552.17	447.75	813.15	638.99
62	314.42	248.75	577.84	457.54	832.30	667.13
63	358.44	289.13	628.40	506.89	880.83	710.37
64	398.82	314.82	674.09	532.19	950.56	750.33
65	438.78	358.86	709.97	579.89	1,010.08	824.97
66	479.17	384.15	749.51	601.52	1,038.64	833.53
67	534.22	424.51	813.15	646.37	1,127.16	895.90
68	588.86	479.55	884.08	720.14	1,237.66	1,008.07
69	658.61	523.61	961.15	763.80	1,341.22	1,065.98
70	727.92	578.23	1,031.72	819.66	1,502.31	1,193.60
71	797.25	633.32	1,105.11	877.57	1,529.63	1,214.40
72	877.99	698.97	1,179.75	939.56	1,596.52	1,271.49
73	972.97	783.36	1,277.20	1,028.05	1,690.68	1,361.20
74	1,071.67	863.70	1,373.02	1,106.76	1,802.44	1,452.98
75	1,192.39	948.14	1,490.09	1,184.65	1,965.96	1,563.07
76	1,316.74	1,043.12	1,603.86	1,270.65	2,074.02	1,643.40
77	1,441.14	1,152.81	1,740.43	1,392.20	2,254.67	1,803.68
78	1,565.51	1,248.25	1,841.19	1,468.04	2,412.48	1,923.53
79	1,686.23	1,357.94	1,947.59	1,568.34	2,607.44	2,099.71
80	1,825.25	1,467.64	2,089.12	1,679.68	2,824.35	2,270.57
81	1,975.35	1,577.73	2,198.41	1,755.94	3,057.20	2,441.85
82	2,125.42	1,702.13	2,320.74	1,858.70	3,284.77	2,630.66
83	2,304.42	1,841.19	2,467.96	1,971.69	3,610.60	2,884.31
84	2,498.52	1,991.25	2,623.34	2,090.73	3,796.94	3,026.21

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50000 & 50000C

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	63.61	45.83	133.36	96.34	184.91	133.57
19	63.61	45.83	133.36	96.34	184.91	133.57
20	63.61	45.83	133.36	96.34	184.91	133.57
21	63.61	45.83	133.36	96.34	184.91	133.57
22	63.61	45.83	133.36	96.34	184.91	133.57
23	63.61	45.83	133.36	96.34	184.91	133.57
24	63.61	45.83	133.36	96.34	184.91	133.57
25	63.61	45.83	133.36	96.34	184.91	133.57
26	63.61	45.83	133.36	96.34	184.91	133.57
27	63.61	45.83	133.36	96.34	184.91	133.57
28	63.61	45.83	133.36	96.34	184.91	133.57
29	63.61	45.83	133.36	96.34	184.91	133.57
30	63.61	45.83	133.36	96.34	184.91	133.57
31	63.61	45.83	133.36	96.34	184.91	133.57
32	63.61	45.83	133.36	96.34	184.91	133.57
33	63.61	45.83	133.36	96.34	184.91	133.57
34	63.61	45.83	133.36	96.34	184.91	133.57
35	63.61	45.83	133.36	96.34	184.91	133.57
36	63.61	45.83	133.36	96.34	184.91	133.57
37	63.61	45.83	133.36	96.34	184.91	133.57
38	63.61	45.83	133.36	96.34	184.91	133.57
39	63.61	45.83	133.36	96.34	184.91	133.57
40	63.61	45.83	133.36	96.34	184.91	133.57
41	63.61	45.83	133.36	96.34	184.91	133.57
42	63.61	45.83	133.36	96.34	184.91	133.57
43	63.61	45.83	133.36	96.34	184.91	133.57
44	63.61	45.83	133.36	96.34	184.91	133.57
45	63.61	45.83	133.36	96.34	184.91	133.57
46	63.61	45.83	133.36	96.34	184.91	133.57
47	63.61	45.83	133.36	96.34	184.91	133.57
48	63.61	45.83	133.36	96.34	184.91	133.57
49	63.61	45.83	133.36	96.34	184.91	133.57
50	63.61	45.83	133.36	96.34	184.91	133.57
51	63.61	45.83	133.36	96.34	184.91	133.57
52	63.61	45.83	133.36	96.34	184.91	133.57
53	63.61	45.83	133.36	96.34	184.91	133.57
54	63.61	45.83	133.36	96.34	184.91	133.57
55	63.61	45.83	133.36	96.34	184.91	133.57
56	69.12	51.35	145.23	107.78	200.03	148.49
57	74.85	55.43	157.08	116.18	218.23	161.38
58	83.25	60.74	174.89	127.64	235.42	171.82
59	91.84	66.07	188.79	136.22	252.41	182.03
60	100.22	75.69	202.08	152.39	271.41	204.54
61	111.48	86.32	213.13	165.06	285.34	214.98
62	121.29	91.84	222.94	168.76	292.08	227.24
63	138.26	106.57	242.57	186.95	309.05	238.30
64	153.82	116.18	259.97	196.35	333.20	251.78
65	169.36	132.33	273.87	213.93	350.17	268.56
66	184.91	141.75	289.23	221.73	366.54	283.48
67	205.97	156.67	313.76	238.48	395.37	300.67
68	227.24	176.93	341.16	265.49	434.24	337.90
69	254.04	193.08	370.84	281.64	470.43	357.33
70	280.84	213.34	398.03	302.30	526.88	400.28
71	307.63	233.59	426.47	323.79	536.72	407.45
72	338.70	257.93	455.29	346.50	560.23	426.27
73	375.34	288.81	492.73	379.22	592.96	456.32
74	413.58	318.67	529.76	408.06	632.23	487.01
75	460.01	349.56	574.96	436.89	689.70	524.03
76	508.09	384.74	618.93	468.60	727.75	550.83
77	556.14	425.23	671.51	513.40	790.94	604.61
78	604.01	460.42	710.37	541.40	846.18	644.92
79	650.65	500.91	751.48	578.43	914.70	704.02
80	704.23	541.40	806.09	619.55	990.58	761.50
81	762.11	581.92	848.22	647.56	1,072.19	818.57
82	819.99	627.72	895.47	685.41	1,152.17	881.97
83	889.13	679.07	952.32	727.33	1,266.51	967.26
84	963.99	734.30	1,012.06	771.12	1,331.75	1,014.71

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50000 & 50000C

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	57.06	43.16	119.85	90.61	166.09	125.60
19	57.06	43.16	119.85	90.61	166.09	125.60
20	57.06	43.16	119.85	90.61	166.09	125.60
21	57.06	43.16	119.85	90.61	166.09	125.60
22	57.06	43.16	119.85	90.61	166.09	125.60
23	57.06	43.16	119.85	90.61	166.09	125.60
24	57.06	43.16	119.85	90.61	166.09	125.60
25	57.06	43.16	119.85	90.61	166.09	125.60
26	57.06	43.16	119.85	90.61	166.09	125.60
27	57.06	43.16	119.85	90.61	166.09	125.60
28	57.06	43.16	119.85	90.61	166.09	125.60
29	57.06	43.16	119.85	90.61	166.09	125.60
30	57.06	43.16	119.85	90.61	166.09	125.60
31	57.06	43.16	119.85	90.61	166.09	125.60
32	57.06	43.16	119.85	90.61	166.09	125.60
33	57.06	43.16	119.85	90.61	166.09	125.60
34	57.06	43.16	119.85	90.61	166.09	125.60
35	57.06	43.16	119.85	90.61	166.09	125.60
36	57.06	43.16	119.85	90.61	166.09	125.60
37	57.06	43.16	119.85	90.61	166.09	125.60
38	57.06	43.16	119.85	90.61	166.09	125.60
39	57.06	43.16	119.85	90.61	166.09	125.60
40	57.06	43.16	119.85	90.61	166.09	125.60
41	57.06	43.16	119.85	90.61	166.09	125.60
42	57.06	43.16	119.85	90.61	166.09	125.60
43	57.06	43.16	119.85	90.61	166.09	125.60
44	57.06	43.16	119.85	90.61	166.09	125.60
45	57.06	43.16	119.85	90.61	166.09	125.60
46	57.06	43.16	119.85	90.61	166.09	125.60
47	57.06	43.16	119.85	90.61	166.09	125.60
48	57.06	43.16	119.85	90.61	166.09	125.60
49	57.06	43.16	119.85	90.61	166.09	125.60
50	57.06	43.16	119.85	90.61	166.09	125.60
51	57.06	43.16	119.85	90.61	166.09	125.60
52	57.06	43.16	119.85	90.61	166.09	125.60
53	57.06	43.16	119.85	90.61	166.09	125.60
54	57.06	43.16	119.85	90.61	166.09	125.60
55	57.06	43.16	119.85	90.61	166.09	125.60
56	61.56	47.66	129.27	100.01	177.95	137.67
57	67.50	52.17	141.75	109.63	196.77	152.18
58	75.48	57.68	158.53	121.10	213.55	163.01
59	82.64	62.19	169.97	128.03	227.24	171.19
60	90.00	70.76	181.42	142.77	243.61	191.65
61	99.40	80.59	190.01	154.03	254.45	206.16
62	109.23	86.53	200.66	158.92	262.84	212.31
63	125.18	101.05	219.48	177.13	279.60	225.61
64	138.26	109.02	233.80	184.29	299.66	236.24
65	151.98	124.15	245.65	200.85	311.51	249.53
66	164.85	132.12	257.93	206.79	325.01	260.58
67	185.72	147.48	282.67	224.58	356.31	283.09
68	205.76	167.51	309.05	251.58	393.33	320.12
69	228.46	181.63	333.39	265.07	422.98	336.27
70	251.99	200.03	357.12	283.48	472.89	375.34
71	274.08	217.63	379.82	301.70	478.01	379.61
72	305.38	242.99	410.51	326.64	505.00	401.93
73	340.36	273.66	446.72	359.16	537.53	432.19
74	372.05	299.45	476.58	383.51	568.83	457.75
75	412.76	328.08	515.65	409.90	618.54	491.71
76	452.86	358.56	551.64	436.70	648.59	513.40
77	501.33	400.70	605.43	483.75	713.01	569.65
78	546.94	435.88	643.28	512.56	766.20	610.56
79	585.19	470.85	675.80	543.87	822.45	661.88
80	626.50	501.33	717.10	573.74	881.36	705.04
81	669.26	535.48	744.93	596.03	941.70	753.53
82	713.01	570.46	778.68	623.01	1,002.04	801.59
83	753.32	602.56	806.70	645.32	1,072.82	858.24
84	795.86	636.73	835.74	668.63	1,099.80	879.72

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50000 & 50000C

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	48.08	35.99	100.84	75.69	139.92	104.93
19	48.08	35.99	100.84	75.69	139.92	104.93
20	48.08	35.99	100.84	75.69	139.92	104.93
21	48.08	35.99	100.84	75.69	139.92	104.93
22	48.08	35.99	100.84	75.69	139.92	104.93
23	48.08	35.99	100.84	75.69	139.92	104.93
24	48.08	35.99	100.84	75.69	139.92	104.93
25	48.08	35.99	100.84	75.69	139.92	104.93
26	48.08	35.99	100.84	75.69	139.92	104.93
27	48.08	35.99	100.84	75.69	139.92	104.93
28	48.08	35.99	100.84	75.69	139.92	104.93
29	48.08	35.99	100.84	75.69	139.92	104.93
30	48.08	35.99	100.84	75.69	139.92	104.93
31	48.08	35.99	100.84	75.69	139.92	104.93
32	48.08	35.99	100.84	75.69	139.92	104.93
33	48.08	35.99	100.84	75.69	139.92	104.93
34	48.08	35.99	100.84	75.69	139.92	104.93
35	48.08	35.99	100.84	75.69	139.92	104.93
36	48.08	35.99	100.84	75.69	139.92	104.93
37	48.08	35.99	100.84	75.69	139.92	104.93
38	48.08	35.99	100.84	75.69	139.92	104.93
39	48.08	35.99	100.84	75.69	139.92	104.93
40	48.08	35.99	100.84	75.69	139.92	104.93
41	48.08	35.99	100.84	75.69	139.92	104.93
42	48.08	35.99	100.84	75.69	139.92	104.93
43	48.08	35.99	100.84	75.69	139.92	104.93
44	48.08	35.99	100.84	75.69	139.92	104.93
45	48.08	35.99	100.84	75.69	139.92	104.93
46	48.08	35.99	100.84	75.69	139.92	104.93
47	48.08	35.99	100.84	75.69	139.92	104.93
48	48.08	35.99	100.84	75.69	139.92	104.93
49	48.08	35.99	100.84	75.69	139.92	104.93
50	48.08	35.99	100.84	75.69	139.92	104.93
51	48.08	35.99	100.84	75.69	139.92	104.93
52	48.08	35.99	100.84	75.69	139.92	104.93
53	48.08	35.99	100.84	75.69	139.92	104.93
54	48.08	35.99	100.84	75.69	139.92	104.93
55	48.08	35.99	100.84	75.69	139.92	104.93
56	53.60	38.66	112.70	81.19	155.25	111.88
57	57.89	43.78	121.50	92.05	168.76	127.85
58	63.61	48.89	133.36	102.89	179.57	138.47
59	69.12	52.76	142.35	108.82	190.43	145.42
60	78.94	58.10	159.34	117.00	209.85	157.08
61	84.69	63.20	161.80	120.68	216.60	161.59
62	95.92	72.21	176.32	132.54	230.92	169.57
63	105.95	77.31	185.51	135.61	236.44	172.85
64	121.29	87.54	205.16	148.09	263.03	189.80
65	132.74	96.76	214.56	156.28	277.56	202.08
66	148.30	106.97	231.74	167.31	291.87	210.88
67	163.63	115.97	249.32	176.52	314.17	222.54
68	180.62	130.08	271.22	195.34	345.05	248.52
69	196.16	140.52	286.35	204.96	363.25	259.97
70	211.71	154.62	300.05	219.27	397.22	290.23
71	232.96	168.76	322.76	233.99	406.20	294.54
72	254.04	184.29	341.37	247.70	419.92	304.76
73	275.30	202.91	361.21	266.31	434.65	320.51
74	302.10	222.33	386.99	284.73	461.84	339.74
75	332.99	242.18	416.25	302.71	499.27	363.07
76	365.50	265.49	445.27	323.38	523.42	380.23
77	396.59	290.04	478.83	350.17	563.91	412.34
78	429.12	314.38	504.58	369.80	600.92	440.59
79	465.73	338.91	537.93	391.49	654.73	476.58
80	502.33	367.35	574.96	420.34	706.69	516.66
81	544.69	396.80	606.26	441.80	766.40	558.60
82	587.02	430.36	641.03	470.03	824.91	604.82
83	635.10	463.88	680.10	496.83	904.47	660.65
84	692.97	507.67	727.54	533.02	957.24	701.37

Appendix B

Genworth Life Insurance Company
99% Increase to Current-Year Premiums

Form: 50001

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	164.77	124.39	345.80	261.41	527.29	398.82
19	164.77	124.39	345.80	261.41	527.29	398.82
20	164.77	124.39	345.80	261.41	527.29	398.82
21	164.77	124.39	345.80	261.41	527.29	398.82
22	164.77	124.39	345.80	261.41	527.29	398.82
23	164.77	124.39	345.80	261.41	527.29	398.82
24	164.77	124.39	345.80	261.41	527.29	398.82
25	164.77	124.39	345.80	261.41	527.29	398.82
26	164.77	124.39	345.80	261.41	527.29	398.82
27	164.77	124.39	345.80	261.41	527.29	398.82
28	164.77	124.39	345.80	261.41	527.29	398.82
29	164.77	124.39	345.80	261.41	527.29	398.82
30	164.77	124.39	345.80	261.41	527.29	398.82
31	164.77	124.39	345.80	261.41	527.29	398.82
32	164.77	124.39	345.80	261.41	527.29	398.82
33	164.77	124.39	345.80	261.41	527.29	398.82
34	164.77	124.39	345.80	261.41	527.29	398.82
35	164.77	124.39	345.80	261.41	527.29	398.82
36	164.77	124.39	345.80	261.41	527.29	398.82
37	164.77	124.39	345.80	261.41	527.29	398.82
38	164.77	124.39	345.80	261.41	527.29	398.82
39	164.77	124.39	345.80	261.41	527.29	398.82
40	164.77	124.39	345.80	261.41	527.29	398.82
41	164.77	124.39	345.80	261.41	527.29	398.82
42	164.77	124.39	345.80	261.41	527.29	398.82
43	164.77	124.39	345.80	261.41	527.29	398.82
44	164.77	124.39	345.80	261.41	527.29	398.82
45	164.77	124.39	345.80	261.41	527.29	398.82
46	164.77	124.39	345.80	261.41	527.29	398.82
47	164.77	124.39	345.80	261.41	527.29	398.82
48	164.77	124.39	345.80	261.41	527.29	398.82
49	164.77	124.39	345.80	261.41	527.29	398.82
50	164.77	124.39	345.80	261.41	527.29	398.82
51	164.77	124.39	345.80	261.41	527.29	398.82
52	164.77	124.39	345.80	261.41	527.29	398.82
53	164.77	124.39	345.80	261.41	527.29	398.82
54	164.77	124.39	345.80	261.41	527.29	398.82
55	164.77	124.39	345.80	261.41	527.29	398.82
56	179.42	139.06	376.41	291.97	570.08	442.48
57	193.73	150.07	406.97	315.24	621.89	481.60
58	215.72	164.77	453.06	345.80	671.21	512.17
59	237.75	179.42	489.34	369.07	719.76	542.77
60	259.75	205.13	523.61	413.10	773.15	610.03
61	289.13	234.08	552.17	447.75	813.15	638.99
62	314.42	248.75	577.84	457.54	832.30	667.13
63	358.44	289.13	628.40	506.89	880.83	710.37
64	398.82	314.82	674.09	532.19	950.56	750.33
65	438.78	358.86	709.97	579.89	1,010.08	824.97
66	479.17	384.15	749.51	601.52	1,038.64	833.53
67	534.22	424.51	813.15	646.37	1,127.16	895.90
68	588.86	479.55	884.08	720.14	1,237.66	1,008.07
69	658.61	523.61	961.15	763.80	1,341.22	1,065.98
70	727.92	578.23	1,031.72	819.66	1,502.31	1,193.60
71	797.25	633.32	1,105.11	877.57	1,529.63	1,214.40
72	877.99	698.97	1,179.75	939.56	1,596.52	1,271.49
73	972.97	783.36	1,277.20	1,028.05	1,690.68	1,361.20
74	1,071.67	863.70	1,373.02	1,106.76	1,802.44	1,452.98
75	1,192.39	948.14	1,490.09	1,184.65	1,965.96	1,563.07
76	1,316.74	1,043.12	1,603.86	1,270.65	2,074.02	1,643.40
77	1,441.14	1,152.81	1,740.43	1,392.20	2,254.67	1,803.68
78	1,565.51	1,248.25	1,841.19	1,468.04	2,412.48	1,923.53
79	1,686.23	1,357.94	1,947.59	1,568.34	2,607.44	2,099.71
80	1,825.25	1,467.64	2,089.12	1,679.68	2,824.35	2,270.57
81	1,975.35	1,577.73	2,198.41	1,755.94	3,057.20	2,441.85
82	2,125.42	1,702.13	2,320.74	1,858.70	3,284.77	2,630.66
83	2,304.42	1,841.19	2,467.96	1,971.69	3,610.60	2,884.31
84	2,498.52	1,991.25	2,623.34	2,090.73	3,796.94	3,026.21

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50001

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	63.61	45.83	133.36	96.34	184.91	133.57
19	63.61	45.83	133.36	96.34	184.91	133.57
20	63.61	45.83	133.36	96.34	184.91	133.57
21	63.61	45.83	133.36	96.34	184.91	133.57
22	63.61	45.83	133.36	96.34	184.91	133.57
23	63.61	45.83	133.36	96.34	184.91	133.57
24	63.61	45.83	133.36	96.34	184.91	133.57
25	63.61	45.83	133.36	96.34	184.91	133.57
26	63.61	45.83	133.36	96.34	184.91	133.57
27	63.61	45.83	133.36	96.34	184.91	133.57
28	63.61	45.83	133.36	96.34	184.91	133.57
29	63.61	45.83	133.36	96.34	184.91	133.57
30	63.61	45.83	133.36	96.34	184.91	133.57
31	63.61	45.83	133.36	96.34	184.91	133.57
32	63.61	45.83	133.36	96.34	184.91	133.57
33	63.61	45.83	133.36	96.34	184.91	133.57
34	63.61	45.83	133.36	96.34	184.91	133.57
35	63.61	45.83	133.36	96.34	184.91	133.57
36	63.61	45.83	133.36	96.34	184.91	133.57
37	63.61	45.83	133.36	96.34	184.91	133.57
38	63.61	45.83	133.36	96.34	184.91	133.57
39	63.61	45.83	133.36	96.34	184.91	133.57
40	63.61	45.83	133.36	96.34	184.91	133.57
41	63.61	45.83	133.36	96.34	184.91	133.57
42	63.61	45.83	133.36	96.34	184.91	133.57
43	63.61	45.83	133.36	96.34	184.91	133.57
44	63.61	45.83	133.36	96.34	184.91	133.57
45	63.61	45.83	133.36	96.34	184.91	133.57
46	63.61	45.83	133.36	96.34	184.91	133.57
47	63.61	45.83	133.36	96.34	184.91	133.57
48	63.61	45.83	133.36	96.34	184.91	133.57
49	63.61	45.83	133.36	96.34	184.91	133.57
50	63.61	45.83	133.36	96.34	184.91	133.57
51	63.61	45.83	133.36	96.34	184.91	133.57
52	63.61	45.83	133.36	96.34	184.91	133.57
53	63.61	45.83	133.36	96.34	184.91	133.57
54	63.61	45.83	133.36	96.34	184.91	133.57
55	63.61	45.83	133.36	96.34	184.91	133.57
56	69.12	51.35	145.23	107.78	200.03	148.49
57	74.85	55.43	157.08	116.18	218.23	161.38
58	83.25	60.74	174.89	127.64	235.42	171.82
59	91.84	66.07	188.79	136.22	252.41	182.03
60	100.22	75.69	202.08	152.39	271.41	204.54
61	111.48	86.32	213.13	165.06	285.34	214.98
62	121.29	91.84	222.94	168.76	292.08	227.24
63	138.26	106.57	242.57	186.95	309.05	238.30
64	153.82	116.18	259.97	196.35	333.20	251.78
65	169.36	132.33	273.87	213.93	350.17	268.56
66	184.91	141.75	289.23	221.73	366.54	283.48
67	205.97	156.67	313.76	238.48	395.37	300.67
68	227.24	176.93	341.16	265.49	434.24	337.90
69	254.04	193.08	370.84	281.64	470.43	357.33
70	280.84	213.34	398.03	302.30	526.88	400.28
71	307.63	233.59	426.47	323.79	536.72	407.45
72	338.70	257.93	455.29	346.50	560.23	426.27
73	375.34	288.81	492.73	379.22	592.96	456.32
74	413.58	318.67	529.76	408.06	632.23	487.01
75	460.01	349.56	574.96	436.89	689.70	524.03
76	508.09	384.74	618.93	468.60	727.75	550.83
77	556.14	425.23	671.51	513.40	790.94	604.61
78	604.01	460.42	710.37	541.40	846.18	644.92
79	650.65	500.91	751.48	578.43	914.70	704.02
80	704.23	541.40	806.09	619.55	990.58	761.50
81	762.11	581.92	848.22	647.56	1,072.19	818.57
82	819.99	627.72	895.47	685.41	1,152.17	881.97
83	889.13	679.07	952.32	727.33	1,266.51	967.26
84	963.99	734.30	1,012.06	771.12	1,331.75	1,014.71

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50001

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	57.06	43.16	119.85	90.61	166.09	125.60
19	57.06	43.16	119.85	90.61	166.09	125.60
20	57.06	43.16	119.85	90.61	166.09	125.60
21	57.06	43.16	119.85	90.61	166.09	125.60
22	57.06	43.16	119.85	90.61	166.09	125.60
23	57.06	43.16	119.85	90.61	166.09	125.60
24	57.06	43.16	119.85	90.61	166.09	125.60
25	57.06	43.16	119.85	90.61	166.09	125.60
26	57.06	43.16	119.85	90.61	166.09	125.60
27	57.06	43.16	119.85	90.61	166.09	125.60
28	57.06	43.16	119.85	90.61	166.09	125.60
29	57.06	43.16	119.85	90.61	166.09	125.60
30	57.06	43.16	119.85	90.61	166.09	125.60
31	57.06	43.16	119.85	90.61	166.09	125.60
32	57.06	43.16	119.85	90.61	166.09	125.60
33	57.06	43.16	119.85	90.61	166.09	125.60
34	57.06	43.16	119.85	90.61	166.09	125.60
35	57.06	43.16	119.85	90.61	166.09	125.60
36	57.06	43.16	119.85	90.61	166.09	125.60
37	57.06	43.16	119.85	90.61	166.09	125.60
38	57.06	43.16	119.85	90.61	166.09	125.60
39	57.06	43.16	119.85	90.61	166.09	125.60
40	57.06	43.16	119.85	90.61	166.09	125.60
41	57.06	43.16	119.85	90.61	166.09	125.60
42	57.06	43.16	119.85	90.61	166.09	125.60
43	57.06	43.16	119.85	90.61	166.09	125.60
44	57.06	43.16	119.85	90.61	166.09	125.60
45	57.06	43.16	119.85	90.61	166.09	125.60
46	57.06	43.16	119.85	90.61	166.09	125.60
47	57.06	43.16	119.85	90.61	166.09	125.60
48	57.06	43.16	119.85	90.61	166.09	125.60
49	57.06	43.16	119.85	90.61	166.09	125.60
50	57.06	43.16	119.85	90.61	166.09	125.60
51	57.06	43.16	119.85	90.61	166.09	125.60
52	57.06	43.16	119.85	90.61	166.09	125.60
53	57.06	43.16	119.85	90.61	166.09	125.60
54	57.06	43.16	119.85	90.61	166.09	125.60
55	57.06	43.16	119.85	90.61	166.09	125.60
56	61.56	47.66	129.27	100.01	177.95	137.67
57	67.50	52.17	141.75	109.63	196.77	152.18
58	75.48	57.68	158.53	121.10	213.55	163.01
59	82.64	62.19	169.97	128.03	227.24	171.19
60	90.00	70.76	181.42	142.77	243.61	191.65
61	99.40	80.59	190.01	154.03	254.45	206.16
62	109.23	86.53	200.66	158.92	262.84	212.31
63	125.18	101.05	219.48	177.13	279.60	225.61
64	138.26	109.02	233.80	184.29	299.66	236.24
65	151.98	124.15	245.65	200.85	311.51	249.53
66	164.85	132.12	257.93	206.79	325.01	260.58
67	185.72	147.48	282.67	224.58	356.31	283.09
68	205.76	167.51	309.05	251.58	393.33	320.12
69	228.46	181.63	333.39	265.07	422.98	336.27
70	251.99	200.03	357.12	283.48	472.89	375.34
71	274.08	217.63	379.82	301.70	478.01	379.61
72	305.38	242.99	410.51	326.64	505.00	401.93
73	340.36	273.66	446.72	359.16	537.53	432.19
74	372.05	299.45	476.58	383.51	568.83	457.75
75	412.76	328.08	515.65	409.90	618.54	491.71
76	452.86	358.56	551.64	436.70	648.59	513.40
77	501.33	400.70	605.43	483.75	713.01	569.65
78	546.94	435.88	643.28	512.56	766.20	610.56
79	585.19	470.85	675.80	543.87	822.45	661.88
80	626.50	501.33	717.10	573.74	881.36	705.04
81	669.26	535.48	744.93	596.03	941.70	753.53
82	713.01	570.46	778.68	623.01	1,002.04	801.59
83	753.32	602.56	806.70	645.32	1,072.82	858.24
84	795.86	636.73	835.74	668.63	1,099.80	879.72

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50001

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	48.08	35.99	100.84	75.69	139.92	104.93
19	48.08	35.99	100.84	75.69	139.92	104.93
20	48.08	35.99	100.84	75.69	139.92	104.93
21	48.08	35.99	100.84	75.69	139.92	104.93
22	48.08	35.99	100.84	75.69	139.92	104.93
23	48.08	35.99	100.84	75.69	139.92	104.93
24	48.08	35.99	100.84	75.69	139.92	104.93
25	48.08	35.99	100.84	75.69	139.92	104.93
26	48.08	35.99	100.84	75.69	139.92	104.93
27	48.08	35.99	100.84	75.69	139.92	104.93
28	48.08	35.99	100.84	75.69	139.92	104.93
29	48.08	35.99	100.84	75.69	139.92	104.93
30	48.08	35.99	100.84	75.69	139.92	104.93
31	48.08	35.99	100.84	75.69	139.92	104.93
32	48.08	35.99	100.84	75.69	139.92	104.93
33	48.08	35.99	100.84	75.69	139.92	104.93
34	48.08	35.99	100.84	75.69	139.92	104.93
35	48.08	35.99	100.84	75.69	139.92	104.93
36	48.08	35.99	100.84	75.69	139.92	104.93
37	48.08	35.99	100.84	75.69	139.92	104.93
38	48.08	35.99	100.84	75.69	139.92	104.93
39	48.08	35.99	100.84	75.69	139.92	104.93
40	48.08	35.99	100.84	75.69	139.92	104.93
41	48.08	35.99	100.84	75.69	139.92	104.93
42	48.08	35.99	100.84	75.69	139.92	104.93
43	48.08	35.99	100.84	75.69	139.92	104.93
44	48.08	35.99	100.84	75.69	139.92	104.93
45	48.08	35.99	100.84	75.69	139.92	104.93
46	48.08	35.99	100.84	75.69	139.92	104.93
47	48.08	35.99	100.84	75.69	139.92	104.93
48	48.08	35.99	100.84	75.69	139.92	104.93
49	48.08	35.99	100.84	75.69	139.92	104.93
50	48.08	35.99	100.84	75.69	139.92	104.93
51	48.08	35.99	100.84	75.69	139.92	104.93
52	48.08	35.99	100.84	75.69	139.92	104.93
53	48.08	35.99	100.84	75.69	139.92	104.93
54	48.08	35.99	100.84	75.69	139.92	104.93
55	48.08	35.99	100.84	75.69	139.92	104.93
56	53.60	38.66	112.70	81.19	155.25	111.88
57	57.89	43.78	121.50	92.05	168.76	127.85
58	63.61	48.89	133.36	102.89	179.57	138.47
59	69.12	52.76	142.35	108.82	190.43	145.42
60	78.94	58.10	159.34	117.00	209.85	157.08
61	84.69	63.20	161.80	120.68	216.60	161.59
62	95.92	72.21	176.32	132.54	230.92	169.57
63	105.95	77.31	185.51	135.61	236.44	172.85
64	121.29	87.54	205.16	148.09	263.03	189.80
65	132.74	96.76	214.56	156.28	277.56	202.08
66	148.30	106.97	231.74	167.31	291.87	210.88
67	163.63	115.97	249.32	176.52	314.17	222.54
68	180.62	130.08	271.22	195.34	345.05	248.52
69	196.16	140.52	286.35	204.96	363.25	259.97
70	211.71	154.62	300.05	219.27	397.22	290.23
71	232.96	168.76	322.76	233.99	406.20	294.54
72	254.04	184.29	341.37	247.70	419.92	304.76
73	275.30	202.91	361.21	266.31	434.65	320.51
74	302.10	222.33	386.99	284.73	461.84	339.74
75	332.99	242.18	416.25	302.71	499.27	363.07
76	365.50	265.49	445.27	323.38	523.42	380.23
77	396.59	290.04	478.83	350.17	563.91	412.34
78	429.12	314.38	504.58	369.80	600.92	440.59
79	465.73	338.91	537.93	391.49	654.73	476.58
80	502.33	367.35	574.96	420.34	706.69	516.66
81	544.69	396.80	606.26	441.80	766.40	558.60
82	587.02	430.36	641.03	470.03	824.91	604.82
83	635.10	463.88	680.10	496.83	904.47	660.65
84	692.97	507.67	727.54	533.02	957.24	701.37

Appendix B

Genworth Life Insurance Company
99% Increase to Current-Year Premiums

Form: 50003

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	464.07	417.60	974.62	877.15
19	464.07	417.60	974.62	877.15
20	464.07	417.60	974.62	877.15
21	464.07	417.60	974.62	877.15
22	464.07	417.60	974.62	877.15
23	464.07	417.60	974.62	877.15
24	464.07	417.60	974.62	877.15
25	464.07	417.60	974.62	877.15
26	464.07	417.60	974.62	877.15
27	464.07	417.60	974.62	877.15
28	464.07	417.60	974.62	877.15
29	464.07	417.60	974.62	877.15
30	464.07	417.60	974.62	877.15
31	464.07	417.60	974.62	877.15
32	464.07	417.60	974.62	877.15
33	464.07	417.60	974.62	877.15
34	464.07	417.60	974.62	877.15
35	464.07	417.60	974.62	877.15
36	464.07	417.60	974.62	877.15
37	464.07	417.60	974.62	877.15
38	464.07	417.60	974.62	877.15
39	464.07	417.60	974.62	877.15
40	464.07	417.60	974.62	877.15
41	464.07	417.60	974.62	877.15
42	464.07	417.60	974.62	877.15
43	464.07	417.60	974.62	877.15
44	464.07	417.60	974.62	877.15
45	464.07	417.60	974.62	877.15
46	464.07	417.60	974.62	877.15
47	464.07	417.60	974.62	877.15
48	464.07	417.60	974.62	877.15
49	464.07	417.60	974.62	877.15
50	464.07	417.60	974.62	877.15
51	464.07	417.60	974.62	877.15
52	464.07	417.60	974.62	877.15
53	464.07	417.60	974.62	877.15
54	464.07	417.60	974.62	877.15
55	464.07	417.60	974.62	877.15
56	487.71	439.17	1,024.37	922.03
57	510.97	459.99	1,072.91	965.65
58	549.28	494.65	1,154.04	1,038.64
59	586.39	527.69	1,206.66	1,085.96
60	619.01	557.02	1,247.43	1,122.66
61	665.52	599.05	1,272.31	1,145.07
62	700.58	630.43	1,287.39	1,158.54
63	772.38	695.31	1,354.27	1,218.88
64	831.06	747.90	1,404.86	1,264.57
65	884.91	796.42	1,430.93	1,288.21
66	934.66	841.29	1,462.33	1,315.93
67	1,006.84	906.13	1,532.88	1,379.57
68	1,074.54	966.88	1,613.21	1,452.14
69	1,161.80	1,045.59	1,695.58	1,525.95
70	1,242.12	1,117.76	1,760.83	1,584.66
71	1,366.51	1,229.88	1,893.80	1,704.57
72	1,503.11	1,352.62	2,020.21	1,817.92
73	1,640.97	1,476.62	2,153.54	1,938.24
74	1,787.36	1,608.76	2,289.77	2,060.59
75	1,977.38	1,779.62	2,470.80	2,223.69
76	2,224.52	2,002.26	2,709.78	2,438.59
77	2,461.83	2,215.94	2,972.80	2,675.52
78	2,728.95	2,456.14	3,209.31	2,888.39
79	3,009.91	2,708.97	3,476.43	3,128.58
80	3,296.59	2,966.69	3,772.88	3,395.66
81	3,585.30	3,226.86	3,990.25	3,591.39
82	3,883.82	3,495.59	4,241.03	3,816.92
83	4,267.56	3,840.56	4,570.51	4,113.37
84	4,654.95	4,189.67	4,887.76	4,398.84

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50003

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	154.43	138.87	324.20	291.87
19	154.43	138.87	324.20	291.87
20	154.43	138.87	324.20	291.87
21	154.43	138.87	324.20	291.87
22	154.43	138.87	324.20	291.87
23	154.43	138.87	324.20	291.87
24	154.43	138.87	324.20	291.87
25	154.43	138.87	324.20	291.87
26	154.43	138.87	324.20	291.87
27	154.43	138.87	324.20	291.87
28	154.43	138.87	324.20	291.87
29	154.43	138.87	324.20	291.87
30	154.43	138.87	324.20	291.87
31	154.43	138.87	324.20	291.87
32	154.43	138.87	324.20	291.87
33	154.43	138.87	324.20	291.87
34	154.43	138.87	324.20	291.87
35	154.43	138.87	324.20	291.87
36	154.43	138.87	324.20	291.87
37	154.43	138.87	324.20	291.87
38	154.43	138.87	324.20	291.87
39	154.43	138.87	324.20	291.87
40	154.43	138.87	324.20	291.87
41	154.43	138.87	324.20	291.87
42	154.43	138.87	324.20	291.87
43	154.43	138.87	324.20	291.87
44	154.43	138.87	324.20	291.87
45	154.43	138.87	324.20	291.87
46	154.43	138.87	324.20	291.87
47	154.43	138.87	324.20	291.87
48	154.43	138.87	324.20	291.87
49	154.43	138.87	324.20	291.87
50	154.43	138.87	324.20	291.87
51	154.43	138.87	324.20	291.87
52	154.43	138.87	324.20	291.87
53	154.43	138.87	324.20	291.87
54	154.43	138.87	324.20	291.87
55	154.43	138.87	324.20	291.87
56	163.01	146.85	342.40	308.23
57	171.61	154.43	360.40	324.38
58	185.51	166.90	389.45	350.59
59	198.81	178.98	409.29	368.38
60	210.88	189.80	425.02	382.69
61	227.86	205.16	435.67	392.09
62	240.94	216.81	442.84	398.64
63	266.94	240.34	468.18	421.35
64	288.61	259.76	488.02	439.14
65	308.86	277.97	499.48	449.57
66	327.68	294.94	512.77	461.42
67	354.67	319.28	540.18	486.18
68	380.44	342.40	571.08	514.01
69	413.16	371.85	602.98	542.85
70	443.85	399.47	629.16	566.37
71	488.22	439.55	676.82	609.11
72	546.53	491.71	734.50	661.07
73	609.93	548.99	800.57	720.38
74	677.43	609.74	867.65	780.93
75	751.48	676.40	939.04	845.16
76	842.49	758.22	1,026.17	923.50
77	958.27	862.33	1,157.06	1,041.30
78	1,074.04	966.65	1,263.04	1,136.62
79	1,181.40	1,063.18	1,364.48	1,228.05
80	1,294.94	1,165.46	1,482.07	1,333.80
81	1,407.64	1,266.92	1,566.77	1,410.10
82	1,521.77	1,369.58	1,661.88	1,495.58
83	1,645.91	1,481.27	1,762.71	1,586.39
84	1,848.83	1,663.93	1,941.27	1,747.17

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50003

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	142.98	128.66	300.25	270.20
19	142.98	128.66	300.25	270.20
20	142.98	128.66	300.25	270.20
21	142.98	128.66	300.25	270.20
22	142.98	128.66	300.25	270.20
23	142.98	128.66	300.25	270.20
24	142.98	128.66	300.25	270.20
25	142.98	128.66	300.25	270.20
26	142.98	128.66	300.25	270.20
27	142.98	128.66	300.25	270.20
28	142.98	128.66	300.25	270.20
29	142.98	128.66	300.25	270.20
30	142.98	128.66	300.25	270.20
31	142.98	128.66	300.25	270.20
32	142.98	128.66	300.25	270.20
33	142.98	128.66	300.25	270.20
34	142.98	128.66	300.25	270.20
35	142.98	128.66	300.25	270.20
36	142.98	128.66	300.25	270.20
37	142.98	128.66	300.25	270.20
38	142.98	128.66	300.25	270.20
39	142.98	128.66	300.25	270.20
40	142.98	128.66	300.25	270.20
41	142.98	128.66	300.25	270.20
42	142.98	128.66	300.25	270.20
43	142.98	128.66	300.25	270.20
44	142.98	128.66	300.25	270.20
45	142.98	128.66	300.25	270.20
46	142.98	128.66	300.25	270.20
47	142.98	128.66	300.25	270.20
48	142.98	128.66	300.25	270.20
49	142.98	128.66	300.25	270.20
50	142.98	128.66	300.25	270.20
51	142.98	128.66	300.25	270.20
52	142.98	128.66	300.25	270.20
53	142.98	128.66	300.25	270.20
54	142.98	128.66	300.25	270.20
55	142.98	128.66	300.25	270.20
56	150.34	135.41	315.81	284.10
57	157.29	141.54	330.33	297.20
58	168.94	151.98	354.88	319.28
59	180.20	162.20	370.84	333.81
60	190.01	170.98	383.11	344.85
61	204.54	184.08	390.87	351.81
62	215.80	194.31	396.59	356.92
63	230.71	207.61	404.57	364.08
64	254.66	229.29	430.57	387.41
65	271.02	244.01	438.34	394.34
66	294.33	264.89	460.42	414.39
67	316.82	285.13	482.30	434.24
68	337.70	303.94	507.04	456.32
69	365.11	328.69	532.83	479.65
70	390.05	350.97	552.87	497.65
71	417.26	375.52	578.23	520.35
72	458.99	413.16	616.88	555.12
73	501.12	451.01	657.79	591.95
74	544.69	490.27	697.68	627.93
75	603.80	543.45	754.53	679.07
76	679.28	611.36	827.37	744.53
77	751.68	676.61	907.74	816.93
78	833.29	750.03	979.95	881.97
79	919.00	827.16	1,061.35	955.19
80	1,006.33	905.70	1,151.75	1,036.59
81	1,094.69	985.26	1,218.43	1,096.53
82	1,185.31	1,066.87	1,294.31	1,164.86
83	1,302.92	1,172.62	1,395.37	1,255.86
84	1,420.52	1,278.58	1,491.50	1,342.39

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50003

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	124.35	111.88	261.19	235.22
19	124.35	111.88	261.19	235.22
20	124.35	111.88	261.19	235.22
21	124.35	111.88	261.19	235.22
22	124.35	111.88	261.19	235.22
23	124.35	111.88	261.19	235.22
24	124.35	111.88	261.19	235.22
25	124.35	111.88	261.19	235.22
26	124.35	111.88	261.19	235.22
27	124.35	111.88	261.19	235.22
28	124.35	111.88	261.19	235.22
29	124.35	111.88	261.19	235.22
30	124.35	111.88	261.19	235.22
31	124.35	111.88	261.19	235.22
32	124.35	111.88	261.19	235.22
33	124.35	111.88	261.19	235.22
34	124.35	111.88	261.19	235.22
35	124.35	111.88	261.19	235.22
36	124.35	111.88	261.19	235.22
37	124.35	111.88	261.19	235.22
38	124.35	111.88	261.19	235.22
39	124.35	111.88	261.19	235.22
40	124.35	111.88	261.19	235.22
41	124.35	111.88	261.19	235.22
42	124.35	111.88	261.19	235.22
43	124.35	111.88	261.19	235.22
44	124.35	111.88	261.19	235.22
45	124.35	111.88	261.19	235.22
46	124.35	111.88	261.19	235.22
47	124.35	111.88	261.19	235.22
48	124.35	111.88	261.19	235.22
49	124.35	111.88	261.19	235.22
50	124.35	111.88	261.19	235.22
51	124.35	111.88	261.19	235.22
52	124.35	111.88	261.19	235.22
53	124.35	111.88	261.19	235.22
54	124.35	111.88	261.19	235.22
55	124.35	111.88	261.19	235.22
56	130.08	117.00	273.26	245.86
57	135.61	122.10	284.73	256.29
58	145.02	130.49	304.55	274.08
59	154.03	138.67	316.82	285.13
60	161.80	145.63	326.04	293.53
61	173.03	155.86	330.74	297.61
62	181.21	163.01	332.99	299.66
63	198.81	178.98	348.54	313.76
64	212.73	191.44	359.79	323.79
65	225.40	202.91	364.49	328.08
66	236.86	213.13	370.63	333.60
67	253.83	228.46	386.57	347.92
68	269.58	242.57	404.78	364.29
69	290.04	260.99	423.19	380.86
70	308.44	277.56	437.29	393.54
71	339.33	305.38	470.24	423.19
72	373.30	335.85	501.53	451.42
73	407.45	366.74	534.87	481.29
74	443.85	399.47	568.62	511.76
75	491.10	442.01	613.62	552.25
76	552.46	497.23	672.93	605.64
77	611.36	550.20	738.17	664.34
78	677.64	609.93	796.87	717.31
79	747.39	672.72	863.15	776.83
80	818.57	736.76	936.79	843.10
81	890.36	801.17	990.79	891.78
82	964.41	868.07	1,053.16	947.84
83	1,059.72	953.76	1,134.98	1,021.47
84	1,155.85	1,040.28	1,213.73	1,092.44

Appendix B

Genworth Life Insurance Company
99% Increase to Current-Year Premiums

Form: 50004Z

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	464.07	417.60	974.62	877.15
19	464.07	417.60	974.62	877.15
20	464.07	417.60	974.62	877.15
21	464.07	417.60	974.62	877.15
22	464.07	417.60	974.62	877.15
23	464.07	417.60	974.62	877.15
24	464.07	417.60	974.62	877.15
25	464.07	417.60	974.62	877.15
26	464.07	417.60	974.62	877.15
27	464.07	417.60	974.62	877.15
28	464.07	417.60	974.62	877.15
29	464.07	417.60	974.62	877.15
30	464.07	417.60	974.62	877.15
31	464.07	417.60	974.62	877.15
32	464.07	417.60	974.62	877.15
33	464.07	417.60	974.62	877.15
34	464.07	417.60	974.62	877.15
35	464.07	417.60	974.62	877.15
36	464.07	417.60	974.62	877.15
37	464.07	417.60	974.62	877.15
38	464.07	417.60	974.62	877.15
39	464.07	417.60	974.62	877.15
40	464.07	417.60	974.62	877.15
41	464.07	417.60	974.62	877.15
42	464.07	417.60	974.62	877.15
43	464.07	417.60	974.62	877.15
44	464.07	417.60	974.62	877.15
45	464.07	417.60	974.62	877.15
46	464.07	417.60	974.62	877.15
47	464.07	417.60	974.62	877.15
48	464.07	417.60	974.62	877.15
49	464.07	417.60	974.62	877.15
50	464.07	417.60	974.62	877.15
51	464.07	417.60	974.62	877.15
52	464.07	417.60	974.62	877.15
53	464.07	417.60	974.62	877.15
54	464.07	417.60	974.62	877.15
55	464.07	417.60	974.62	877.15
56	487.71	439.17	1,024.37	922.03
57	510.97	459.99	1,072.91	965.65
58	549.28	494.65	1,154.04	1,038.64
59	586.39	527.69	1,206.66	1,085.96
60	619.01	557.02	1,247.43	1,122.66
61	665.52	599.05	1,272.31	1,145.07
62	700.58	630.43	1,287.39	1,158.54
63	772.38	695.31	1,354.27	1,218.88
64	831.06	747.90	1,404.86	1,264.57
65	884.91	796.42	1,430.93	1,288.21
66	934.66	841.29	1,462.33	1,315.93
67	1,006.84	906.13	1,532.88	1,379.57
68	1,074.54	966.88	1,613.21	1,452.14
69	1,161.80	1,045.59	1,695.58	1,525.95
70	1,242.12	1,117.76	1,760.83	1,584.66
71	1,366.51	1,229.88	1,893.80	1,704.57
72	1,503.11	1,352.62	2,020.21	1,817.92
73	1,640.97	1,476.62	2,153.54	1,938.24
74	1,787.36	1,608.76	2,289.77	2,060.59
75	1,977.38	1,779.62	2,470.80	2,223.69
76	2,224.52	2,002.26	2,709.78	2,438.59
77	2,461.83	2,215.94	2,972.80	2,675.52
78	2,728.95	2,456.14	3,209.31	2,888.39
79	3,009.91	2,708.97	3,476.43	3,128.58
80	3,296.59	2,966.69	3,772.88	3,395.66
81	3,585.30	3,226.86	3,990.25	3,591.39
82	3,883.82	3,495.59	4,241.03	3,816.92
83	4,267.56	3,840.56	4,570.51	4,113.37
84	4,654.95	4,189.67	4,887.76	4,398.84

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50004Z

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	154.43	138.87	324.20	291.87
19	154.43	138.87	324.20	291.87
20	154.43	138.87	324.20	291.87
21	154.43	138.87	324.20	291.87
22	154.43	138.87	324.20	291.87
23	154.43	138.87	324.20	291.87
24	154.43	138.87	324.20	291.87
25	154.43	138.87	324.20	291.87
26	154.43	138.87	324.20	291.87
27	154.43	138.87	324.20	291.87
28	154.43	138.87	324.20	291.87
29	154.43	138.87	324.20	291.87
30	154.43	138.87	324.20	291.87
31	154.43	138.87	324.20	291.87
32	154.43	138.87	324.20	291.87
33	154.43	138.87	324.20	291.87
34	154.43	138.87	324.20	291.87
35	154.43	138.87	324.20	291.87
36	154.43	138.87	324.20	291.87
37	154.43	138.87	324.20	291.87
38	154.43	138.87	324.20	291.87
39	154.43	138.87	324.20	291.87
40	154.43	138.87	324.20	291.87
41	154.43	138.87	324.20	291.87
42	154.43	138.87	324.20	291.87
43	154.43	138.87	324.20	291.87
44	154.43	138.87	324.20	291.87
45	154.43	138.87	324.20	291.87
46	154.43	138.87	324.20	291.87
47	154.43	138.87	324.20	291.87
48	154.43	138.87	324.20	291.87
49	154.43	138.87	324.20	291.87
50	154.43	138.87	324.20	291.87
51	154.43	138.87	324.20	291.87
52	154.43	138.87	324.20	291.87
53	154.43	138.87	324.20	291.87
54	154.43	138.87	324.20	291.87
55	154.43	138.87	324.20	291.87
56	163.01	146.85	342.40	308.23
57	171.61	154.43	360.40	324.38
58	185.51	166.90	389.45	350.59
59	198.81	178.98	409.29	368.38
60	210.88	189.80	425.02	382.69
61	227.86	205.16	435.67	392.09
62	240.94	216.81	442.84	398.64
63	266.94	240.34	468.18	421.35
64	288.61	259.76	488.02	439.14
65	308.86	277.97	499.48	449.57
66	327.68	294.94	512.77	461.42
67	354.67	319.28	540.18	486.18
68	380.44	342.40	571.08	514.01
69	413.16	371.85	602.98	542.85
70	443.85	399.47	629.16	566.37
71	488.22	439.55	676.82	609.11
72	546.53	491.71	734.50	661.07
73	609.93	548.99	800.57	720.38
74	677.43	609.74	867.65	780.93
75	751.48	676.40	939.04	845.16
76	842.49	758.22	1,026.17	923.50
77	958.27	862.33	1,157.06	1,041.30
78	1,074.04	966.65	1,263.04	1,136.62
79	1,181.40	1,063.18	1,364.48	1,228.05
80	1,294.94	1,165.46	1,482.07	1,333.80
81	1,407.64	1,266.92	1,566.77	1,410.10
82	1,521.77	1,369.58	1,661.88	1,495.58
83	1,645.91	1,481.27	1,762.71	1,586.39
84	1,848.83	1,663.93	1,941.27	1,747.17

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50004Z

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	142.98	128.66	300.25	270.20
19	142.98	128.66	300.25	270.20
20	142.98	128.66	300.25	270.20
21	142.98	128.66	300.25	270.20
22	142.98	128.66	300.25	270.20
23	142.98	128.66	300.25	270.20
24	142.98	128.66	300.25	270.20
25	142.98	128.66	300.25	270.20
26	142.98	128.66	300.25	270.20
27	142.98	128.66	300.25	270.20
28	142.98	128.66	300.25	270.20
29	142.98	128.66	300.25	270.20
30	142.98	128.66	300.25	270.20
31	142.98	128.66	300.25	270.20
32	142.98	128.66	300.25	270.20
33	142.98	128.66	300.25	270.20
34	142.98	128.66	300.25	270.20
35	142.98	128.66	300.25	270.20
36	142.98	128.66	300.25	270.20
37	142.98	128.66	300.25	270.20
38	142.98	128.66	300.25	270.20
39	142.98	128.66	300.25	270.20
40	142.98	128.66	300.25	270.20
41	142.98	128.66	300.25	270.20
42	142.98	128.66	300.25	270.20
43	142.98	128.66	300.25	270.20
44	142.98	128.66	300.25	270.20
45	142.98	128.66	300.25	270.20
46	142.98	128.66	300.25	270.20
47	142.98	128.66	300.25	270.20
48	142.98	128.66	300.25	270.20
49	142.98	128.66	300.25	270.20
50	142.98	128.66	300.25	270.20
51	142.98	128.66	300.25	270.20
52	142.98	128.66	300.25	270.20
53	142.98	128.66	300.25	270.20
54	142.98	128.66	300.25	270.20
55	142.98	128.66	300.25	270.20
56	150.34	135.41	315.81	284.10
57	157.29	141.54	330.33	297.20
58	168.94	151.98	354.88	319.28
59	180.20	162.20	370.84	333.81
60	190.01	170.98	383.11	344.85
61	204.54	184.08	390.87	351.81
62	215.80	194.31	396.59	356.92
63	230.71	207.61	404.57	364.08
64	254.66	229.29	430.57	387.41
65	271.02	244.01	438.34	394.34
66	294.33	264.89	460.42	414.39
67	316.82	285.13	482.30	434.24
68	337.70	303.94	507.04	456.32
69	365.11	328.69	532.83	479.65
70	390.05	350.97	552.87	497.65
71	417.26	375.52	578.23	520.35
72	458.99	413.16	616.88	555.12
73	501.12	451.01	657.79	591.95
74	544.69	490.27	697.68	627.93
75	603.80	543.45	754.53	679.07
76	679.28	611.36	827.37	744.53
77	751.68	676.61	907.74	816.93
78	833.29	750.03	979.95	881.97
79	919.00	827.16	1,061.35	955.19
80	1,006.33	905.70	1,151.75	1,036.59
81	1,094.69	985.26	1,218.43	1,096.53
82	1,185.31	1,066.87	1,294.31	1,164.86
83	1,302.92	1,172.62	1,395.37	1,255.86
84	1,420.52	1,278.58	1,491.50	1,342.39

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50004Z

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	124.35	111.88	261.19	235.22
19	124.35	111.88	261.19	235.22
20	124.35	111.88	261.19	235.22
21	124.35	111.88	261.19	235.22
22	124.35	111.88	261.19	235.22
23	124.35	111.88	261.19	235.22
24	124.35	111.88	261.19	235.22
25	124.35	111.88	261.19	235.22
26	124.35	111.88	261.19	235.22
27	124.35	111.88	261.19	235.22
28	124.35	111.88	261.19	235.22
29	124.35	111.88	261.19	235.22
30	124.35	111.88	261.19	235.22
31	124.35	111.88	261.19	235.22
32	124.35	111.88	261.19	235.22
33	124.35	111.88	261.19	235.22
34	124.35	111.88	261.19	235.22
35	124.35	111.88	261.19	235.22
36	124.35	111.88	261.19	235.22
37	124.35	111.88	261.19	235.22
38	124.35	111.88	261.19	235.22
39	124.35	111.88	261.19	235.22
40	124.35	111.88	261.19	235.22
41	124.35	111.88	261.19	235.22
42	124.35	111.88	261.19	235.22
43	124.35	111.88	261.19	235.22
44	124.35	111.88	261.19	235.22
45	124.35	111.88	261.19	235.22
46	124.35	111.88	261.19	235.22
47	124.35	111.88	261.19	235.22
48	124.35	111.88	261.19	235.22
49	124.35	111.88	261.19	235.22
50	124.35	111.88	261.19	235.22
51	124.35	111.88	261.19	235.22
52	124.35	111.88	261.19	235.22
53	124.35	111.88	261.19	235.22
54	124.35	111.88	261.19	235.22
55	124.35	111.88	261.19	235.22
56	130.08	117.00	273.26	245.86
57	135.61	122.10	284.73	256.29
58	145.02	130.49	304.55	274.08
59	154.03	138.67	316.82	285.13
60	161.80	145.63	326.04	293.53
61	173.03	155.86	330.74	297.61
62	181.21	163.01	332.99	299.66
63	198.81	178.98	348.54	313.76
64	212.73	191.44	359.79	323.79
65	225.40	202.91	364.49	328.08
66	236.86	213.13	370.63	333.60
67	253.83	228.46	386.57	347.92
68	269.58	242.57	404.78	364.29
69	290.04	260.99	423.19	380.86
70	308.44	277.56	437.29	393.54
71	339.33	305.38	470.24	423.19
72	373.30	335.85	501.53	451.42
73	407.45	366.74	534.87	481.29
74	443.85	399.47	568.62	511.76
75	491.10	442.01	613.62	552.25
76	552.46	497.23	672.93	605.64
77	611.36	550.20	738.17	664.34
78	677.64	609.93	796.87	717.31
79	747.39	672.72	863.15	776.83
80	818.57	736.76	936.79	843.10
81	890.36	801.17	990.79	891.78
82	964.41	868.07	1,053.16	947.84
83	1,059.72	953.76	1,134.98	1,021.47
84	1,155.85	1,040.28	1,213.73	1,092.44

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50018

Annual Premiums per $10 Daily Benefit

5 Year Benefit Period

	No Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	33.67	30.83	37.53	33.72
19	33.67	30.83	37.53	33.72
20	33.67	30.83	37.53	33.72
21	35.67	32.60	42.37	37.92
22	37.81	34.47	47.23	42.10
23	40.06	36.45	52.07	46.31
24	42.46	38.54	56.92	50.50
25	44.99	40.74	61.77	54.70
26	47.70	43.10	66.61	58.88
27	50.54	45.58	71.46	63.09
28	53.57	48.19	76.30	67.28
29	56.77	50.94	81.13	71.46
30	60.16	53.88	85.99	75.66
31	63.76	56.98	96.38	84.62
32	67.55	60.23	106.79	93.63
33	71.61	63.69	117.19	102.64
34	75.70	67.33	127.56	111.62
35	80.41	71.20	137.96	120.62
36	85.21	75.28	148.35	129.60
37	90.29	79.61	158.74	138.60
38	95.70	84.18	169.14	147.59
39	101.43	89.02	179.52	156.60
40	107.49	94.13	189.94	165.58
41	113.90	99.52	210.38	181.05
42	120.72	105.24	230.82	196.50
43	127.94	111.27	251.28	211.97
44	135.58	117.68	271.72	227.43
45	143.68	124.40	292.16	242.89
46	152.26	131.56	312.62	258.33
47	161.37	139.11	333.07	273.80
48	171.01	147.08	353.49	289.26
49	181.21	155.53	373.95	304.73
50	192.06	164.48	394.40	320.19
51	236.08	201.72	434.37	354.34
52	285.70	243.57	534.26	437.77
53	327.36	278.46	622.00	511.81
54	377.73	320.60	729.04	602.31
55	415.08	351.50	813.58	674.69
56	484.76	409.56	964.67	796.43
57	573.01	483.07	1,157.48	951.61
58	651.52	548.01	1,335.62	1,093.69
59	816.93	685.62	1,691.05	1,379.62
60	858.84	719.17	1,803.57	1,466.26
61	1,252.18	1,046.24	2,667.16	2,182.81
62	1,633.21	1,361.55	3,511.42	2,891.95
63	2,525.64	2,100.82	5,430.12	4,499.00
64	5,017.54	4,164.23	10,787.72	8,988.81

Appendix B

Genworth Life Insurance Company
99% Increase to Current-Year Premiums

Form: 50020D

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	93.79	69.33	175.36	130.48	220.21	163.12
19	93.79	69.33	175.36	130.48	220.21	163.12
20	93.79	69.33	175.36	130.48	220.21	163.12
21	93.79	69.33	175.36	130.48	220.21	163.12
22	93.79	69.33	175.36	130.48	220.21	163.12
23	93.79	69.33	175.36	130.48	220.21	163.12
24	93.79	69.33	175.36	130.48	220.21	163.12
25	93.79	69.33	175.36	130.48	220.21	163.12
26	93.79	69.33	175.36	130.48	220.21	163.12
27	93.79	69.33	175.36	130.48	220.21	163.12
28	93.79	69.33	175.36	130.48	220.21	163.12
29	93.79	69.33	175.36	130.48	220.21	163.12
30	93.79	69.33	175.36	130.48	220.21	163.12
31	93.79	69.33	175.36	130.48	220.21	163.12
32	93.79	69.33	175.36	130.48	220.21	163.12
33	93.79	69.33	175.36	130.48	220.21	163.12
34	93.79	69.33	175.36	130.48	220.21	163.12
35	93.79	69.33	175.36	130.48	220.21	163.12
36	93.79	69.33	175.36	130.48	220.21	163.12
37	93.79	69.33	175.36	130.48	220.21	163.12
38	93.79	69.33	175.36	130.48	220.21	163.12
39	93.79	69.33	175.36	130.48	220.21	163.12
40	93.79	69.33	175.36	130.48	220.21	163.12
41	93.79	69.33	175.36	130.48	220.21	163.12
42	93.79	69.33	175.36	130.48	220.21	163.12
43	93.79	69.33	175.36	130.48	220.21	163.12
44	93.79	69.33	175.36	130.48	220.21	163.12
45	93.79	69.33	175.36	130.48	220.21	163.12
46	101.95	77.47	183.50	138.64	232.43	175.36
47	101.95	77.47	187.58	138.64	236.51	175.36
48	106.03	77.47	191.66	142.72	240.59	179.42
49	106.03	81.55	191.66	146.80	244.67	183.50
50	110.11	81.55	195.74	146.80	248.75	187.58
51	114.19	85.63	203.90	154.96	256.91	195.74
52	122.35	89.71	212.05	159.04	269.15	203.90
53	126.42	93.79	220.21	167.20	281.37	212.05
54	134.56	101.95	232.43	175.36	297.68	224.29
55	150.88	114.19	256.91	195.74	330.32	248.75
56	163.12	126.42	281.37	216.13	358.86	281.37
57	179.42	138.64	305.84	236.51	391.47	301.76
58	199.82	154.96	338.46	256.91	428.19	330.32
59	224.29	167.20	371.10	281.37	473.04	358.86
60	248.75	195.74	407.79	322.16	517.90	407.79
61	277.31	224.29	460.80	375.17	579.07	468.96
62	305.84	240.59	501.58	399.63	636.16	501.58
63	350.70	285.45	574.99	464.88	725.87	587.21
64	395.55	309.92	644.30	505.66	811.50	640.22
65	440.41	358.86	705.47	574.99	888.99	725.87
66	481.20	383.31	758.49	607.61	958.30	766.65
67	534.22	424.11	835.98	664.70	1,048.01	831.90
68	587.21	481.20	909.37	742.17	1,137.74	925.69
69	660.62	521.98	1,011.32	803.34	1,260.07	999.08
70	729.95	579.07	1,109.19	880.83	1,374.25	1,092.89
71	799.26	632.08	1,198.90	950.15	1,472.12	1,170.36
72	876.75	697.32	1,309.00	1,043.95	1,586.31	1,264.15
73	974.62	782.97	1,431.35	1,149.96	1,716.79	1,382.41
74	1,072.49	864.52	1,565.91	1,260.07	1,847.30	1,488.44
75	1,190.76	946.07	1,729.03	1,374.25	2,002.26	1,594.47
76	1,329.40	1,052.09	1,900.31	1,504.74	2,177.60	1,724.95
77	1,484.36	1,186.68	2,104.21	1,684.18	2,369.27	1,896.23
78	1,643.40	1,309.00	2,295.86	1,830.98	2,552.77	2,038.95
79	1,786.12	1,439.51	2,479.36	1,994.10	2,703.65	2,177.60
80	1,953.32	1,569.99	2,666.96	2,144.98	2,870.85	2,308.10
81	2,132.74	1,704.57	2,891.23	2,308.10	3,062.51	2,450.82
82	2,316.26	1,855.46	3,091.05	2,475.28	3,258.25	2,609.87
83	2,536.45	2,026.72	3,352.04	2,679.18	3,494.76	2,793.36
84	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
85	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
86	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
87	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
88	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
89	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
90	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
91	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
92	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
93	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
94	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
95	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
96	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
97	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
98	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
99	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
100	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50020D

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	36.82	26.59	65.46	47.04	81.82	59.31
19	36.82	26.59	65.46	47.04	81.82	59.31
20	36.82	26.59	65.46	47.04	81.82	59.31
21	36.82	26.59	65.46	47.04	81.82	59.31
22	36.82	26.59	65.46	47.04	81.82	59.31
23	36.82	26.59	65.46	47.04	81.82	59.31
24	36.82	26.59	65.46	47.04	81.82	59.31
25	36.82	26.59	65.46	47.04	81.82	59.31
26	36.82	26.59	65.46	47.04	81.82	59.31
27	36.82	26.59	65.46	47.04	81.82	59.31
28	36.82	26.59	65.46	47.04	81.82	59.31
29	36.82	26.59	65.46	47.04	81.82	59.31
30	36.82	26.59	65.46	47.04	81.82	59.31
31	36.82	26.59	65.46	47.04	81.82	59.31
32	36.82	26.59	65.46	47.04	81.82	59.31
33	36.82	26.59	65.46	47.04	81.82	59.31
34	36.82	26.59	65.46	47.04	81.82	59.31
35	36.82	26.59	65.46	47.04	81.82	59.31
36	36.82	26.59	65.46	47.04	81.82	59.31
37	36.82	26.59	65.46	47.04	81.82	59.31
38	36.82	26.59	65.46	47.04	81.82	59.31
39	36.82	26.59	65.46	47.04	81.82	59.31
40	36.82	26.59	65.46	47.04	81.82	59.31
41	36.82	26.59	65.46	47.04	81.82	59.31
42	36.82	26.59	65.46	47.04	81.82	59.31
43	36.82	26.59	65.46	47.04	81.82	59.31
44	36.82	26.59	65.46	47.04	81.82	59.31
45	36.82	26.59	65.46	47.04	81.82	59.31
46	38.86	28.63	67.50	49.09	85.90	61.35
47	40.91	28.63	69.54	49.09	87.95	63.41
48	40.91	28.63	69.54	51.14	87.95	63.41
49	40.91	30.68	71.58	53.18	90.00	65.46
50	42.95	30.68	73.63	53.18	92.05	65.46
51	44.99	32.72	75.69	57.27	100.22	71.58
52	47.04	32.72	77.73	57.27	102.26	73.63
53	49.09	34.78	81.82	59.31	104.32	75.69
54	53.18	36.82	85.90	61.35	110.45	79.77
55	57.27	40.91	94.09	67.50	122.72	87.95
56	63.41	47.04	104.32	75.69	132.95	98.18
57	69.54	51.14	112.49	83.86	143.17	106.36
58	77.73	57.27	124.77	90.00	157.50	114.54
59	85.90	61.35	137.04	98.18	173.86	124.77
60	96.13	71.58	151.36	114.54	190.22	143.17
61	106.36	83.86	169.76	130.91	212.73	165.67
62	118.64	90.00	184.08	141.13	233.17	175.90
63	135.00	104.32	210.67	163.63	265.89	206.58
64	151.36	114.54	235.22	177.95	298.63	224.99
65	169.76	132.95	259.76	202.50	327.26	255.68
66	184.08	141.13	278.17	214.77	351.81	269.99
67	206.58	157.50	306.80	233.17	386.57	292.48
68	227.04	175.90	335.45	259.76	419.31	325.22
69	253.63	192.26	370.21	282.27	462.26	351.81
70	280.22	212.73	407.03	308.86	505.21	384.53
71	306.80	233.17	439.75	333.39	542.03	411.12
72	339.54	257.72	480.66	366.13	582.94	443.85
73	376.36	288.40	525.67	404.99	629.98	484.76
74	413.16	319.07	574.75	443.85	679.07	523.61
75	460.22	349.77	636.12	482.71	736.34	558.39
76	513.40	388.62	697.47	527.71	801.79	605.43
77	572.71	437.71	773.16	591.11	871.34	664.75
78	634.06	482.71	844.74	642.25	938.83	715.88
79	689.30	531.80	910.20	701.56	998.15	764.97
80	752.70	578.84	979.74	752.70	1,067.69	816.11
81	822.24	627.93	1,063.60	809.97	1,143.37	869.29
82	893.84	685.20	1,135.19	869.29	1,223.14	930.65
83	977.70	746.57	1,231.32	940.88	1,313.13	996.10
84	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
85	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
86	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
87	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
88	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
89	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
90	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
91	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
92	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
93	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
94	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
95	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
96	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
97	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
98	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
99	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
100	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50020D

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	32.72	24.55	57.27	42.95	71.58	53.18
19	32.72	24.55	57.27	42.95	71.58	53.18
20	32.72	24.55	57.27	42.95	71.58	53.18
21	32.72	24.55	57.27	42.95	71.58	53.18
22	32.72	24.55	57.27	42.95	71.58	53.18
23	32.72	24.55	57.27	42.95	71.58	53.18
24	32.72	24.55	57.27	42.95	71.58	53.18
25	32.72	24.55	57.27	42.95	71.58	53.18
26	32.72	24.55	57.27	42.95	71.58	53.18
27	32.72	24.55	57.27	42.95	71.58	53.18
28	32.72	24.55	57.27	42.95	71.58	53.18
29	32.72	24.55	57.27	42.95	71.58	53.18
30	32.72	24.55	57.27	42.95	71.58	53.18
31	32.72	24.55	57.27	42.95	71.58	53.18
32	32.72	24.55	57.27	42.95	71.58	53.18
33	32.72	24.55	57.27	42.95	71.58	53.18
34	32.72	24.55	57.27	42.95	71.58	53.18
35	32.72	24.55	57.27	42.95	71.58	53.18
36	32.72	24.55	57.27	42.95	71.58	53.18
37	32.72	24.55	57.27	42.95	71.58	53.18
38	32.72	24.55	57.27	42.95	71.58	53.18
39	32.72	24.55	57.27	42.95	71.58	53.18
40	32.72	24.55	57.27	42.95	71.58	53.18
41	32.72	24.55	57.27	42.95	71.58	53.18
42	32.72	24.55	57.27	42.95	71.58	53.18
43	32.72	24.55	57.27	42.95	71.58	53.18
44	32.72	24.55	57.27	42.95	71.58	53.18
45	32.72	24.55	57.27	42.95	71.58	53.18
46	34.78	26.59	59.31	44.99	75.69	57.27
47	34.78	26.59	61.35	47.04	77.73	59.31
48	36.82	26.59	63.41	47.04	79.77	59.31
49	36.82	28.63	63.41	49.09	79.77	61.35
50	38.86	28.63	65.46	49.09	81.82	61.35
51	40.91	30.68	67.50	51.14	85.90	67.50
52	40.91	30.68	69.54	53.18	87.95	69.54
53	44.99	32.72	73.63	55.22	94.09	73.63
54	47.04	34.78	77.73	59.31	98.18	75.69
55	51.14	38.86	83.86	63.41	108.41	81.82
56	57.27	42.95	92.05	71.58	118.64	90.00
57	63.41	49.09	100.22	77.73	128.85	100.22
58	69.54	53.18	112.49	85.90	143.17	108.41
59	77.73	59.31	122.72	94.09	157.50	118.64
60	85.90	67.50	135.00	106.36	171.82	135.00
61	96.13	77.73	151.36	122.72	190.22	153.40
62	106.36	83.86	165.67	130.91	210.67	165.67
63	122.72	98.18	192.26	155.44	241.36	194.31
64	137.04	108.41	212.73	167.72	267.95	210.67
65	151.36	124.77	233.17	190.22	292.48	239.32
66	165.67	132.95	249.53	200.45	312.94	251.58
67	186.13	147.27	276.12	218.86	347.71	276.12
68	206.58	167.72	302.71	245.45	378.40	308.86
69	229.09	182.03	333.39	265.89	415.21	331.35
70	251.58	200.45	366.13	290.44	454.07	359.98
71	274.08	216.81	392.72	310.90	482.71	382.49
72	304.76	243.40	433.62	345.67	525.67	417.26
73	339.54	274.08	476.58	382.49	572.71	460.22
74	372.26	298.63	517.48	417.26	609.53	490.89
75	413.16	327.26	570.66	452.03	660.65	525.67
76	458.17	362.04	621.80	492.94	713.83	564.52
77	515.44	413.16	697.47	556.35	785.43	627.93
78	574.75	458.17	764.97	609.53	850.87	677.03
79	619.75	499.08	818.15	658.61	902.01	724.06
80	670.88	535.89	871.34	697.47	961.32	769.06
81	722.02	578.84	932.69	746.57	1,022.69	820.20
82	777.25	621.80	992.02	795.65	1,092.23	873.38
83	828.38	662.71	1,049.28	842.70	1,151.55	922.47
84	875.42	699.52	1,104.51	883.61	1,208.83	969.51
85	875.42	699.52	1,104.51	883.61	1,208.83	969.51
86	875.42	699.52	1,104.51	883.61	1,208.83	969.51
87	875.42	699.52	1,104.51	883.61	1,208.83	969.51
88	875.42	699.52	1,104.51	883.61	1,208.83	969.51
89	875.42	699.52	1,104.51	883.61	1,208.83	969.51
90	875.42	699.52	1,104.51	883.61	1,208.83	969.51
91	875.42	699.52	1,104.51	883.61	1,208.83	969.51
92	875.42	699.52	1,104.51	883.61	1,208.83	969.51
93	875.42	699.52	1,104.51	883.61	1,208.83	969.51
94	875.42	699.52	1,104.51	883.61	1,208.83	969.51
95	875.42	699.52	1,104.51	883.61	1,208.83	969.51
96	875.42	699.52	1,104.51	883.61	1,208.83	969.51
97	875.42	699.52	1,104.51	883.61	1,208.83	969.51
98	875.42	699.52	1,104.51	883.61	1,208.83	969.51
99	875.42	699.52	1,104.51	883.61	1,208.83	969.51
100	875.42	699.52	1,104.51	883.61	1,208.83	969.51

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50020D

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	28.63	20.45	49.09	36.82	61.35	44.99
19	28.63	20.45	49.09	36.82	61.35	44.99
20	28.63	20.45	49.09	36.82	61.35	44.99
21	28.63	20.45	49.09	36.82	61.35	44.99
22	28.63	20.45	49.09	36.82	61.35	44.99
23	28.63	20.45	49.09	36.82	61.35	44.99
24	28.63	20.45	49.09	36.82	61.35	44.99
25	28.63	20.45	49.09	36.82	61.35	44.99
26	28.63	20.45	49.09	36.82	61.35	44.99
27	28.63	20.45	49.09	36.82	61.35	44.99
28	28.63	20.45	49.09	36.82	61.35	44.99
29	28.63	20.45	49.09	36.82	61.35	44.99
30	28.63	20.45	49.09	36.82	61.35	44.99
31	28.63	20.45	49.09	36.82	61.35	44.99
32	28.63	20.45	49.09	36.82	61.35	44.99
33	28.63	20.45	49.09	36.82	61.35	44.99
34	28.63	20.45	49.09	36.82	61.35	44.99
35	28.63	20.45	49.09	36.82	61.35	44.99
36	28.63	20.45	49.09	36.82	61.35	44.99
37	28.63	20.45	49.09	36.82	61.35	44.99
38	28.63	20.45	49.09	36.82	61.35	44.99
39	28.63	20.45	49.09	36.82	61.35	44.99
40	28.63	20.45	49.09	36.82	61.35	44.99
41	28.63	20.45	49.09	36.82	61.35	44.99
42	28.63	20.45	49.09	36.82	61.35	44.99
43	28.63	20.45	49.09	36.82	61.35	44.99
44	28.63	20.45	49.09	36.82	61.35	44.99
45	28.63	20.45	49.09	36.82	61.35	44.99
46	28.63	22.50	51.14	38.86	63.41	47.04
47	30.68	22.50	53.18	38.86	65.46	49.09
48	30.68	22.50	53.18	38.86	65.46	49.09
49	30.68	22.50	53.18	38.86	67.50	51.14
50	32.72	24.55	55.22	40.91	69.54	55.22
51	32.72	24.55	57.27	42.95	71.58	57.27
52	34.78	26.59	59.31	44.99	75.69	59.31
53	36.82	28.63	61.35	47.04	77.73	61.35
54	38.86	28.63	65.46	49.09	83.86	61.35
55	42.95	32.72	71.58	53.18	92.05	69.54
56	49.09	34.78	79.77	57.27	102.26	73.63
57	53.18	40.91	85.90	65.46	110.45	83.86
58	59.31	44.99	94.09	71.58	120.68	92.05
59	65.46	49.09	104.32	79.77	130.91	100.22
60	75.69	55.22	118.64	87.95	149.31	110.45
61	81.82	61.35	128.85	96.13	161.59	120.68
62	92.05	69.54	145.23	110.45	184.08	139.08
63	104.32	75.69	161.59	118.64	204.54	149.31
64	120.68	85.90	186.13	135.00	235.22	169.76
65	132.95	96.13	202.50	147.27	255.68	186.13
66	149.31	106.36	224.99	161.59	282.27	202.50
67	163.63	116.59	243.40	171.82	306.80	216.81
68	179.99	130.91	265.89	192.26	331.35	239.32
69	196.35	141.13	286.35	204.54	357.94	255.68
70	212.73	155.44	306.80	224.99	380.44	278.17
71	233.17	169.76	333.39	241.36	411.12	296.58
72	253.63	184.08	359.98	261.81	437.71	317.03
73	276.12	202.50	384.53	284.31	462.26	341.58
74	302.71	222.94	419.31	308.86	494.98	364.08
75	333.39	241.36	460.22	333.39	531.80	386.57
76	368.17	267.95	501.12	364.08	576.79	417.26
77	409.08	298.63	552.25	402.95	619.75	454.07
78	449.98	329.30	599.30	439.75	666.80	488.85
79	492.94	359.98	652.48	474.53	711.79	527.71
80	537.93	392.72	699.52	511.34	762.93	566.58
81	589.07	429.52	758.84	552.25	822.24	611.57
82	640.21	468.39	812.02	595.21	881.57	658.61
83	699.52	511.34	879.51	642.25	949.06	707.70
84	762.93	558.39	944.96	693.39	1,022.69	760.89
85	762.93	558.39	944.96	693.39	1,022.69	760.89
86	762.93	558.39	944.96	693.39	1,022.69	760.89
87	762.93	558.39	944.96	693.39	1,022.69	760.89
88	762.93	558.39	944.96	693.39	1,022.69	760.89
89	762.93	558.39	944.96	693.39	1,022.69	760.89
90	762.93	558.39	944.96	693.39	1,022.69	760.89
91	762.93	558.39	944.96	693.39	1,022.69	760.89
92	762.93	558.39	944.96	693.39	1,022.69	760.89
93	762.93	558.39	944.96	693.39	1,022.69	760.89
94	762.93	558.39	944.96	693.39	1,022.69	760.89
95	762.93	558.39	944.96	693.39	1,022.69	760.89
96	762.93	558.39	944.96	693.39	1,022.69	760.89
97	762.93	558.39	944.96	693.39	1,022.69	760.89
98	762.93	558.39	944.96	693.39	1,022.69	760.89
99	762.93	558.39	944.96	693.39	1,022.69	760.89
100	762.93	558.39	944.96	693.39	1,022.69	760.89

Appendix B

Genworth Life Insurance Company
99% Increase to Current-Year Premiums

Form: 50021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	93.79	69.33	175.36	130.48	220.21	163.12
19	93.79	69.33	175.36	130.48	220.21	163.12
20	93.79	69.33	175.36	130.48	220.21	163.12
21	93.79	69.33	175.36	130.48	220.21	163.12
22	93.79	69.33	175.36	130.48	220.21	163.12
23	93.79	69.33	175.36	130.48	220.21	163.12
24	93.79	69.33	175.36	130.48	220.21	163.12
25	93.79	69.33	175.36	130.48	220.21	163.12
26	93.79	69.33	175.36	130.48	220.21	163.12
27	93.79	69.33	175.36	130.48	220.21	163.12
28	93.79	69.33	175.36	130.48	220.21	163.12
29	93.79	69.33	175.36	130.48	220.21	163.12
30	93.79	69.33	175.36	130.48	220.21	163.12
31	93.79	69.33	175.36	130.48	220.21	163.12
32	93.79	69.33	175.36	130.48	220.21	163.12
33	93.79	69.33	175.36	130.48	220.21	163.12
34	93.79	69.33	175.36	130.48	220.21	163.12
35	93.79	69.33	175.36	130.48	220.21	163.12
36	93.79	69.33	175.36	130.48	220.21	163.12
37	93.79	69.33	175.36	130.48	220.21	163.12
38	93.79	69.33	175.36	130.48	220.21	163.12
39	93.79	69.33	175.36	130.48	220.21	163.12
40	93.79	69.33	175.36	130.48	220.21	163.12
41	93.79	69.33	175.36	130.48	220.21	163.12
42	93.79	69.33	175.36	130.48	220.21	163.12
43	93.79	69.33	175.36	130.48	220.21	163.12
44	93.79	69.33	175.36	130.48	220.21	163.12
45	93.79	69.33	175.36	130.48	220.21	163.12
46	101.95	77.47	183.50	138.64	232.43	175.36
47	101.95	77.47	187.58	138.64	236.51	175.36
48	106.03	77.47	191.66	142.72	240.59	179.42
49	106.03	81.55	191.66	146.80	244.67	183.50
50	110.11	81.55	195.74	146.80	248.75	187.58
51	114.19	85.63	203.90	154.96	256.91	195.74
52	122.35	89.71	212.05	159.04	269.15	203.90
53	126.42	93.79	220.21	167.20	281.37	212.05
54	134.56	101.95	232.43	175.36	297.68	224.29
55	150.88	114.19	256.91	195.74	330.32	248.75
56	163.12	126.42	281.37	216.13	358.86	281.37
57	179.42	138.64	305.84	236.51	391.47	301.76
58	199.82	154.96	338.46	256.91	428.19	330.32
59	224.29	167.20	371.10	281.37	473.04	358.86
60	248.75	195.74	407.79	322.16	517.90	407.79
61	277.31	224.29	460.80	375.17	579.07	468.96
62	305.84	240.59	501.58	399.63	636.16	501.58
63	350.70	285.45	574.99	464.88	725.87	587.21
64	395.55	309.92	644.30	505.66	811.50	640.22
65	440.41	358.86	705.47	574.99	888.99	725.87
66	481.20	383.31	758.49	607.61	958.30	766.65
67	534.22	424.11	835.98	664.70	1,048.01	831.90
68	587.21	481.20	909.37	742.17	1,137.74	925.69
69	660.62	521.98	1,011.32	803.34	1,260.07	999.08
70	729.95	579.07	1,109.19	880.83	1,374.25	1,092.89
71	799.26	632.08	1,198.90	950.15	1,472.12	1,170.36
72	876.75	697.32	1,309.00	1,043.95	1,586.31	1,264.15
73	974.62	782.97	1,431.35	1,149.96	1,716.79	1,382.41
74	1,072.49	864.52	1,565.91	1,260.07	1,847.30	1,488.44
75	1,190.76	946.07	1,729.03	1,374.25	2,002.26	1,594.47
76	1,329.40	1,052.09	1,900.31	1,504.74	2,177.60	1,724.95
77	1,484.36	1,186.68	2,104.21	1,684.18	2,369.27	1,896.23
78	1,643.40	1,309.00	2,295.86	1,830.98	2,552.77	2,038.95
79	1,786.12	1,439.51	2,479.36	1,994.10	2,703.65	2,177.60
80	1,953.32	1,569.99	2,666.96	2,144.98	2,870.85	2,308.10
81	2,132.74	1,704.57	2,891.23	2,308.10	3,062.51	2,450.82
82	2,316.26	1,855.46	3,091.05	2,475.28	3,258.25	2,609.87
83	2,536.45	2,026.72	3,352.04	2,679.18	3,494.76	2,793.36
84	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
85	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
86	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
87	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
88	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
89	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
90	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
91	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
92	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
93	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
94	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
95	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
96	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
97	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
98	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
99	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72
100	2,748.51	2,189.84	3,580.41	2,850.46	3,723.13	2,968.72

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	36.82	26.59	65.46	47.04	81.82	59.31
19	36.82	26.59	65.46	47.04	81.82	59.31
20	36.82	26.59	65.46	47.04	81.82	59.31
21	36.82	26.59	65.46	47.04	81.82	59.31
22	36.82	26.59	65.46	47.04	81.82	59.31
23	36.82	26.59	65.46	47.04	81.82	59.31
24	36.82	26.59	65.46	47.04	81.82	59.31
25	36.82	26.59	65.46	47.04	81.82	59.31
26	36.82	26.59	65.46	47.04	81.82	59.31
27	36.82	26.59	65.46	47.04	81.82	59.31
28	36.82	26.59	65.46	47.04	81.82	59.31
29	36.82	26.59	65.46	47.04	81.82	59.31
30	36.82	26.59	65.46	47.04	81.82	59.31
31	36.82	26.59	65.46	47.04	81.82	59.31
32	36.82	26.59	65.46	47.04	81.82	59.31
33	36.82	26.59	65.46	47.04	81.82	59.31
34	36.82	26.59	65.46	47.04	81.82	59.31
35	36.82	26.59	65.46	47.04	81.82	59.31
36	36.82	26.59	65.46	47.04	81.82	59.31
37	36.82	26.59	65.46	47.04	81.82	59.31
38	36.82	26.59	65.46	47.04	81.82	59.31
39	36.82	26.59	65.46	47.04	81.82	59.31
40	36.82	26.59	65.46	47.04	81.82	59.31
41	36.82	26.59	65.46	47.04	81.82	59.31
42	36.82	26.59	65.46	47.04	81.82	59.31
43	36.82	26.59	65.46	47.04	81.82	59.31
44	36.82	26.59	65.46	47.04	81.82	59.31
45	36.82	26.59	65.46	47.04	81.82	59.31
46	38.86	28.63	67.50	49.09	85.90	61.35
47	40.91	28.63	69.54	49.09	87.95	63.41
48	40.91	28.63	69.54	51.14	87.95	63.41
49	40.91	30.68	71.58	53.18	90.00	65.46
50	42.95	30.68	73.63	53.18	92.05	65.46
51	44.99	32.72	75.69	57.27	100.22	71.58
52	47.04	32.72	77.73	57.27	102.26	73.63
53	49.09	34.78	81.82	59.31	104.32	75.69
54	53.18	36.82	85.90	61.35	110.45	79.77
55	57.27	40.91	94.09	67.50	122.72	87.95
56	63.41	47.04	104.32	75.69	132.95	98.18
57	69.54	51.14	112.49	83.86	143.17	106.36
58	77.73	57.27	124.77	90.00	157.50	114.54
59	85.90	61.35	137.04	98.18	173.86	124.77
60	96.13	71.58	151.36	114.54	190.22	143.17
61	106.36	83.86	169.76	130.91	212.73	165.67
62	118.64	90.00	184.08	141.13	233.17	175.90
63	135.00	104.32	210.67	163.63	265.89	206.58
64	151.36	114.54	235.22	177.95	298.63	224.99
65	169.76	132.95	259.76	202.50	327.26	255.68
66	184.08	141.13	278.17	214.77	351.81	269.99
67	206.58	157.50	306.80	233.17	386.57	292.48
68	227.04	175.90	335.45	259.76	419.31	325.22
69	253.63	192.26	370.21	282.27	462.26	351.81
70	280.22	212.73	407.03	308.86	505.21	384.53
71	306.80	233.17	439.75	333.39	542.03	411.12
72	339.54	257.72	480.66	366.13	582.94	443.85
73	376.36	288.40	525.67	404.99	629.98	484.76
74	413.16	319.07	574.75	443.85	679.07	523.61
75	460.22	349.77	636.12	482.71	736.34	558.39
76	513.40	388.62	697.47	527.71	801.79	605.43
77	572.71	437.71	773.16	591.11	871.34	664.75
78	634.06	482.71	844.74	642.25	938.83	715.88
79	689.30	531.80	910.20	701.56	998.15	764.97
80	752.70	578.84	979.74	752.70	1,067.69	816.11
81	822.24	627.93	1,063.60	809.97	1,143.37	869.29
82	893.84	685.20	1,135.19	869.29	1,223.14	930.65
83	977.70	746.57	1,231.32	940.88	1,313.13	996.10
84	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
85	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
86	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
87	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
88	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
89	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
90	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
91	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
92	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
93	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
94	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
95	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
96	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
97	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
98	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
99	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60
100	1,059.51	807.92	1,315.18	1,002.23	1,403.14	1,063.60

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	32.72	24.55	57.27	42.95	71.58	53.18
19	32.72	24.55	57.27	42.95	71.58	53.18
20	32.72	24.55	57.27	42.95	71.58	53.18
21	32.72	24.55	57.27	42.95	71.58	53.18
22	32.72	24.55	57.27	42.95	71.58	53.18
23	32.72	24.55	57.27	42.95	71.58	53.18
24	32.72	24.55	57.27	42.95	71.58	53.18
25	32.72	24.55	57.27	42.95	71.58	53.18
26	32.72	24.55	57.27	42.95	71.58	53.18
27	32.72	24.55	57.27	42.95	71.58	53.18
28	32.72	24.55	57.27	42.95	71.58	53.18
29	32.72	24.55	57.27	42.95	71.58	53.18
30	32.72	24.55	57.27	42.95	71.58	53.18
31	32.72	24.55	57.27	42.95	71.58	53.18
32	32.72	24.55	57.27	42.95	71.58	53.18
33	32.72	24.55	57.27	42.95	71.58	53.18
34	32.72	24.55	57.27	42.95	71.58	53.18
35	32.72	24.55	57.27	42.95	71.58	53.18
36	32.72	24.55	57.27	42.95	71.58	53.18
37	32.72	24.55	57.27	42.95	71.58	53.18
38	32.72	24.55	57.27	42.95	71.58	53.18
39	32.72	24.55	57.27	42.95	71.58	53.18
40	32.72	24.55	57.27	42.95	71.58	53.18
41	32.72	24.55	57.27	42.95	71.58	53.18
42	32.72	24.55	57.27	42.95	71.58	53.18
43	32.72	24.55	57.27	42.95	71.58	53.18
44	32.72	24.55	57.27	42.95	71.58	53.18
45	32.72	24.55	57.27	42.95	71.58	53.18
46	34.78	26.59	59.31	44.99	75.69	57.27
47	34.78	26.59	61.35	47.04	77.73	59.31
48	36.82	26.59	63.41	47.04	79.77	59.31
49	36.82	28.63	63.41	49.09	79.77	61.35
50	38.86	28.63	65.46	49.09	81.82	61.35
51	40.91	30.68	67.50	51.14	85.90	67.50
52	40.91	30.68	69.54	53.18	87.95	69.54
53	44.99	32.72	73.63	55.22	94.09	73.63
54	47.04	34.78	77.73	59.31	98.18	75.69
55	51.14	38.86	83.86	63.41	108.41	81.82
56	57.27	42.95	92.05	71.58	118.64	90.00
57	63.41	49.09	100.22	77.73	128.85	100.22
58	69.54	53.18	112.49	85.90	143.17	108.41
59	77.73	59.31	122.72	94.09	157.50	118.64
60	85.90	67.50	135.00	106.36	171.82	135.00
61	96.13	77.73	151.36	122.72	190.22	153.40
62	106.36	83.86	165.67	130.91	210.67	165.67
63	122.72	98.18	192.26	155.44	241.36	194.31
64	137.04	108.41	212.73	167.72	267.95	210.67
65	151.36	124.77	233.17	190.22	292.48	239.32
66	165.67	132.95	249.53	200.45	312.94	251.58
67	186.13	147.27	276.12	218.86	347.71	276.12
68	206.58	167.72	302.71	245.45	378.40	308.86
69	229.09	182.03	333.39	265.89	415.21	331.35
70	251.58	200.45	366.13	290.44	454.07	359.98
71	274.08	216.81	392.72	310.90	482.71	382.49
72	304.76	243.40	433.62	345.67	525.67	417.26
73	339.54	274.08	476.58	382.49	572.71	460.22
74	372.26	298.63	517.48	417.26	609.53	490.89
75	413.16	327.26	570.66	452.03	660.65	525.67
76	458.17	362.04	621.80	492.94	713.83	564.52
77	515.44	413.16	697.47	556.35	785.43	627.93
78	574.75	458.17	764.97	609.53	850.87	677.03
79	619.75	499.08	818.15	658.61	902.01	724.06
80	670.88	535.89	871.34	697.47	961.32	769.06
81	722.02	578.84	932.69	746.57	1,022.69	820.20
82	777.25	621.80	992.02	795.65	1,092.23	873.38
83	828.38	662.71	1,049.28	842.70	1,151.55	922.47
84	875.42	699.52	1,104.51	883.61	1,208.83	969.51
85	875.42	699.52	1,104.51	883.61	1,208.83	969.51
86	875.42	699.52	1,104.51	883.61	1,208.83	969.51
87	875.42	699.52	1,104.51	883.61	1,208.83	969.51
88	875.42	699.52	1,104.51	883.61	1,208.83	969.51
89	875.42	699.52	1,104.51	883.61	1,208.83	969.51
90	875.42	699.52	1,104.51	883.61	1,208.83	969.51
91	875.42	699.52	1,104.51	883.61	1,208.83	969.51
92	875.42	699.52	1,104.51	883.61	1,208.83	969.51
93	875.42	699.52	1,104.51	883.61	1,208.83	969.51
94	875.42	699.52	1,104.51	883.61	1,208.83	969.51
95	875.42	699.52	1,104.51	883.61	1,208.83	969.51
96	875.42	699.52	1,104.51	883.61	1,208.83	969.51
97	875.42	699.52	1,104.51	883.61	1,208.83	969.51
98	875.42	699.52	1,104.51	883.61	1,208.83	969.51
99	875.42	699.52	1,104.51	883.61	1,208.83	969.51
100	875.42	699.52	1,104.51	883.61	1,208.83	969.51

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 50021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	28.63	20.45	49.09	36.82	61.35	44.99
19	28.63	20.45	49.09	36.82	61.35	44.99
20	28.63	20.45	49.09	36.82	61.35	44.99
21	28.63	20.45	49.09	36.82	61.35	44.99
22	28.63	20.45	49.09	36.82	61.35	44.99
23	28.63	20.45	49.09	36.82	61.35	44.99
24	28.63	20.45	49.09	36.82	61.35	44.99
25	28.63	20.45	49.09	36.82	61.35	44.99
26	28.63	20.45	49.09	36.82	61.35	44.99
27	28.63	20.45	49.09	36.82	61.35	44.99
28	28.63	20.45	49.09	36.82	61.35	44.99
29	28.63	20.45	49.09	36.82	61.35	44.99
30	28.63	20.45	49.09	36.82	61.35	44.99
31	28.63	20.45	49.09	36.82	61.35	44.99
32	28.63	20.45	49.09	36.82	61.35	44.99
33	28.63	20.45	49.09	36.82	61.35	44.99
34	28.63	20.45	49.09	36.82	61.35	44.99
35	28.63	20.45	49.09	36.82	61.35	44.99
36	28.63	20.45	49.09	36.82	61.35	44.99
37	28.63	20.45	49.09	36.82	61.35	44.99
38	28.63	20.45	49.09	36.82	61.35	44.99
39	28.63	20.45	49.09	36.82	61.35	44.99
40	28.63	20.45	49.09	36.82	61.35	44.99
41	28.63	20.45	49.09	36.82	61.35	44.99
42	28.63	20.45	49.09	36.82	61.35	44.99
43	28.63	20.45	49.09	36.82	61.35	44.99
44	28.63	20.45	49.09	36.82	61.35	44.99
45	28.63	20.45	49.09	36.82	61.35	44.99
46	28.63	22.50	51.14	38.86	63.41	47.04
47	30.68	22.50	53.18	38.86	65.46	49.09
48	30.68	22.50	53.18	38.86	65.46	49.09
49	30.68	22.50	53.18	38.86	67.50	51.14
50	32.72	24.55	55.22	40.91	69.54	55.22
51	32.72	24.55	57.27	42.95	71.58	57.27
52	34.78	26.59	59.31	44.99	75.69	59.31
53	36.82	28.63	61.35	47.04	77.73	61.35
54	38.86	28.63	65.46	49.09	83.86	61.35
55	42.95	32.72	71.58	53.18	92.05	69.54
56	49.09	34.78	79.77	57.27	102.26	73.63
57	53.18	40.91	85.90	65.46	110.45	83.86
58	59.31	44.99	94.09	71.58	120.68	92.05
59	65.46	49.09	104.32	79.77	130.91	100.22
60	75.69	55.22	118.64	87.95	149.31	110.45
61	81.82	61.35	128.85	96.13	161.59	120.68
62	92.05	69.54	145.23	110.45	184.08	139.08
63	104.32	75.69	161.59	118.64	204.54	149.31
64	120.68	85.90	186.13	135.00	235.22	169.76
65	132.95	96.13	202.50	147.27	255.68	186.13
66	149.31	106.36	224.99	161.59	282.27	202.50
67	163.63	116.59	243.40	171.82	306.80	216.81
68	179.99	130.91	265.89	192.26	331.35	239.32
69	196.35	141.13	286.35	204.54	357.94	255.68
70	212.73	155.44	306.80	224.99	380.44	278.17
71	233.17	169.76	333.39	241.36	411.12	296.58
72	253.63	184.08	359.98	261.81	437.71	317.03
73	276.12	202.50	384.53	284.31	462.26	341.58
74	302.71	222.94	419.31	308.86	494.98	364.08
75	333.39	241.36	460.22	333.39	531.80	386.57
76	368.17	267.95	501.12	364.08	576.79	417.26
77	409.08	298.63	552.25	402.95	619.75	454.07
78	449.98	329.30	599.30	439.75	666.80	488.85
79	492.94	359.98	652.48	474.53	711.79	527.71
80	537.93	392.72	699.52	511.34	762.93	566.58
81	589.07	429.52	758.84	552.25	822.24	611.57
82	640.21	468.39	812.02	595.21	881.57	658.61
83	699.52	511.34	879.51	642.25	949.06	707.70
84	762.93	558.39	944.96	693.39	1,022.69	760.89
85	762.93	558.39	944.96	693.39	1,022.69	760.89
86	762.93	558.39	944.96	693.39	1,022.69	760.89
87	762.93	558.39	944.96	693.39	1,022.69	760.89
88	762.93	558.39	944.96	693.39	1,022.69	760.89
89	762.93	558.39	944.96	693.39	1,022.69	760.89
90	762.93	558.39	944.96	693.39	1,022.69	760.89
91	762.93	558.39	944.96	693.39	1,022.69	760.89
92	762.93	558.39	944.96	693.39	1,022.69	760.89
93	762.93	558.39	944.96	693.39	1,022.69	760.89
94	762.93	558.39	944.96	693.39	1,022.69	760.89
95	762.93	558.39	944.96	693.39	1,022.69	760.89
96	762.93	558.39	944.96	693.39	1,022.69	760.89
97	762.93	558.39	944.96	693.39	1,022.69	760.89
98	762.93	558.39	944.96	693.39	1,022.69	760.89
99	762.93	558.39	944.96	693.39	1,022.69	760.89
100	762.93	558.39	944.96	693.39	1,022.69	760.89

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 60394

Annual Premiums per $10 Daily Benefit

5 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	145.84	218.65	303.13
19	145.84	218.65	303.13
20	145.84	218.65	303.13
21	145.84	218.65	303.13
22	145.84	218.65	303.13
23	145.84	218.65	303.13
24	145.84	218.65	303.13
25	145.84	218.65	303.13
26	145.84	218.65	303.13
27	145.84	218.65	303.13
28	145.84	218.65	303.13
29	145.84	218.65	303.13
30	145.84	218.65	303.13
31	145.84	218.65	303.13
32	145.84	218.65	303.13
33	145.84	218.65	303.13
34	145.84	218.65	303.13
35	145.84	218.65	303.13
36	145.84	218.65	303.13
37	145.84	218.65	303.13
38	145.84	218.65	303.13
39	145.84	218.65	303.13
40	145.84	218.65	303.13
41	145.84	218.65	303.13
42	145.84	218.65	303.13
43	145.84	218.65	303.13
44	145.84	218.65	303.13
45	145.84	218.65	303.13
46	145.84	218.65	303.13
47	145.84	218.65	303.13
48	145.84	218.65	303.13
49	145.84	218.65	303.13
50	145.84	218.65	303.13
51	145.84	218.65	303.13
52	145.84	218.65	303.13
53	145.84	218.65	303.13
54	145.84	218.65	303.13
55	145.84	218.65	303.13
56	148.90	223.15	307.22
57	152.58	228.88	317.87
58	160.16	240.34	323.58
59	167.72	251.78	336.66
60	173.44	260.39	349.56
61	183.08	274.71	361.62
62	189.21	280.02	366.74
63	204.33	298.21	380.03
64	214.56	309.05	396.19
65	223.15	316.82	409.70
66	254.04	355.69	448.15
67	267.95	369.80	466.14
68	277.35	377.18	480.05
69	293.53	393.33	498.87
70	304.55	402.11	532.43
71	348.33	452.65	569.65
72	392.30	502.15	617.70
73	439.75	554.30	667.01
74	488.85	606.05	723.24
75	536.93	655.15	785.84
76	623.64	748.40	879.93
77	711.79	839.82	989.14
78	813.05	943.34	1,123.54
79	906.93	1,033.95	1,258.53
80	1,011.04	1,132.53	1,391.89
81	1,110.03	1,210.04	1,529.74
82	1,208.62	1,281.02	1,648.37
83	1,311.92	1,351.58	1,797.48
84	1,490.87	1,535.67	1,961.73

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 60394

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	102.89	154.43	214.14
19	102.89	154.43	214.14
20	102.89	154.43	214.14
21	102.89	154.43	214.14
22	102.89	154.43	214.14
23	102.89	154.43	214.14
24	102.89	154.43	214.14
25	102.89	154.43	214.14
26	102.89	154.43	214.14
27	102.89	154.43	214.14
28	102.89	154.43	214.14
29	102.89	154.43	214.14
30	102.89	154.43	214.14
31	102.89	154.43	214.14
32	102.89	154.43	214.14
33	102.89	154.43	214.14
34	102.89	154.43	214.14
35	102.89	154.43	214.14
36	102.89	154.43	214.14
37	102.89	154.43	214.14
38	102.89	154.43	214.14
39	102.89	154.43	214.14
40	102.89	154.43	214.14
41	102.89	154.43	214.14
42	102.89	154.43	214.14
43	102.89	154.43	214.14
44	102.89	154.43	214.14
45	102.89	154.43	214.14
46	102.89	154.43	214.14
47	102.89	154.43	214.14
48	102.89	154.43	214.14
49	102.89	154.43	214.14
50	102.89	154.43	214.14
51	102.89	154.43	214.14
52	102.89	154.43	214.14
53	102.89	154.43	214.14
54	102.89	154.43	214.14
55	102.89	154.43	214.14
56	107.18	160.75	221.32
57	112.09	168.13	233.59
58	120.26	180.41	242.99
59	128.45	192.68	257.51
60	134.58	202.29	271.62
61	144.21	216.19	283.30
62	151.36	223.98	293.32
63	166.90	243.82	310.69
64	176.72	254.45	326.25
65	184.70	262.43	339.33
66	210.47	294.74	371.44
67	222.12	306.61	386.36
68	229.49	312.32	397.43
69	243.19	325.64	412.96
70	252.20	332.99	440.78
71	288.19	374.72	471.47
72	325.01	416.04	511.76
73	364.29	458.99	552.25
74	407.45	505.21	602.98
75	450.40	549.38	659.03
76	526.70	631.81	742.89
77	614.24	724.69	853.54
78	716.71	831.46	990.37
79	816.11	930.44	1,132.53
80	916.54	1,026.57	1,261.59
81	1,013.89	1,104.92	1,396.80
82	1,112.07	1,178.55	1,516.46
83	1,215.78	1,252.39	1,665.57
84	1,391.28	1,432.99	1,830.62

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 60394

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	85.69	128.66	178.36
19	85.69	128.66	178.36
20	85.69	128.66	178.36
21	85.69	128.66	178.36
22	85.69	128.66	178.36
23	85.69	128.66	178.36
24	85.69	128.66	178.36
25	85.69	128.66	178.36
26	85.69	128.66	178.36
27	85.69	128.66	178.36
28	85.69	128.66	178.36
29	85.69	128.66	178.36
30	85.69	128.66	178.36
31	85.69	128.66	178.36
32	85.69	128.66	178.36
33	85.69	128.66	178.36
34	85.69	128.66	178.36
35	85.69	128.66	178.36
36	85.69	128.66	178.36
37	85.69	128.66	178.36
38	85.69	128.66	178.36
39	85.69	128.66	178.36
40	85.69	128.66	178.36
41	85.69	128.66	178.36
42	85.69	128.66	178.36
43	85.69	128.66	178.36
44	85.69	128.66	178.36
45	85.69	128.66	178.36
46	85.69	128.66	178.36
47	85.69	128.66	178.36
48	85.69	128.66	178.36
49	85.69	128.66	178.36
50	85.69	128.66	178.36
51	85.69	128.66	178.36
52	85.69	128.66	178.36
53	85.69	128.66	178.36
54	85.69	128.66	178.36
55	85.69	128.66	178.36
56	88.57	132.95	183.08
57	91.84	137.86	191.44
58	97.76	146.64	197.39
59	103.49	155.44	207.80
60	107.78	161.80	217.23
61	114.54	171.61	225.61
62	118.43	175.07	229.29
63	128.45	187.55	238.90
64	135.82	195.74	250.96
65	141.96	201.66	260.79
66	161.80	226.63	285.53
67	170.80	235.63	296.99
68	176.52	240.14	305.59
69	187.16	250.58	317.87
70	193.90	256.29	339.33
71	221.93	288.19	362.65
72	249.95	320.12	393.75
73	280.02	353.03	424.83
74	313.36	388.82	464.09
75	346.50	422.57	506.84
76	404.99	485.97	571.28
77	465.12	548.99	646.54
78	535.07	620.79	739.41
79	604.61	689.09	838.60
80	674.15	754.95	927.78
81	740.02	806.51	1,019.63
82	805.88	854.14	1,098.99
83	874.81	901.00	1,198.18
84	993.64	1,023.51	1,307.42

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 60394

Annual Premiums per $10 Daily Benefit

1 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	64.23	96.34	133.57
19	64.23	96.34	133.57
20	64.23	96.34	133.57
21	64.23	96.34	133.57
22	64.23	96.34	133.57
23	64.23	96.34	133.57
24	64.23	96.34	133.57
25	64.23	96.34	133.57
26	64.23	96.34	133.57
27	64.23	96.34	133.57
28	64.23	96.34	133.57
29	64.23	96.34	133.57
30	64.23	96.34	133.57
31	64.23	96.34	133.57
32	64.23	96.34	133.57
33	64.23	96.34	133.57
34	64.23	96.34	133.57
35	64.23	96.34	133.57
36	64.23	96.34	133.57
37	64.23	96.34	133.57
38	64.23	96.34	133.57
39	64.23	96.34	133.57
40	64.23	96.34	133.57
41	64.23	96.34	133.57
42	64.23	96.34	133.57
43	64.23	96.34	133.57
44	64.23	96.34	133.57
45	64.23	96.34	133.57
46	64.23	96.34	133.57
47	64.23	96.34	133.57
48	64.23	96.34	133.57
49	64.23	96.34	133.57
50	64.23	96.34	133.57
51	64.23	96.34	133.57
52	64.23	96.34	133.57
53	64.23	96.34	133.57
54	64.23	96.34	133.57
55	64.23	96.34	133.57
56	66.68	99.82	137.46
57	68.11	102.07	141.75
58	72.42	108.61	146.26
59	75.69	113.52	151.77
60	77.52	116.38	156.28
61	80.19	120.05	158.71
62	84.07	124.15	162.62
63	88.36	129.06	164.45
64	93.88	135.00	173.03
65	99.61	141.54	183.08
66	106.97	149.52	188.39
67	111.07	153.19	193.08
68	114.95	156.07	198.60
69	121.50	163.01	206.79
70	126.20	166.70	220.69
71	144.39	187.55	236.05
72	162.41	207.80	255.68
73	181.83	229.29	275.91
74	203.52	252.62	301.49
75	221.93	270.61	324.59
76	255.05	306.19	359.98
77	288.40	340.56	401.10
78	320.92	372.46	443.65
79	362.65	413.58	503.37
80	404.36	452.86	556.56
81	443.85	483.93	611.78
82	483.54	512.17	659.03
83	524.66	540.60	718.96
84	596.42	614.24	784.81

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 60407

Annual Premiums per $10 Daily Benefit

5 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	145.84	218.65	303.13
19	145.84	218.65	303.13
20	145.84	218.65	303.13
21	145.84	218.65	303.13
22	145.84	218.65	303.13
23	145.84	218.65	303.13
24	145.84	218.65	303.13
25	145.84	218.65	303.13
26	145.84	218.65	303.13
27	145.84	218.65	303.13
28	145.84	218.65	303.13
29	145.84	218.65	303.13
30	145.84	218.65	303.13
31	145.84	218.65	303.13
32	145.84	218.65	303.13
33	145.84	218.65	303.13
34	145.84	218.65	303.13
35	145.84	218.65	303.13
36	145.84	218.65	303.13
37	145.84	218.65	303.13
38	145.84	218.65	303.13
39	145.84	218.65	303.13
40	145.84	218.65	303.13
41	145.84	218.65	303.13
42	145.84	218.65	303.13
43	145.84	218.65	303.13
44	145.84	218.65	303.13
45	145.84	218.65	303.13
46	145.84	218.65	303.13
47	145.84	218.65	303.13
48	145.84	218.65	303.13
49	145.84	218.65	303.13
50	145.84	218.65	303.13
51	145.84	218.65	303.13
52	145.84	218.65	303.13
53	145.84	218.65	303.13
54	145.84	218.65	303.13
55	145.84	218.65	303.13
56	148.90	223.15	307.22
57	152.58	228.88	317.87
58	160.16	240.34	323.58
59	167.72	251.78	336.66
60	173.44	260.39	349.56
61	183.08	274.71	361.62
62	189.21	280.02	366.74
63	204.33	298.21	380.03
64	214.56	309.05	396.19
65	223.15	316.82	409.70
66	254.04	355.69	448.15
67	267.95	369.80	466.14
68	277.35	377.18	480.05
69	293.53	393.33	498.87
70	304.55	402.11	532.43
71	348.33	452.65	569.65
72	392.30	502.15	617.70
73	439.75	554.30	667.01
74	488.85	606.05	723.24
75	536.93	655.15	785.84
76	623.64	748.40	879.93
77	711.79	839.82	989.14
78	813.05	943.34	1,123.54
79	906.93	1,033.95	1,258.53
80	1,011.04	1,132.53	1,391.89
81	1,110.03	1,210.04	1,529.74
82	1,208.62	1,281.02	1,648.37
83	1,311.92	1,351.58	1,797.48
84	1,490.87	1,535.67	1,961.73

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 60407

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	102.89	154.43	214.14
19	102.89	154.43	214.14
20	102.89	154.43	214.14
21	102.89	154.43	214.14
22	102.89	154.43	214.14
23	102.89	154.43	214.14
24	102.89	154.43	214.14
25	102.89	154.43	214.14
26	102.89	154.43	214.14
27	102.89	154.43	214.14
28	102.89	154.43	214.14
29	102.89	154.43	214.14
30	102.89	154.43	214.14
31	102.89	154.43	214.14
32	102.89	154.43	214.14
33	102.89	154.43	214.14
34	102.89	154.43	214.14
35	102.89	154.43	214.14
36	102.89	154.43	214.14
37	102.89	154.43	214.14
38	102.89	154.43	214.14
39	102.89	154.43	214.14
40	102.89	154.43	214.14
41	102.89	154.43	214.14
42	102.89	154.43	214.14
43	102.89	154.43	214.14
44	102.89	154.43	214.14
45	102.89	154.43	214.14
46	102.89	154.43	214.14
47	102.89	154.43	214.14
48	102.89	154.43	214.14
49	102.89	154.43	214.14
50	102.89	154.43	214.14
51	102.89	154.43	214.14
52	102.89	154.43	214.14
53	102.89	154.43	214.14
54	102.89	154.43	214.14
55	102.89	154.43	214.14
56	107.18	160.75	221.32
57	112.09	168.13	233.59
58	120.26	180.41	242.99
59	128.45	192.68	257.51
60	134.58	202.29	271.62
61	144.21	216.19	283.30
62	151.36	223.98	293.32
63	166.90	243.82	310.69
64	176.72	254.45	326.25
65	184.70	262.43	339.33
66	210.47	294.74	371.44
67	222.12	306.61	386.36
68	229.49	312.32	397.43
69	243.19	325.64	412.96
70	252.20	332.99	440.78
71	288.19	374.72	471.47
72	325.01	416.04	511.76
73	364.29	458.99	552.25
74	407.45	505.21	602.98
75	450.40	549.38	659.03
76	526.70	631.81	742.89
77	614.24	724.69	853.54
78	716.71	831.46	990.37
79	816.11	930.44	1,132.53
80	916.54	1,026.57	1,261.59
81	1,013.89	1,104.92	1,396.80
82	1,112.07	1,178.55	1,516.46
83	1,215.78	1,252.39	1,665.57
84	1,391.28	1,432.99	1,830.62

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 60407

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	85.69	128.66	178.36
19	85.69	128.66	178.36
20	85.69	128.66	178.36
21	85.69	128.66	178.36
22	85.69	128.66	178.36
23	85.69	128.66	178.36
24	85.69	128.66	178.36
25	85.69	128.66	178.36
26	85.69	128.66	178.36
27	85.69	128.66	178.36
28	85.69	128.66	178.36
29	85.69	128.66	178.36
30	85.69	128.66	178.36
31	85.69	128.66	178.36
32	85.69	128.66	178.36
33	85.69	128.66	178.36
34	85.69	128.66	178.36
35	85.69	128.66	178.36
36	85.69	128.66	178.36
37	85.69	128.66	178.36
38	85.69	128.66	178.36
39	85.69	128.66	178.36
40	85.69	128.66	178.36
41	85.69	128.66	178.36
42	85.69	128.66	178.36
43	85.69	128.66	178.36
44	85.69	128.66	178.36
45	85.69	128.66	178.36
46	85.69	128.66	178.36
47	85.69	128.66	178.36
48	85.69	128.66	178.36
49	85.69	128.66	178.36
50	85.69	128.66	178.36
51	85.69	128.66	178.36
52	85.69	128.66	178.36
53	85.69	128.66	178.36
54	85.69	128.66	178.36
55	85.69	128.66	178.36
56	88.57	132.95	183.08
57	91.84	137.86	191.44
58	97.76	146.64	197.39
59	103.49	155.44	207.80
60	107.78	161.80	217.23
61	114.54	171.61	225.61
62	118.43	175.07	229.29
63	128.45	187.55	238.90
64	135.82	195.74	250.96
65	141.96	201.66	260.79
66	161.80	226.63	285.53
67	170.80	235.63	296.99
68	176.52	240.14	305.59
69	187.16	250.58	317.87
70	193.90	256.29	339.33
71	221.93	288.19	362.65
72	249.95	320.12	393.75
73	280.02	353.03	424.83
74	313.36	388.82	464.09
75	346.50	422.57	506.84
76	404.99	485.97	571.28
77	465.12	548.99	646.54
78	535.07	620.79	739.41
79	604.61	689.09	838.60
80	674.15	754.95	927.78
81	740.02	806.51	1,019.63
82	805.88	854.14	1,098.99
83	874.81	901.00	1,198.18
84	993.64	1,023.51	1,307.42

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 60407

Annual Premiums per $10 Daily Benefit

1 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	64.23	96.34	133.57
19	64.23	96.34	133.57
20	64.23	96.34	133.57
21	64.23	96.34	133.57
22	64.23	96.34	133.57
23	64.23	96.34	133.57
24	64.23	96.34	133.57
25	64.23	96.34	133.57
26	64.23	96.34	133.57
27	64.23	96.34	133.57
28	64.23	96.34	133.57
29	64.23	96.34	133.57
30	64.23	96.34	133.57
31	64.23	96.34	133.57
32	64.23	96.34	133.57
33	64.23	96.34	133.57
34	64.23	96.34	133.57
35	64.23	96.34	133.57
36	64.23	96.34	133.57
37	64.23	96.34	133.57
38	64.23	96.34	133.57
39	64.23	96.34	133.57
40	64.23	96.34	133.57
41	64.23	96.34	133.57
42	64.23	96.34	133.57
43	64.23	96.34	133.57
44	64.23	96.34	133.57
45	64.23	96.34	133.57
46	64.23	96.34	133.57
47	64.23	96.34	133.57
48	64.23	96.34	133.57
49	64.23	96.34	133.57
50	64.23	96.34	133.57
51	64.23	96.34	133.57
52	64.23	96.34	133.57
53	64.23	96.34	133.57
54	64.23	96.34	133.57
55	64.23	96.34	133.57
56	66.68	99.82	137.46
57	68.11	102.07	141.75
58	72.42	108.61	146.26
59	75.69	113.52	151.77
60	77.52	116.38	156.28
61	80.19	120.05	158.71
62	84.07	124.15	162.62
63	88.36	129.06	164.45
64	93.88	135.00	173.03
65	99.61	141.54	183.08
66	106.97	149.52	188.39
67	111.07	153.19	193.08
68	114.95	156.07	198.60
69	121.50	163.01	206.79
70	126.20	166.70	220.69
71	144.39	187.55	236.05
72	162.41	207.80	255.68
73	181.83	229.29	275.91
74	203.52	252.62	301.49
75	221.93	270.61	324.59
76	255.05	306.19	359.98
77	288.40	340.56	401.10
78	320.92	372.46	443.65
79	362.65	413.58	503.37
80	404.36	452.86	556.56
81	443.85	483.93	611.78
82	483.54	512.17	659.03
83	524.66	540.60	718.96
84	596.42	614.24	784.81

Appendix B

Genworth Life Insurance Company
99% Increase to Current-Year Premiums

Form: 60491

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	146.80	273.23	346.62
19	146.80	273.23	346.62
20	146.80	273.23	346.62
21	146.80	273.23	346.62
22	146.80	273.23	346.62
23	146.80	273.23	346.62
24	146.80	273.23	346.62
25	146.80	273.23	346.62
26	146.80	273.23	346.62
27	146.80	273.23	346.62
28	146.80	273.23	346.62
29	146.80	273.23	346.62
30	146.80	273.23	346.62
31	146.80	273.23	346.62
32	146.80	273.23	346.62
33	146.80	273.23	346.62
34	146.80	273.23	346.62
35	146.80	273.23	346.62
36	146.80	273.23	346.62
37	146.80	273.23	346.62
38	146.80	273.23	346.62
39	146.80	273.23	346.62
40	146.80	273.23	346.62
41	146.80	273.23	346.62
42	146.80	273.23	346.62
43	146.80	273.23	346.62
44	146.80	273.23	346.62
45	146.80	273.23	346.62
46	159.04	289.53	367.02
47	163.12	293.60	375.17
48	167.20	297.68	379.25
49	171.28	305.84	387.39
50	175.36	314.00	395.55
51	183.50	322.16	411.87
52	191.66	334.38	428.19
53	199.82	350.70	444.49
54	216.13	371.10	477.12
55	236.51	407.79	526.06
56	248.75	424.11	546.43
57	256.91	436.33	558.67
58	277.31	464.88	591.29
59	297.68	493.42	628.00
60	309.92	517.90	652.46
61	334.38	558.67	701.40
62	350.70	574.99	725.87
63	383.31	628.00	791.10
64	407.79	664.70	840.06
65	428.19	685.10	864.52
66	489.34	774.81	950.15
67	509.74	799.26	986.86
68	526.06	819.66	1,015.40
69	562.75	860.44	1,072.49
70	583.15	888.99	1,113.27
71	672.86	1,007.24	1,239.69
72	746.25	1,113.27	1,349.80
73	831.90	1,223.37	1,472.12
74	937.93	1,370.17	1,614.85
75	1,039.87	1,508.82	1,749.43
76	1,227.45	1,749.43	2,006.34
77	1,410.95	2,002.26	2,255.09
78	1,643.40	2,291.78	2,552.77
79	1,879.91	2,605.79	2,846.38
80	2,136.82	2,915.71	3,139.98
81	2,393.73	3,241.93	3,417.29
82	2,650.64	3,535.55	3,731.29
83	2,976.88	3,935.19	4,122.76
84	3,600.79	4,685.51	4,873.09
85	3,600.79	4,685.51	4,873.09
86	3,600.79	4,685.51	4,873.09
87	3,600.79	4,685.51	4,873.09
88	3,600.79	4,685.51	4,873.09
89	3,600.79	4,685.51	4,873.09
90	3,600.79	4,685.51	4,873.09
91	3,600.79	4,685.51	4,873.09
92	3,600.79	4,685.51	4,873.09
93	3,600.79	4,685.51	4,873.09
94	3,600.79	4,685.51	4,873.09
95	3,600.79	4,685.51	4,873.09
96	3,600.79	4,685.51	4,873.09
97	3,600.79	4,685.51	4,873.09
98	3,600.79	4,685.51	4,873.09
99	3,600.79	4,685.51	4,873.09
100	3,600.79	4,685.51	4,873.09

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 60491

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	51.14	90.00	112.49
19	51.14	90.00	112.49
20	51.14	90.00	112.49
21	51.14	90.00	112.49
22	51.14	90.00	112.49
23	51.14	90.00	112.49
24	51.14	90.00	112.49
25	51.14	90.00	112.49
26	51.14	90.00	112.49
27	51.14	90.00	112.49
28	51.14	90.00	112.49
29	51.14	90.00	112.49
30	51.14	90.00	112.49
31	51.14	90.00	112.49
32	51.14	90.00	112.49
33	51.14	90.00	112.49
34	51.14	90.00	112.49
35	51.14	90.00	112.49
36	51.14	90.00	112.49
37	51.14	90.00	112.49
38	51.14	90.00	112.49
39	51.14	90.00	112.49
40	51.14	90.00	112.49
41	51.14	90.00	112.49
42	51.14	90.00	112.49
43	51.14	90.00	112.49
44	51.14	90.00	112.49
45	51.14	90.00	112.49
46	55.22	96.13	120.68
47	57.27	98.18	124.77
48	57.27	98.18	124.77
49	59.31	100.22	126.81
50	61.35	102.26	130.91
51	63.41	106.36	137.04
52	65.46	110.45	141.13
53	69.54	114.54	147.27
54	73.63	122.72	155.44
55	81.82	135.00	173.86
56	85.90	139.08	177.95
57	90.00	145.23	184.08
58	96.13	153.40	196.35
59	102.26	163.63	208.63
60	108.41	169.76	214.77
61	116.59	182.03	229.09
62	120.68	190.22	239.32
63	132.95	208.63	263.85
64	141.13	218.86	278.17
65	147.27	227.04	284.31
66	167.72	253.63	319.07
67	177.95	263.85	331.35
68	184.08	269.99	337.49
69	194.31	284.31	353.85
70	202.50	292.48	364.08
71	231.13	329.30	404.99
72	259.76	370.21	447.94
73	292.48	407.03	488.85
74	325.22	454.07	533.84
75	359.98	497.02	576.79
76	421.35	572.71	658.61
77	490.89	662.71	746.57
78	572.71	762.93	848.83
79	652.48	861.10	940.88
80	734.30	953.15	1,026.78
81	812.02	1,047.24	1,110.64
82	889.74	1,129.06	1,192.45
83	973.60	1,225.19	1,284.50
84	1,145.42	1,421.54	1,478.81
85	1,145.42	1,421.54	1,478.81
86	1,145.42	1,421.54	1,478.81
87	1,145.42	1,421.54	1,478.81
88	1,145.42	1,421.54	1,478.81
89	1,145.42	1,421.54	1,478.81
90	1,145.42	1,421.54	1,478.81
91	1,145.42	1,421.54	1,478.81
92	1,145.42	1,421.54	1,478.81
93	1,145.42	1,421.54	1,478.81
94	1,145.42	1,421.54	1,478.81
95	1,145.42	1,421.54	1,478.81
96	1,145.42	1,421.54	1,478.81
97	1,145.42	1,421.54	1,478.81
98	1,145.42	1,421.54	1,478.81
99	1,145.42	1,421.54	1,478.81
100	1,145.42	1,421.54	1,478.81

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 60491

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	42.95	75.69	94.09
19	42.95	75.69	94.09
20	42.95	75.69	94.09
21	42.95	75.69	94.09
22	42.95	75.69	94.09
23	42.95	75.69	94.09
24	42.95	75.69	94.09
25	42.95	75.69	94.09
26	42.95	75.69	94.09
27	42.95	75.69	94.09
28	42.95	75.69	94.09
29	42.95	75.69	94.09
30	42.95	75.69	94.09
31	42.95	75.69	94.09
32	42.95	75.69	94.09
33	42.95	75.69	94.09
34	42.95	75.69	94.09
35	42.95	75.69	94.09
36	42.95	75.69	94.09
37	42.95	75.69	94.09
38	42.95	75.69	94.09
39	42.95	75.69	94.09
40	42.95	75.69	94.09
41	42.95	75.69	94.09
42	42.95	75.69	94.09
43	42.95	75.69	94.09
44	42.95	75.69	94.09
45	42.95	75.69	94.09
46	44.99	79.77	100.22
47	47.04	81.82	102.26
48	47.04	81.82	104.32
49	49.09	83.86	106.36
50	51.14	85.90	108.41
51	53.18	87.95	112.49
52	55.22	92.05	116.59
53	57.27	96.13	122.72
54	61.35	102.26	130.91
55	67.50	110.45	143.17
56	71.58	116.59	147.27
57	73.63	118.64	151.36
58	77.73	124.77	159.54
59	83.86	130.91	167.72
60	85.90	137.04	171.82
61	92.05	145.23	182.03
62	94.09	149.31	188.18
63	102.26	159.54	202.50
64	108.41	167.72	212.73
65	114.54	173.86	218.86
66	128.85	196.35	245.45
67	137.04	204.54	255.68
68	141.13	208.63	259.76
69	149.31	218.86	272.04
70	155.44	224.99	280.22
71	177.95	253.63	312.94
72	200.45	284.31	343.62
73	224.99	312.94	376.36
74	249.53	347.71	411.12
75	278.17	382.49	443.85
76	323.17	439.75	505.21
77	372.26	503.17	566.58
78	427.48	568.62	634.06
79	484.76	638.16	697.47
80	539.99	701.56	754.74
81	593.15	764.97	809.97
82	644.29	818.15	863.15
83	699.52	881.57	924.52
84	795.65	985.87	1,024.74
85	795.65	985.87	1,024.74
86	795.65	985.87	1,024.74
87	795.65	985.87	1,024.74
88	795.65	985.87	1,024.74
89	795.65	985.87	1,024.74
90	795.65	985.87	1,024.74
91	795.65	985.87	1,024.74
92	795.65	985.87	1,024.74
93	795.65	985.87	1,024.74
94	795.65	985.87	1,024.74
95	795.65	985.87	1,024.74
96	795.65	985.87	1,024.74
97	795.65	985.87	1,024.74
98	795.65	985.87	1,024.74
99	795.65	985.87	1,024.74
100	795.65	985.87	1,024.74

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 60491

Annual Premiums per $10 Daily Benefit

1 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	32.72	57.27	71.58
19	32.72	57.27	71.58
20	32.72	57.27	71.58
21	32.72	57.27	71.58
22	32.72	57.27	71.58
23	32.72	57.27	71.58
24	32.72	57.27	71.58
25	32.72	57.27	71.58
26	32.72	57.27	71.58
27	32.72	57.27	71.58
28	32.72	57.27	71.58
29	32.72	57.27	71.58
30	32.72	57.27	71.58
31	32.72	57.27	71.58
32	32.72	57.27	71.58
33	32.72	57.27	71.58
34	32.72	57.27	71.58
35	32.72	57.27	71.58
36	32.72	57.27	71.58
37	32.72	57.27	71.58
38	32.72	57.27	71.58
39	32.72	57.27	71.58
40	32.72	57.27	71.58
41	32.72	57.27	71.58
42	32.72	57.27	71.58
43	32.72	57.27	71.58
44	32.72	57.27	71.58
45	32.72	57.27	71.58
46	34.78	59.31	75.69
47	34.78	61.35	77.73
48	36.82	63.41	79.77
49	36.82	63.41	79.77
50	38.86	65.46	81.82
51	38.86	67.50	87.95
52	40.91	69.54	92.05
53	42.95	71.58	96.13
54	47.04	75.69	102.26
55	51.14	83.86	108.41
56	53.18	85.90	110.45
57	55.22	87.95	112.49
58	57.27	92.05	118.64
59	61.35	96.13	122.72
60	61.35	98.18	124.77
61	63.41	102.26	126.81
62	67.50	106.36	132.95
63	71.58	110.45	139.08
64	75.69	116.59	147.27
65	79.77	122.72	153.40
66	85.90	128.85	161.59
67	87.95	130.91	165.67
68	92.05	135.00	169.76
69	98.18	143.17	177.95
70	100.22	147.27	182.03
71	116.59	165.67	202.50
72	128.85	184.08	222.94
73	145.23	204.54	243.40
74	163.63	227.04	267.95
75	177.95	245.45	284.31
76	204.54	278.17	319.07
77	231.13	310.90	349.77
78	257.72	341.58	380.44
79	290.44	382.49	417.26
80	323.17	421.35	452.03
81	355.90	458.17	486.81
82	386.57	490.89	519.53
83	419.31	529.76	554.30
84	476.58	591.11	615.66
85	476.58	591.11	615.66
86	476.58	591.11	615.66
87	476.58	591.11	615.66
88	476.58	591.11	615.66
89	476.58	591.11	615.66
90	476.58	591.11	615.66
91	476.58	591.11	615.66
92	476.58	591.11	615.66
93	476.58	591.11	615.66
94	476.58	591.11	615.66
95	476.58	591.11	615.66
96	476.58	591.11	615.66
97	476.58	591.11	615.66
98	476.58	591.11	615.66
99	476.58	591.11	615.66
100	476.58	591.11	615.66

Appendix B

Genworth Life Insurance Company
99% Increase to Current-Year Premiums

Form: 60494

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	146.80	273.23	346.62
19	146.80	273.23	346.62
20	146.80	273.23	346.62
21	146.80	273.23	346.62
22	146.80	273.23	346.62
23	146.80	273.23	346.62
24	146.80	273.23	346.62
25	146.80	273.23	346.62
26	146.80	273.23	346.62
27	146.80	273.23	346.62
28	146.80	273.23	346.62
29	146.80	273.23	346.62
30	146.80	273.23	346.62
31	146.80	273.23	346.62
32	146.80	273.23	346.62
33	146.80	273.23	346.62
34	146.80	273.23	346.62
35	146.80	273.23	346.62
36	146.80	273.23	346.62
37	146.80	273.23	346.62
38	146.80	273.23	346.62
39	146.80	273.23	346.62
40	146.80	273.23	346.62
41	146.80	273.23	346.62
42	146.80	273.23	346.62
43	146.80	273.23	346.62
44	146.80	273.23	346.62
45	146.80	273.23	346.62
46	159.04	289.53	367.02
47	163.12	293.60	375.17
48	167.20	297.68	379.25
49	171.28	305.84	387.39
50	175.36	314.00	395.55
51	183.50	322.16	411.87
52	191.66	334.38	428.19
53	199.82	350.70	444.49
54	216.13	371.10	477.12
55	236.51	407.79	526.06
56	248.75	424.11	546.43
57	256.91	436.33	558.67
58	277.31	464.88	591.29
59	297.68	493.42	628.00
60	309.92	517.90	652.46
61	334.38	558.67	701.40
62	350.70	574.99	725.87
63	383.31	628.00	791.10
64	407.79	664.70	840.06
65	428.19	685.10	864.52
66	489.34	774.81	950.15
67	509.74	799.26	986.86
68	526.06	819.66	1,015.40
69	562.75	860.44	1,072.49
70	583.15	888.99	1,113.27
71	672.86	1,007.24	1,239.69
72	746.25	1,113.27	1,349.80
73	831.90	1,223.37	1,472.12
74	937.93	1,370.17	1,614.85
75	1,039.87	1,508.82	1,749.43
76	1,227.45	1,749.43	2,006.34
77	1,410.95	2,002.26	2,255.09
78	1,643.40	2,291.78	2,552.77
79	1,879.91	2,605.79	2,846.38
80	2,136.82	2,915.71	3,139.98
81	2,393.73	3,241.93	3,417.29
82	2,650.64	3,535.55	3,731.29
83	2,976.88	3,935.19	4,122.76
84	3,600.79	4,685.51	4,873.09
85	3,600.79	4,685.51	4,873.09
86	3,600.79	4,685.51	4,873.09
87	3,600.79	4,685.51	4,873.09
88	3,600.79	4,685.51	4,873.09
89	3,600.79	4,685.51	4,873.09
90	3,600.79	4,685.51	4,873.09
91	3,600.79	4,685.51	4,873.09
92	3,600.79	4,685.51	4,873.09
93	3,600.79	4,685.51	4,873.09
94	3,600.79	4,685.51	4,873.09
95	3,600.79	4,685.51	4,873.09
96	3,600.79	4,685.51	4,873.09
97	3,600.79	4,685.51	4,873.09
98	3,600.79	4,685.51	4,873.09
99	3,600.79	4,685.51	4,873.09
100	3,600.79	4,685.51	4,873.09

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 60494

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	51.14	90.00	112.49
19	51.14	90.00	112.49
20	51.14	90.00	112.49
21	51.14	90.00	112.49
22	51.14	90.00	112.49
23	51.14	90.00	112.49
24	51.14	90.00	112.49
25	51.14	90.00	112.49
26	51.14	90.00	112.49
27	51.14	90.00	112.49
28	51.14	90.00	112.49
29	51.14	90.00	112.49
30	51.14	90.00	112.49
31	51.14	90.00	112.49
32	51.14	90.00	112.49
33	51.14	90.00	112.49
34	51.14	90.00	112.49
35	51.14	90.00	112.49
36	51.14	90.00	112.49
37	51.14	90.00	112.49
38	51.14	90.00	112.49
39	51.14	90.00	112.49
40	51.14	90.00	112.49
41	51.14	90.00	112.49
42	51.14	90.00	112.49
43	51.14	90.00	112.49
44	51.14	90.00	112.49
45	51.14	90.00	112.49
46	55.22	96.13	120.68
47	57.27	98.18	124.77
48	57.27	98.18	124.77
49	59.31	100.22	126.81
50	61.35	102.26	130.91
51	63.41	106.36	137.04
52	65.46	110.45	141.13
53	69.54	114.54	147.27
54	73.63	122.72	155.44
55	81.82	135.00	173.86
56	85.90	139.08	177.95
57	90.00	145.23	184.08
58	96.13	153.40	196.35
59	102.26	163.63	208.63
60	108.41	169.76	214.77
61	116.59	182.03	229.09
62	120.68	190.22	239.32
63	132.95	208.63	263.85
64	141.13	218.86	278.17
65	147.27	227.04	284.31
66	167.72	253.63	319.07
67	177.95	263.85	331.35
68	184.08	269.99	337.49
69	194.31	284.31	353.85
70	202.50	292.48	364.08
71	231.13	329.30	404.99
72	259.76	370.21	447.94
73	292.48	407.03	488.85
74	325.22	454.07	533.84
75	359.98	497.02	576.79
76	421.35	572.71	658.61
77	490.89	662.71	746.57
78	572.71	762.93	848.83
79	652.48	861.10	940.88
80	734.30	953.15	1,026.78
81	812.02	1,047.24	1,110.64
82	889.74	1,129.06	1,192.45
83	973.60	1,225.19	1,284.50
84	1,145.42	1,421.54	1,478.81
85	1,145.42	1,421.54	1,478.81
86	1,145.42	1,421.54	1,478.81
87	1,145.42	1,421.54	1,478.81
88	1,145.42	1,421.54	1,478.81
89	1,145.42	1,421.54	1,478.81
90	1,145.42	1,421.54	1,478.81
91	1,145.42	1,421.54	1,478.81
92	1,145.42	1,421.54	1,478.81
93	1,145.42	1,421.54	1,478.81
94	1,145.42	1,421.54	1,478.81
95	1,145.42	1,421.54	1,478.81
96	1,145.42	1,421.54	1,478.81
97	1,145.42	1,421.54	1,478.81
98	1,145.42	1,421.54	1,478.81
99	1,145.42	1,421.54	1,478.81
100	1,145.42	1,421.54	1,478.81

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 60494

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	42.95	75.69	94.09
19	42.95	75.69	94.09
20	42.95	75.69	94.09
21	42.95	75.69	94.09
22	42.95	75.69	94.09
23	42.95	75.69	94.09
24	42.95	75.69	94.09
25	42.95	75.69	94.09
26	42.95	75.69	94.09
27	42.95	75.69	94.09
28	42.95	75.69	94.09
29	42.95	75.69	94.09
30	42.95	75.69	94.09
31	42.95	75.69	94.09
32	42.95	75.69	94.09
33	42.95	75.69	94.09
34	42.95	75.69	94.09
35	42.95	75.69	94.09
36	42.95	75.69	94.09
37	42.95	75.69	94.09
38	42.95	75.69	94.09
39	42.95	75.69	94.09
40	42.95	75.69	94.09
41	42.95	75.69	94.09
42	42.95	75.69	94.09
43	42.95	75.69	94.09
44	42.95	75.69	94.09
45	42.95	75.69	94.09
46	44.99	79.77	100.22
47	47.04	81.82	102.26
48	47.04	81.82	104.32
49	49.09	83.86	106.36
50	51.14	85.90	108.41
51	53.18	87.95	112.49
52	55.22	92.05	116.59
53	57.27	96.13	122.72
54	61.35	102.26	130.91
55	67.50	110.45	143.17
56	71.58	116.59	147.27
57	73.63	118.64	151.36
58	77.73	124.77	159.54
59	83.86	130.91	167.72
60	85.90	137.04	171.82
61	92.05	145.23	182.03
62	94.09	149.31	188.18
63	102.26	159.54	202.50
64	108.41	167.72	212.73
65	114.54	173.86	218.86
66	128.85	196.35	245.45
67	137.04	204.54	255.68
68	141.13	208.63	259.76
69	149.31	218.86	272.04
70	155.44	224.99	280.22
71	177.95	253.63	312.94
72	200.45	284.31	343.62
73	224.99	312.94	376.36
74	249.53	347.71	411.12
75	278.17	382.49	443.85
76	323.17	439.75	505.21
77	372.26	503.17	566.58
78	427.48	568.62	634.06
79	484.76	638.16	697.47
80	539.99	701.56	754.74
81	593.15	764.97	809.97
82	644.29	818.15	863.15
83	699.52	881.57	924.52
84	795.65	985.87	1,024.74
85	795.65	985.87	1,024.74
86	795.65	985.87	1,024.74
87	795.65	985.87	1,024.74
88	795.65	985.87	1,024.74
89	795.65	985.87	1,024.74
90	795.65	985.87	1,024.74
91	795.65	985.87	1,024.74
92	795.65	985.87	1,024.74
93	795.65	985.87	1,024.74
94	795.65	985.87	1,024.74
95	795.65	985.87	1,024.74
96	795.65	985.87	1,024.74
97	795.65	985.87	1,024.74
98	795.65	985.87	1,024.74
99	795.65	985.87	1,024.74
100	795.65	985.87	1,024.74

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 60494

Annual Premiums per $10 Daily Benefit

1 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	32.72	57.27	71.58
19	32.72	57.27	71.58
20	32.72	57.27	71.58
21	32.72	57.27	71.58
22	32.72	57.27	71.58
23	32.72	57.27	71.58
24	32.72	57.27	71.58
25	32.72	57.27	71.58
26	32.72	57.27	71.58
27	32.72	57.27	71.58
28	32.72	57.27	71.58
29	32.72	57.27	71.58
30	32.72	57.27	71.58
31	32.72	57.27	71.58
32	32.72	57.27	71.58
33	32.72	57.27	71.58
34	32.72	57.27	71.58
35	32.72	57.27	71.58
36	32.72	57.27	71.58
37	32.72	57.27	71.58
38	32.72	57.27	71.58
39	32.72	57.27	71.58
40	32.72	57.27	71.58
41	32.72	57.27	71.58
42	32.72	57.27	71.58
43	32.72	57.27	71.58
44	32.72	57.27	71.58
45	32.72	57.27	71.58
46	34.78	59.31	75.69
47	34.78	61.35	77.73
48	36.82	63.41	79.77
49	36.82	63.41	79.77
50	38.86	65.46	81.82
51	38.86	67.50	87.95
52	40.91	69.54	92.05
53	42.95	71.58	96.13
54	47.04	75.69	102.26
55	51.14	83.86	108.41
56	53.18	85.90	110.45
57	55.22	87.95	112.49
58	57.27	92.05	118.64
59	61.35	96.13	122.72
60	61.35	98.18	124.77
61	63.41	102.26	126.81
62	67.50	106.36	132.95
63	71.58	110.45	139.08
64	75.69	116.59	147.27
65	79.77	122.72	153.40
66	85.90	128.85	161.59
67	87.95	130.91	165.67
68	92.05	135.00	169.76
69	98.18	143.17	177.95
70	100.22	147.27	182.03
71	116.59	165.67	202.50
72	128.85	184.08	222.94
73	145.23	204.54	243.40
74	163.63	227.04	267.95
75	177.95	245.45	284.31
76	204.54	278.17	319.07
77	231.13	310.90	349.77
78	257.72	341.58	380.44
79	290.44	382.49	417.26
80	323.17	421.35	452.03
81	355.90	458.17	486.81
82	386.57	490.89	519.53
83	419.31	529.76	554.30
84	476.58	591.11	615.66
85	476.58	591.11	615.66
86	476.58	591.11	615.66
87	476.58	591.11	615.66
88	476.58	591.11	615.66
89	476.58	591.11	615.66
90	476.58	591.11	615.66
91	476.58	591.11	615.66
92	476.58	591.11	615.66
93	476.58	591.11	615.66
94	476.58	591.11	615.66
95	476.58	591.11	615.66
96	476.58	591.11	615.66
97	476.58	591.11	615.66
98	476.58	591.11	615.66
99	476.58	591.11	615.66
100	476.58	591.11	615.66

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 62100

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	65.46	59.31	94.09	83.86	126.81	114.54
19	65.46	59.31	94.09	83.86	126.81	114.54
20	65.46	59.31	94.09	83.86	126.81	114.54
21	65.46	59.31	94.09	83.86	126.81	114.54
22	65.46	59.31	94.09	83.86	126.81	114.54
23	65.46	59.31	94.09	83.86	126.81	114.54
24	65.46	59.31	94.09	83.86	126.81	114.54
25	65.46	59.31	94.09	83.86	126.81	114.54
26	65.46	59.31	94.09	83.86	126.81	114.54
27	65.46	59.31	94.09	83.86	126.81	114.54
28	65.46	59.31	94.09	83.86	126.81	114.54
29	65.46	59.31	94.09	83.86	126.81	114.54
30	65.46	59.31	94.09	83.86	126.81	114.54
31	65.46	59.31	94.09	83.86	126.81	114.54
32	65.46	59.31	94.09	83.86	126.81	114.54
33	65.46	59.31	94.09	83.86	126.81	114.54
34	65.46	59.31	94.09	83.86	126.81	114.54
35	65.46	59.31	94.09	83.86	126.81	114.54
36	65.46	59.31	94.09	83.86	126.81	114.54
37	65.46	59.31	94.09	83.86	126.81	114.54
38	65.46	59.31	94.09	83.86	126.81	114.54
39	65.46	59.31	94.09	83.86	126.81	114.54
40	65.46	59.31	94.09	83.86	126.81	114.54
41	65.46	59.31	94.09	83.86	126.81	114.54
42	65.46	59.31	94.09	83.86	126.81	114.54
43	65.46	59.31	94.09	83.86	126.81	114.54
44	65.46	59.31	94.09	83.86	126.81	114.54
45	65.46	59.31	94.09	83.86	126.81	114.54
46	67.50	61.35	96.13	85.90	130.91	116.59
47	67.50	61.35	96.13	85.90	132.95	118.64
48	67.50	61.35	98.18	87.95	132.95	118.64
49	71.58	63.41	98.18	87.95	135.00	120.68
50	71.58	63.41	100.22	90.00	135.00	120.68
51	71.58	63.41	102.26	92.05	137.04	122.72
52	71.58	63.41	104.32	94.09	139.08	124.77
53	73.63	65.46	110.45	98.18	141.13	126.81
54	75.69	67.50	114.54	102.26	145.23	130.91
55	77.73	69.54	118.64	106.36	151.36	135.00
56	79.77	71.58	124.77	112.49	157.50	141.13
57	83.86	75.69	132.95	118.64	163.63	147.27
58	87.95	79.77	139.08	124.77	171.82	153.40
59	94.09	83.86	145.23	130.91	177.95	159.54
60	100.22	90.00	153.40	137.04	186.13	167.72
61	106.36	96.13	161.59	145.23	196.35	175.90
62	114.54	102.26	171.82	153.40	204.54	184.08
63	122.72	110.45	182.03	163.63	216.81	194.31
64	130.91	116.59	196.35	175.90	229.09	204.54
65	141.13	126.81	210.67	188.18	241.36	216.81
66	151.36	135.00	224.99	202.50	255.68	229.09
67	161.59	145.23	241.36	216.81	269.99	241.36
68	175.90	157.50	255.68	229.09	284.31	255.68
69	186.13	167.72	272.04	243.40	302.71	272.04
70	200.45	179.99	286.35	257.72	319.07	286.35
71	216.81	194.31	304.76	274.08	339.54	304.76
72	233.17	208.63	325.22	292.48	362.04	325.22
73	253.63	227.04	349.77	312.94	384.53	345.67
74	272.04	243.40	374.30	335.45	409.08	366.13
75	294.54	263.85	400.89	359.98	435.67	390.67
76	317.03	284.31	431.58	386.57	464.30	417.26
77	343.62	308.86	462.26	415.21	497.02	445.90
78	374.30	335.45	497.02	445.90	531.80	476.58
79	409.08	366.13	533.84	478.62	572.71	513.40
80	441.80	396.80	572.71	513.40	613.62	550.20
81	480.66	431.58	615.66	552.25	656.57	589.07
82	521.57	468.39	658.61	591.11	701.56	629.98
83	566.58	507.25	707.70	634.06	750.66	672.93
84	611.57	548.16	756.79	679.07	795.65	713.83
85	656.57	589.07	789.52	707.70	824.28	738.38
86	701.56	629.98	818.15	734.30	850.87	762.93
87	748.61	670.88	850.87	762.93	877.47	787.48
88	793.61	711.79	879.51	789.52	906.10	812.02
89	838.60	752.70	912.24	818.15	932.69	836.56
90	885.65	793.61	944.96	846.79	957.24	859.06
91	930.65	834.51	973.60	873.38	985.87	883.61
92	975.65	875.42	1,006.33	902.01	1,012.46	908.16
93	1,022.69	916.33	1,034.97	928.60	1,039.05	932.69
94	1,067.69	957.24	1,067.69	957.24	1,067.69	957.24
95	1,067.69	957.24	1,067.69	957.24	1,067.69	957.24
96	1,067.69	957.24	1,067.69	957.24	1,067.69	957.24
97	1,067.69	957.24	1,067.69	957.24	1,067.69	957.24
98	1,067.69	957.24	1,067.69	957.24	1,067.69	957.24
99	1,067.69	957.24	1,067.69	957.24	1,067.69	957.24
100	1,067.69	957.24	1,067.69	957.24	1,067.69	957.24

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 62100

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	55.22	49.09	75.69	67.50	100.22	90.00
19	55.22	49.09	75.69	67.50	100.22	90.00
20	55.22	49.09	75.69	67.50	100.22	90.00
21	55.22	49.09	75.69	67.50	100.22	90.00
22	55.22	49.09	75.69	67.50	100.22	90.00
23	55.22	49.09	75.69	67.50	100.22	90.00
24	55.22	49.09	75.69	67.50	100.22	90.00
25	55.22	49.09	75.69	67.50	100.22	90.00
26	55.22	49.09	75.69	67.50	100.22	90.00
27	55.22	49.09	75.69	67.50	100.22	90.00
28	55.22	49.09	75.69	67.50	100.22	90.00
29	55.22	49.09	75.69	67.50	100.22	90.00
30	55.22	49.09	75.69	67.50	100.22	90.00
31	55.22	49.09	75.69	67.50	100.22	90.00
32	55.22	49.09	75.69	67.50	100.22	90.00
33	55.22	49.09	75.69	67.50	100.22	90.00
34	55.22	49.09	75.69	67.50	100.22	90.00
35	55.22	49.09	75.69	67.50	100.22	90.00
36	55.22	49.09	75.69	67.50	100.22	90.00
37	55.22	49.09	75.69	67.50	100.22	90.00
38	55.22	49.09	75.69	67.50	100.22	90.00
39	55.22	49.09	75.69	67.50	100.22	90.00
40	55.22	49.09	75.69	67.50	100.22	90.00
41	55.22	49.09	75.69	67.50	100.22	90.00
42	55.22	49.09	75.69	67.50	100.22	90.00
43	55.22	49.09	75.69	67.50	100.22	90.00
44	55.22	49.09	75.69	67.50	100.22	90.00
45	55.22	49.09	75.69	67.50	100.22	90.00
46	55.22	49.09	77.73	69.54	102.26	92.05
47	55.22	49.09	77.73	69.54	104.32	94.09
48	57.27	51.14	79.77	71.58	104.32	94.09
49	57.27	51.14	79.77	71.58	106.36	96.13
50	57.27	51.14	79.77	71.58	106.36	96.13
51	57.27	51.14	81.82	73.63	106.36	96.13
52	57.27	51.14	83.86	75.69	110.45	98.18
53	59.31	53.18	85.90	77.73	112.49	100.22
54	59.31	53.18	87.95	79.77	116.59	104.32
55	61.35	55.22	92.05	81.82	118.64	106.36
56	63.41	57.27	96.13	85.90	122.72	110.45
57	65.46	59.31	100.22	90.00	126.81	114.54
58	71.58	63.41	106.36	96.13	132.95	118.64
59	73.63	65.46	112.49	100.22	139.08	124.77
60	77.73	69.54	118.64	106.36	145.23	130.91
61	83.86	75.69	124.77	112.49	153.40	137.04
62	87.95	79.77	135.00	120.68	159.54	143.17
63	96.13	85.90	143.17	128.85	169.76	151.36
64	104.32	94.09	157.50	141.13	179.99	161.59
65	114.54	102.26	169.76	151.36	192.26	171.82
66	122.72	110.45	182.03	163.63	202.50	182.03
67	132.95	118.64	196.35	175.90	214.77	192.26
68	141.13	126.81	206.58	186.13	229.09	204.54
69	153.40	137.04	216.81	194.31	241.36	216.81
70	161.59	145.23	229.09	204.54	255.68	229.09
71	173.86	155.44	241.36	216.81	272.04	243.40
72	186.13	167.72	255.68	229.09	286.35	257.72
73	202.50	182.03	274.08	245.45	304.76	274.08
74	216.81	194.31	294.54	263.85	323.17	290.44
75	235.22	210.67	317.03	284.31	343.62	308.86
76	253.63	227.04	339.54	304.76	364.08	327.26
77	274.08	245.45	364.08	327.26	388.62	347.71
78	298.63	267.95	390.67	349.77	413.16	370.21
79	323.17	290.44	417.26	374.30	439.75	394.76
80	351.81	314.99	443.85	398.85	470.43	421.35
81	382.49	343.62	474.53	425.44	501.12	449.98
82	415.21	372.26	507.25	454.07	533.84	478.62
83	449.98	402.95	539.99	484.76	568.62	509.30
84	484.76	435.67	578.84	519.53	601.34	539.99
85	521.57	468.39	607.49	544.07	627.93	562.48
86	558.39	501.12	634.06	568.62	652.48	584.98
87	595.21	533.84	660.65	593.15	677.03	607.49
88	632.02	566.58	689.30	617.70	701.56	629.98
89	668.84	599.30	715.88	642.25	728.15	652.48
90	705.66	632.02	740.43	664.75	750.66	672.93
91	740.43	664.75	769.06	689.30	775.20	695.43
92	777.25	697.47	795.65	713.83	799.75	717.93
93	814.07	730.21	824.28	738.38	826.34	740.43
94	850.87	762.93	850.87	762.93	850.87	762.93
95	850.87	762.93	850.87	762.93	850.87	762.93
96	850.87	762.93	850.87	762.93	850.87	762.93
97	850.87	762.93	850.87	762.93	850.87	762.93
98	850.87	762.93	850.87	762.93	850.87	762.93
99	850.87	762.93	850.87	762.93	850.87	762.93
100	850.87	762.93	850.87	762.93	850.87	762.93

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 62100

Annual Premiums per $10 Daily Benefit

1 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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	40.91	36.82	57.27	51.14	77.73	69.54
19	40.91	36.82	57.27	51.14	77.73	69.54
20	40.91	36.82	57.27	51.14	77.73	69.54
21	40.91	36.82	57.27	51.14	77.73	69.54
22	40.91	36.82	57.27	51.14	77.73	69.54
23	40.91	36.82	57.27	51.14	77.73	69.54
24	40.91	36.82	57.27	51.14	77.73	69.54
25	40.91	36.82	57.27	51.14	77.73	69.54
26	40.91	36.82	57.27	51.14	77.73	69.54
27	40.91	36.82	57.27	51.14	77.73	69.54
28	40.91	36.82	57.27	51.14	77.73	69.54
29	40.91	36.82	57.27	51.14	77.73	69.54
30	40.91	36.82	57.27	51.14	77.73	69.54
31	40.91	36.82	57.27	51.14	77.73	69.54
32	40.91	36.82	57.27	51.14	77.73	69.54
33	40.91	36.82	57.27	51.14	77.73	69.54
34	40.91	36.82	57.27	51.14	77.73	69.54
35	40.91	36.82	57.27	51.14	77.73	69.54
36	40.91	36.82	57.27	51.14	77.73	69.54
37	40.91	36.82	57.27	51.14	77.73	69.54
38	40.91	36.82	57.27	51.14	77.73	69.54
39	40.91	36.82	57.27	51.14	77.73	69.54
40	40.91	36.82	57.27	51.14	77.73	69.54
41	40.91	36.82	57.27	51.14	77.73	69.54
42	40.91	36.82	57.27	51.14	77.73	69.54
43	40.91	36.82	57.27	51.14	77.73	69.54
44	40.91	36.82	57.27	51.14	77.73	69.54
45	40.91	36.82	57.27	51.14	77.73	69.54
46	42.95	38.86	59.31	53.18	77.73	69.54
47	42.95	38.86	59.31	53.18	79.77	71.58
48	42.95	38.86	59.31	53.18	79.77	71.58
49	42.95	38.86	61.35	55.22	79.77	71.58
50	42.95	38.86	61.35	55.22	79.77	71.58
51	42.95	38.86	61.35	55.22	81.82	73.63
52	42.95	38.86	63.41	57.27	81.82	73.63
53	44.99	40.91	63.41	57.27	83.86	75.69
54	44.99	40.91	65.46	59.31	85.90	77.73
55	47.04	42.95	71.58	63.41	87.95	79.77
56	47.04	42.95	73.63	65.46	94.09	83.86
57	51.14	44.99	75.69	67.50	96.13	85.90
58	53.18	47.04	77.73	69.54	98.18	87.95
59	53.18	47.04	81.82	73.63	100.22	90.00
60	55.22	49.09	83.86	75.69	104.32	94.09
61	59.31	53.18	87.95	79.77	106.36	96.13
62	61.35	55.22	94.09	83.86	112.49	100.22
63	65.46	59.31	100.22	90.00	118.64	106.36
64	73.63	65.46	110.45	98.18	124.77	112.49
65	79.77	71.58	118.64	106.36	135.00	120.68
66	85.90	77.73	126.81	114.54	141.13	126.81
67	94.09	83.86	137.04	122.72	151.36	135.00
68	98.18	87.95	143.17	128.85	157.50	141.13
69	104.32	94.09	147.27	132.95	163.63	147.27
70	110.45	98.18	153.40	137.04	171.82	153.40
71	114.54	102.26	159.54	143.17	179.99	161.59
72	120.68	108.41	165.67	149.31	186.13	167.72
73	126.81	114.54	175.90	157.50	196.35	175.90
74	137.04	122.72	184.08	165.67	202.50	182.03
75	143.17	128.85	196.35	175.90	212.73	190.22
76	153.40	137.04	206.58	186.13	220.90	198.41
77	163.63	147.27	218.86	196.35	233.17	208.63
78	177.95	159.54	235.22	210.67	249.53	222.94
79	194.31	173.86	251.58	224.99	263.85	237.26
80	212.73	190.22	265.89	239.32	282.27	253.63
81	231.13	206.58	284.31	255.68	300.67	269.99
82	249.53	222.94	302.71	272.04	319.07	286.35
83	265.89	239.32	321.13	288.40	335.45	300.67
84	282.27	253.63	339.54	304.76	351.81	314.99
85	298.63	267.95	351.81	314.99	359.98	323.17
86	314.99	282.27	359.98	323.17	370.21	331.35
87	331.35	296.58	372.26	333.39	378.40	339.54
88	345.67	310.90	380.44	341.58	388.62	347.71
89	362.04	325.22	392.72	351.81	396.80	355.90
90	378.40	339.54	400.89	359.98	404.99	364.08
91	394.76	353.85	413.16	370.21	415.21	372.26
92	411.12	368.17	421.35	378.40	423.39	380.44
93	427.48	382.49	433.62	388.62	433.62	388.62
94	441.80	396.80	441.80	396.80	441.80	396.80
95	441.80	396.80	441.80	396.80	441.80	396.80
96	441.80	396.80	441.80	396.80	441.80	396.80
97	441.80	396.80	441.80	396.80	441.80	396.80
98	441.80	396.80	441.80	396.80	441.80	396.80
99	441.80	396.80	441.80	396.80	441.80	396.80
100	441.80	396.80	441.80	396.80	441.80	396.80

Appendix B

Genworth Life Insurance Company
99% Increase to Current-Year Premiums

Form: 6484

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

	No Benefit Increase Option		**Simple Benefit Increase Option**	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
50	18.75	14.19	39.44	29.85
51	18.75	14.19	39.44	29.85
52	18.75	14.19	39.44	29.85
53	18.75	14.19	39.44	29.85
54	18.75	14.19	39.44	29.85
55	18.75	14.19	39.44	29.85
56	20.80	16.16	43.66	33.79
57	21.69	16.66	45.61	35.24
58	22.23	17.13	46.65	35.72
59	24.02	18.11	49.41	37.19
60	25.73	20.54	51.82	41.11
61	28.02	22.53	53.53	43.54
62	30.83	24.48	56.64	45.01
63	34.43	27.90	60.32	48.46
64	38.65	30.35	65.35	51.86
65	41.71	34.27	67.46	55.30
66	45.49	36.70	71.20	57.23
67	50.73	40.14	77.21	61.65
68	56.54	46.01	84.85	68.99
69	63.22	50.39	92.30	73.41
70	69.89	55.78	99.06	78.78
71	76.54	60.68	106.11	84.18
72	83.40	66.57	112.06	89.57
73	92.44	74.37	121.33	97.87
74	100.75	81.21	129.07	104.24
75	112.08	89.07	140.08	111.56
76	123.76	98.37	150.76	119.42
77	135.46	108.65	163.60	131.12
78	147.18	117.43	173.07	138.01
79	158.52	127.72	183.06	147.30
80	171.58	138.01	196.37	158.07
81	191.58	153.17	213.25	170.30
82	214.66	172.25	234.38	187.92
83	244.27	195.26	261.59	208.95
84	284.81	227.06	299.08	238.32

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 6484

Annual Premiums per $10 Daily Benefit

6 Year Benefit Period

	No Benefit Increase Option		**Simple Benefit Increase Option**	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
50	9.08	6.63	19.07	13.73
51	9.08	6.63	19.07	13.73
52	9.08	6.63	19.07	13.73
53	9.08	6.63	19.07	13.73
54	9.08	6.63	19.07	13.73
55	9.08	6.63	19.07	13.73
56	10.06	7.35	21.13	15.71
57	10.55	7.60	22.18	16.19
58	10.81	7.87	22.68	16.44
59	11.54	8.35	23.77	17.19
60	12.51	9.33	25.27	18.89
61	13.50	10.55	25.78	20.20
62	14.97	11.30	27.55	20.63
63	16.68	12.76	29.22	22.32
64	18.65	14.00	31.53	23.81
65	20.14	15.71	32.60	25.52
66	22.09	16.94	34.47	26.27
67	24.55	18.65	37.31	28.22
68	27.01	20.86	40.49	31.41
69	29.45	22.32	42.99	32.65
70	32.90	25.03	46.69	35.60
71	35.08	26.76	48.79	37.06
72	38.78	29.45	51.97	39.52
73	41.98	32.40	54.97	42.21
74	45.66	35.35	58.44	45.16
75	50.82	38.78	63.50	48.36
76	56.20	42.46	68.58	52.04
77	60.87	46.38	73.66	56.20
78	66.04	50.30	77.91	59.39
79	71.18	54.74	82.57	63.58
80	77.06	59.14	87.88	67.50
81	85.18	65.04	94.53	72.17
82	95.23	72.91	103.81	79.52
83	108.48	82.72	116.08	88.61
84	126.41	96.20	132.73	101.12

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 6484

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

	No Benefit Increase Option		**Simple Benefit Increase Option**	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
50	7.87	5.16	16.44	11.05
51	7.87	5.16	16.44	11.05
52	7.87	5.16	16.44	11.05
53	7.87	5.16	16.44	11.05
54	7.87	5.16	16.44	11.05
55	7.87	5.16	16.44	11.05
56	8.84	5.89	18.40	12.51
57	9.08	6.13	19.14	13.01
58	9.33	6.38	19.88	13.25
59	10.30	6.63	20.86	13.73
60	10.81	7.60	21.60	15.22
61	12.02	8.35	22.82	15.94
62	12.51	9.08	23.07	16.44
63	14.00	10.30	24.78	17.92
64	15.46	11.30	26.01	19.14
65	16.68	12.51	27.01	20.38
66	18.17	13.50	28.47	21.11
67	20.14	14.97	30.68	22.57
68	22.82	16.94	34.11	25.52
69	25.52	18.65	37.06	27.01
70	28.22	20.38	39.77	28.95
71	30.68	22.32	42.71	31.16
72	33.62	24.55	45.16	32.90
73	37.06	27.49	48.84	36.08
74	41.49	29.95	53.01	38.28
75	46.38	32.90	58.17	40.98
76	51.79	36.08	63.09	44.17
77	56.68	40.00	68.47	48.36
78	62.83	43.20	73.88	50.82
79	67.73	47.12	78.31	54.49
80	73.39	50.82	83.94	58.17
81	81.50	56.45	90.82	62.83
82	91.07	63.58	99.40	69.22
83	103.33	71.90	110.45	77.06
84	119.53	83.69	125.67	87.88

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 6484

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
50	5.41	4.17	11.54	8.59
51	5.41	4.17	11.54	8.59
52	5.41	4.17	11.54	8.59
53	5.41	4.17	11.54	8.59
54	5.41	4.17	11.54	8.59
55	5.41	4.17	11.54	8.59
56	6.13	4.41	13.01	9.33
57	6.38	4.92	13.50	10.30
58	6.63	5.16	13.73	10.55
59	6.87	5.41	14.48	11.05
60	7.87	5.64	15.71	11.54
61	8.35	6.13	16.44	11.79
62	9.33	7.12	17.19	13.01
63	10.06	7.35	17.92	13.73
64	11.79	8.59	19.88	14.48
65	12.51	9.08	20.38	14.97
66	14.00	10.06	22.09	15.94
67	15.46	11.05	23.81	16.68
68	17.43	12.51	26.01	19.14
69	18.89	13.50	27.49	19.63
70	20.38	14.97	28.70	21.11
71	22.32	16.19	30.93	22.57
72	24.06	17.43	32.40	23.57
73	26.27	19.39	34.36	25.27
74	28.47	20.86	36.33	26.76
75	31.41	22.82	39.28	28.47
76	34.36	25.03	41.98	30.44
77	37.31	27.24	45.16	32.90
78	40.25	29.70	47.36	34.85
79	43.69	31.90	50.55	36.82
80	47.36	34.60	54.00	39.52
81	52.76	38.54	58.91	42.95
82	59.39	43.44	64.80	47.62
83	67.25	49.09	72.17	52.76
84	79.04	57.92	82.96	60.87

Appendix B

Genworth Life Insurance Company
99% Increase to Current-Year Premiums

Form: 7021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	130.48	97.87	244.67	183.50	309.92	228.37
19	130.48	97.87	244.67	183.50	309.92	228.37
20	130.48	97.87	244.67	183.50	309.92	228.37
21	130.48	97.87	244.67	183.50	309.92	228.37
22	130.48	97.87	244.67	183.50	309.92	228.37
23	130.48	97.87	244.67	183.50	309.92	228.37
24	130.48	97.87	244.67	183.50	309.92	228.37
25	130.48	97.87	244.67	183.50	309.92	228.37
26	130.48	97.87	244.67	183.50	309.92	228.37
27	130.48	97.87	244.67	183.50	309.92	228.37
28	130.48	97.87	244.67	183.50	309.92	228.37
29	130.48	97.87	244.67	183.50	309.92	228.37
30	130.48	97.87	244.67	183.50	309.92	228.37
31	130.48	97.87	244.67	183.50	309.92	228.37
32	130.48	97.87	244.67	183.50	309.92	228.37
33	130.48	97.87	244.67	183.50	309.92	228.37
34	130.48	97.87	244.67	183.50	309.92	228.37
35	130.48	97.87	244.67	183.50	309.92	228.37
36	130.48	97.87	244.67	183.50	309.92	228.37
37	130.48	97.87	244.67	183.50	309.92	228.37
38	130.48	97.87	244.67	183.50	309.92	228.37
39	130.48	97.87	244.67	183.50	309.92	228.37
40	130.48	97.87	244.67	183.50	309.92	228.37
41	130.48	97.87	244.67	183.50	309.92	228.37
42	130.48	97.87	244.67	183.50	309.92	228.37
43	130.48	97.87	244.67	183.50	309.92	228.37
44	130.48	97.87	244.67	183.50	309.92	228.37
45	130.48	97.87	244.67	183.50	309.92	228.37
46	142.72	110.11	256.91	195.74	326.24	244.67
47	142.72	110.11	260.99	195.74	330.32	244.67
48	146.80	110.11	269.15	199.82	338.46	252.83
49	146.80	114.19	269.15	203.90	342.54	256.91
50	154.96	114.19	273.23	203.90	346.62	260.99
51	159.04	118.27	285.45	216.13	358.86	273.23
52	171.28	126.42	297.68	224.29	375.17	285.45
53	175.36	130.48	305.84	232.43	391.47	293.60
54	187.58	142.72	322.16	240.59	411.87	309.92
55	207.97	154.96	350.70	269.15	452.65	342.54
56	220.21	171.28	383.31	293.60	489.34	383.31
57	240.59	187.58	411.87	318.08	530.14	407.79
58	269.15	207.97	452.65	342.54	574.99	444.49
59	297.68	224.29	493.42	375.17	628.00	477.12
60	330.32	256.91	538.28	424.11	685.10	538.28
61	362.94	293.60	603.53	493.42	758.49	615.77
62	407.79	314.00	672.86	517.90	827.82	685.10
63	452.65	367.02	742.17	599.45	937.93	758.49
64	505.66	395.55	823.74	648.38	1,039.87	819.66
65	558.67	456.72	897.13	729.95	1,129.58	921.61
66	607.61	481.20	954.22	766.65	1,207.05	966.46
67	668.78	530.14	1,043.95	831.90	1,309.00	1,039.87
68	734.03	603.53	1,137.74	929.77	1,423.19	1,158.12
69	827.82	652.46	1,264.15	1,003.16	1,574.07	1,247.85
70	913.45	725.87	1,386.49	1,101.03	1,716.79	1,366.10
71	999.08	791.10	1,500.68	1,186.68	1,839.14	1,463.96
72	1,096.95	872.67	1,635.24	1,304.92	1,981.86	1,582.23
73	1,219.29	978.70	1,790.20	1,439.51	2,144.98	1,729.03
74	1,341.64	1,080.65	1,957.40	1,574.07	2,308.10	1,859.54
75	1,488.44	1,182.60	2,161.30	1,716.79	2,503.84	1,994.10
76	1,663.78	1,317.16	2,377.41	1,879.91	2,724.05	2,157.22
77	1,855.46	1,484.36	2,630.24	2,104.21	2,960.56	2,369.27
78	2,055.27	1,635.24	2,870.85	2,287.70	3,192.99	2,548.69
79	2,234.69	1,798.36	3,099.21	2,491.60	3,380.59	2,724.05
80	2,442.67	1,961.48	3,335.74	2,683.26	3,588.57	2,887.15
81	2,666.96	2,132.74	3,613.02	2,887.15	3,829.16	3,062.51
82	2,895.31	2,320.32	3,865.85	3,095.13	4,073.83	3,262.33
83	3,172.62	2,532.37	4,192.09	3,347.96	4,367.43	3,490.70
84	3,437.69	2,736.27	4,477.54	3,564.09	4,652.90	3,710.89
85	3,702.73	2,940.17	4,640.66	3,686.44	4,795.62	3,816.92
86	3,967.80	3,144.06	4,799.70	3,804.68	4,938.34	3,922.95
87	4,232.87	3,347.96	4,962.82	3,927.03	5,085.15	4,028.97
88	4,497.94	3,551.85	5,121.86	4,049.37	5,227.87	4,135.00
89	4,763.01	3,755.75	5,284.96	4,171.70	5,370.61	4,245.11
90	5,028.05	3,959.64	5,444.00	4,289.96	5,513.33	4,351.14
91	5,293.12	4,163.54	5,607.12	4,412.29	5,656.06	4,457.16
92	5,558.19	4,367.43	5,766.16	4,534.63	5,802.86	4,563.17
93	5,823.26	4,571.33	5,929.28	4,652.90	5,945.58	4,669.20
94	6,088.33	4,775.22	6,088.33	4,775.22	6,088.33	4,775.22
95	6,088.33	4,775.22	6,088.33	4,775.22	6,088.33	4,775.22
96	6,088.33	4,775.22	6,088.33	4,775.22	6,088.33	4,775.22
97	6,088.33	4,775.22	6,088.33	4,775.22	6,088.33	4,775.22
98	6,088.33	4,775.22	6,088.33	4,775.22	6,088.33	4,775.22
99	6,088.33	4,775.22	6,088.33	4,775.22	6,088.33	4,775.22
100	6,088.33	4,775.22	6,088.33	4,775.22	6,088.33	4,775.22

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 7021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	57.27	42.95	104.32	77.73	130.91	96.13
19	57.27	42.95	104.32	77.73	130.91	96.13
20	57.27	42.95	104.32	77.73	130.91	96.13
21	57.27	42.95	104.32	77.73	130.91	96.13
22	57.27	42.95	104.32	77.73	130.91	96.13
23	57.27	42.95	104.32	77.73	130.91	96.13
24	57.27	42.95	104.32	77.73	130.91	96.13
25	57.27	42.95	104.32	77.73	130.91	96.13
26	57.27	42.95	104.32	77.73	130.91	96.13
27	57.27	42.95	104.32	77.73	130.91	96.13
28	57.27	42.95	104.32	77.73	130.91	96.13
29	57.27	42.95	104.32	77.73	130.91	96.13
30	57.27	42.95	104.32	77.73	130.91	96.13
31	57.27	42.95	104.32	77.73	130.91	96.13
32	57.27	42.95	104.32	77.73	130.91	96.13
33	57.27	42.95	104.32	77.73	130.91	96.13
34	57.27	42.95	104.32	77.73	130.91	96.13
35	57.27	42.95	104.32	77.73	130.91	96.13
36	57.27	42.95	104.32	77.73	130.91	96.13
37	57.27	42.95	104.32	77.73	130.91	96.13
38	57.27	42.95	104.32	77.73	130.91	96.13
39	57.27	42.95	104.32	77.73	130.91	96.13
40	57.27	42.95	104.32	77.73	130.91	96.13
41	57.27	42.95	104.32	77.73	130.91	96.13
42	57.27	42.95	104.32	77.73	130.91	96.13
43	57.27	42.95	104.32	77.73	130.91	96.13
44	57.27	42.95	104.32	77.73	130.91	96.13
45	57.27	42.95	104.32	77.73	130.91	96.13
46	61.35	47.04	108.41	81.82	137.04	102.26
47	61.35	47.04	110.45	81.82	139.08	102.26
48	63.41	47.04	112.49	83.86	141.13	104.32
49	63.41	49.09	112.49	85.90	143.17	106.36
50	67.50	49.09	116.59	85.90	145.23	108.41
51	69.54	51.14	120.68	92.05	153.40	114.54
52	73.63	53.18	124.77	94.09	159.54	118.64
53	75.69	55.22	128.85	96.13	163.63	122.72
54	79.77	59.31	135.00	100.22	171.82	128.85
55	87.95	65.46	145.23	110.45	188.18	141.13
56	94.09	71.58	159.54	120.68	202.50	155.44
57	102.26	77.73	169.76	130.91	216.81	165.67
58	112.49	85.90	186.13	139.08	235.22	179.99
59	124.77	92.05	202.50	151.36	257.72	192.26
60	139.08	106.36	220.90	173.86	280.22	218.86
61	151.36	122.72	247.49	200.45	310.90	249.53
62	169.76	130.91	276.12	210.67	339.54	278.17
63	188.18	151.36	302.71	243.40	382.49	306.80
64	210.67	163.63	335.45	261.81	425.44	331.35
65	233.17	188.18	366.13	294.54	460.22	372.26
66	251.58	198.41	388.62	310.90	490.89	390.67
67	278.17	218.86	425.44	335.45	533.84	419.31
68	304.76	247.49	464.30	374.30	578.84	466.34
69	341.58	267.95	513.40	404.99	640.21	503.17
70	378.40	296.58	564.52	443.85	699.52	550.20
71	413.16	325.22	609.53	478.62	748.61	589.07
72	456.11	357.94	664.75	525.67	805.88	636.12
73	505.21	400.89	728.15	580.89	871.34	695.43
74	556.35	443.85	795.65	634.06	938.83	748.61
75	617.70	486.81	879.51	691.34	1,018.61	801.79
76	689.30	539.99	965.42	756.79	1,108.59	869.29
77	769.06	609.53	1,069.73	846.79	1,204.73	953.15
78	852.93	670.88	1,167.92	920.42	1,298.82	1,026.78
79	926.56	738.38	1,259.95	1,004.29	1,376.54	1,096.32
80	1,012.46	805.88	1,356.08	1,079.96	1,466.55	1,165.86
81	1,104.51	875.42	1,470.63	1,161.78	1,566.77	1,237.46
82	1,200.64	953.15	1,570.85	1,245.63	1,671.09	1,321.32
83	1,315.18	1,039.05	1,703.81	1,347.91	1,791.75	1,413.37
84	1,423.58	1,122.91	1,820.39	1,435.86	1,910.39	1,505.40
85	1,531.99	1,206.77	1,889.94	1,489.04	1,969.70	1,550.41
86	1,640.39	1,290.64	1,957.44	1,540.18	2,029.02	1,597.44
87	1,748.80	1,374.50	2,026.98	1,593.36	2,090.38	1,642.44
88	1,857.21	1,458.36	2,094.48	1,646.54	2,149.70	1,687.45
89	1,965.61	1,542.22	2,164.02	1,699.72	2,209.02	1,734.48
90	2,074.02	1,626.08	2,233.56	1,750.84	2,268.33	1,779.48
91	2,182.43	1,709.94	2,301.06	1,804.03	2,327.65	1,824.49
92	2,290.83	1,793.81	2,370.60	1,857.21	2,389.01	1,869.48
93	2,399.24	1,877.67	2,438.10	1,908.34	2,448.33	1,916.53
94	2,507.64	1,961.53	2,507.64	1,961.53	2,507.64	1,961.53
95	2,507.64	1,961.53	2,507.64	1,961.53	2,507.64	1,961.53
96	2,507.64	1,961.53	2,507.64	1,961.53	2,507.64	1,961.53
97	2,507.64	1,961.53	2,507.64	1,961.53	2,507.64	1,961.53
98	2,507.64	1,961.53	2,507.64	1,961.53	2,507.64	1,961.53
99	2,507.64	1,961.53	2,507.64	1,961.53	2,507.64	1,961.53
100	2,507.64	1,961.53	2,507.64	1,961.53	2,507.64	1,961.53

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 7021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	47.04	34.78	83.86	61.35	104.32	75.69
19	47.04	34.78	83.86	61.35	104.32	75.69
20	47.04	34.78	83.86	61.35	104.32	75.69
21	47.04	34.78	83.86	61.35	104.32	75.69
22	47.04	34.78	83.86	61.35	104.32	75.69
23	47.04	34.78	83.86	61.35	104.32	75.69
24	47.04	34.78	83.86	61.35	104.32	75.69
25	47.04	34.78	83.86	61.35	104.32	75.69
26	47.04	34.78	83.86	61.35	104.32	75.69
27	47.04	34.78	83.86	61.35	104.32	75.69
28	47.04	34.78	83.86	61.35	104.32	75.69
29	47.04	34.78	83.86	61.35	104.32	75.69
30	47.04	34.78	83.86	61.35	104.32	75.69
31	47.04	34.78	83.86	61.35	104.32	75.69
32	47.04	34.78	83.86	61.35	104.32	75.69
33	47.04	34.78	83.86	61.35	104.32	75.69
34	47.04	34.78	83.86	61.35	104.32	75.69
35	47.04	34.78	83.86	61.35	104.32	75.69
36	47.04	34.78	83.86	61.35	104.32	75.69
37	47.04	34.78	83.86	61.35	104.32	75.69
38	47.04	34.78	83.86	61.35	104.32	75.69
39	47.04	34.78	83.86	61.35	104.32	75.69
40	47.04	34.78	83.86	61.35	104.32	75.69
41	47.04	34.78	83.86	61.35	104.32	75.69
42	47.04	34.78	83.86	61.35	104.32	75.69
43	47.04	34.78	83.86	61.35	104.32	75.69
44	47.04	34.78	83.86	61.35	104.32	75.69
45	47.04	34.78	83.86	61.35	104.32	75.69
46	49.09	36.82	85.90	63.41	108.41	79.77
47	51.14	36.82	87.95	63.41	112.49	81.82
48	51.14	36.82	87.95	65.46	112.49	81.82
49	51.14	38.86	90.00	69.54	114.54	83.86
50	55.22	38.86	94.09	69.54	116.59	83.86
51	57.27	42.95	96.13	73.63	126.81	92.05
52	59.31	42.95	98.18	73.63	130.91	94.09
53	61.35	44.99	102.26	75.69	130.91	96.13
54	65.46	47.04	106.36	77.73	135.00	100.22
55	69.54	51.14	114.54	83.86	149.31	108.41
56	75.69	57.27	124.77	92.05	157.50	118.64
57	81.82	61.35	130.91	100.22	167.72	126.81
58	90.00	67.50	145.23	106.36	182.03	135.00
59	98.18	71.58	157.50	114.54	200.45	145.23
60	110.45	83.86	171.82	132.95	216.81	165.67
61	120.68	96.13	192.26	151.36	241.36	190.22
62	135.00	102.26	212.73	161.59	261.81	210.67
63	149.31	118.64	233.17	184.08	294.54	233.17
64	165.67	126.81	257.72	198.41	327.26	251.58
65	184.08	147.27	282.27	222.94	353.85	282.27
66	196.35	153.40	298.63	235.22	376.36	294.54
67	218.86	169.76	325.22	251.58	409.08	314.99
68	241.36	190.22	355.90	280.22	443.85	351.81
69	267.95	208.63	392.72	304.76	490.89	380.44
70	296.58	229.09	431.58	333.39	535.89	415.21
71	325.22	251.58	466.34	359.98	574.75	443.85
72	359.98	278.17	509.30	394.76	617.70	478.62
73	398.85	310.90	556.35	437.71	666.80	523.61
74	437.71	343.62	609.53	478.62	719.98	564.52
75	488.85	378.40	674.97	521.57	781.33	603.39
76	544.07	419.31	738.38	570.66	850.87	654.52
77	607.49	472.49	820.20	638.16	924.52	717.93
78	672.93	521.57	895.88	693.39	996.10	773.16
79	730.21	574.75	965.42	756.79	1,057.47	826.34
80	797.69	625.89	1,039.05	812.02	1,131.10	881.57
81	871.34	679.07	1,127.01	875.42	1,212.91	938.83
82	947.01	740.43	1,202.68	938.83	1,296.77	1,004.29
83	1,037.01	805.88	1,304.96	1,016.56	1,392.91	1,075.87
84	1,122.91	873.38	1,394.95	1,082.00	1,486.99	1,149.50
85	1,208.83	940.88	1,454.27	1,129.06	1,536.09	1,190.41
86	1,294.73	1,008.38	1,511.54	1,176.09	1,585.17	1,229.27
87	1,380.63	1,075.87	1,570.85	1,221.10	1,636.31	1,270.18
88	1,466.55	1,143.37	1,630.18	1,268.14	1,685.40	1,309.05
89	1,552.45	1,210.87	1,689.49	1,315.18	1,734.48	1,349.95
90	1,638.35	1,278.37	1,746.76	1,362.23	1,783.58	1,388.82
91	1,724.25	1,345.87	1,806.07	1,409.27	1,832.66	1,429.73
92	1,810.17	1,413.37	1,865.39	1,454.27	1,883.80	1,468.59
93	1,896.07	1,480.86	1,922.66	1,501.31	1,932.89	1,509.50
94	1,981.97	1,548.36	1,981.97	1,548.36	1,981.97	1,548.36
95	1,981.97	1,548.36	1,981.97	1,548.36	1,981.97	1,548.36
96	1,981.97	1,548.36	1,981.97	1,548.36	1,981.97	1,548.36
97	1,981.97	1,548.36	1,981.97	1,548.36	1,981.97	1,548.36
98	1,981.97	1,548.36	1,981.97	1,548.36	1,981.97	1,548.36
99	1,981.97	1,548.36	1,981.97	1,548.36	1,981.97	1,548.36
100	1,981.97	1,548.36	1,981.97	1,548.36	1,981.97	1,548.36

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 7021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	40.91	30.68	73.63	53.18	90.00	65.46
19	40.91	30.68	73.63	53.18	90.00	65.46
20	40.91	30.68	73.63	53.18	90.00	65.46
21	40.91	30.68	73.63	53.18	90.00	65.46
22	40.91	30.68	73.63	53.18	90.00	65.46
23	40.91	30.68	73.63	53.18	90.00	65.46
24	40.91	30.68	73.63	53.18	90.00	65.46
25	40.91	30.68	73.63	53.18	90.00	65.46
26	40.91	30.68	73.63	53.18	90.00	65.46
27	40.91	30.68	73.63	53.18	90.00	65.46
28	40.91	30.68	73.63	53.18	90.00	65.46
29	40.91	30.68	73.63	53.18	90.00	65.46
30	40.91	30.68	73.63	53.18	90.00	65.46
31	40.91	30.68	73.63	53.18	90.00	65.46
32	40.91	30.68	73.63	53.18	90.00	65.46
33	40.91	30.68	73.63	53.18	90.00	65.46
34	40.91	30.68	73.63	53.18	90.00	65.46
35	40.91	30.68	73.63	53.18	90.00	65.46
36	40.91	30.68	73.63	53.18	90.00	65.46
37	40.91	30.68	73.63	53.18	90.00	65.46
38	40.91	30.68	73.63	53.18	90.00	65.46
39	40.91	30.68	73.63	53.18	90.00	65.46
40	40.91	30.68	73.63	53.18	90.00	65.46
41	40.91	30.68	73.63	53.18	90.00	65.46
42	40.91	30.68	73.63	53.18	90.00	65.46
43	40.91	30.68	73.63	53.18	90.00	65.46
44	40.91	30.68	73.63	53.18	90.00	65.46
45	40.91	30.68	73.63	53.18	90.00	65.46
46	44.99	32.72	75.69	55.22	96.13	71.58
47	44.99	32.72	77.73	59.31	98.18	73.63
48	47.04	32.72	79.77	59.31	102.26	73.63
49	47.04	34.78	79.77	61.35	102.26	75.69
50	49.09	34.78	83.86	61.35	104.32	75.69
51	51.14	38.86	85.90	63.41	108.41	83.86
52	51.14	38.86	87.95	65.46	112.49	85.90
53	57.27	40.91	92.05	67.50	118.64	90.00
54	59.31	40.91	96.13	71.58	120.68	90.00
55	61.35	44.99	102.26	75.69	130.91	96.13
56	67.50	49.09	110.45	83.86	141.13	104.32
57	73.63	55.22	116.59	87.95	151.36	114.54
58	79.77	59.31	130.91	96.13	165.67	122.72
59	90.00	65.46	141.13	106.36	182.03	132.95
60	98.18	75.69	153.40	118.64	196.35	149.31
61	108.41	85.90	171.82	135.00	214.77	163.63
62	118.64	92.05	186.13	143.17	235.22	179.99
63	135.00	106.36	212.73	167.72	267.95	208.63
64	149.31	114.54	233.17	177.95	294.54	224.99
65	163.63	130.91	253.63	200.45	317.03	251.58
66	177.95	139.08	267.95	208.63	335.45	261.81
67	196.35	151.36	292.48	224.99	368.17	284.31
68	218.86	171.82	321.13	253.63	400.89	319.07
69	243.40	188.18	353.85	274.08	439.75	341.58
70	265.89	206.58	388.62	298.63	480.66	370.21
71	290.44	222.94	417.26	321.13	511.34	394.76
72	323.17	251.58	460.22	355.90	556.35	429.52
73	359.98	282.27	505.21	394.76	607.49	474.53
74	394.76	306.80	548.16	429.52	646.34	505.21
75	437.71	337.49	605.43	466.34	699.52	542.03
76	484.76	372.26	658.61	507.25	756.79	580.89
77	546.12	425.44	738.38	572.71	832.47	646.34
78	609.53	472.49	809.97	627.93	902.01	697.47
79	656.57	513.40	867.25	679.07	955.19	746.57
80	711.79	552.25	924.52	717.93	1,018.61	791.56
81	764.97	595.21	987.91	769.06	1,084.05	844.74
82	824.28	640.21	1,051.33	820.20	1,157.69	899.97
83	877.47	683.16	1,112.69	867.25	1,221.10	951.11
84	928.60	719.98	1,169.96	910.20	1,280.41	998.15
85	979.74	756.79	1,196.55	928.60	1,296.77	1,006.33
86	1,030.88	793.61	1,223.14	944.96	1,313.13	1,016.56
87	1,082.00	830.43	1,251.78	963.38	1,327.45	1,024.74
88	1,133.14	867.25	1,278.37	981.78	1,343.82	1,034.97
89	1,184.28	904.06	1,304.96	1,000.19	1,360.18	1,043.14
90	1,235.42	940.88	1,331.55	1,016.56	1,376.54	1,051.33
91	1,286.54	977.70	1,358.14	1,034.97	1,392.91	1,061.56
92	1,337.68	1,014.51	1,386.78	1,053.37	1,407.22	1,069.73
93	1,388.82	1,051.33	1,413.37	1,069.73	1,423.58	1,079.96
94	1,439.96	1,088.15	1,439.96	1,088.15	1,439.96	1,088.15
95	1,439.96	1,088.15	1,439.96	1,088.15	1,439.96	1,088.15
96	1,439.96	1,088.15	1,439.96	1,088.15	1,439.96	1,088.15
97	1,439.96	1,088.15	1,439.96	1,088.15	1,439.96	1,088.15
98	1,439.96	1,088.15	1,439.96	1,088.15	1,439.96	1,088.15
99	1,439.96	1,088.15	1,439.96	1,088.15	1,439.96	1,088.15
100	1,439.96	1,088.15	1,439.96	1,088.15	1,439.96	1,088.15

Appendix B

Genworth Life Insurance Company
39% Increase to Current-Year Premiums

Form: 7021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	36.82	26.59	61.35	47.04	77.73	57.27
19	36.82	26.59	61.35	47.04	77.73	57.27
20	36.82	26.59	61.35	47.04	77.73	57.27
21	36.82	26.59	61.35	47.04	77.73	57.27
22	36.82	26.59	61.35	47.04	77.73	57.27
23	36.82	26.59	61.35	47.04	77.73	57.27
24	36.82	26.59	61.35	47.04	77.73	57.27
25	36.82	26.59	61.35	47.04	77.73	57.27
26	36.82	26.59	61.35	47.04	77.73	57.27
27	36.82	26.59	61.35	47.04	77.73	57.27
28	36.82	26.59	61.35	47.04	77.73	57.27
29	36.82	26.59	61.35	47.04	77.73	57.27
30	36.82	26.59	61.35	47.04	77.73	57.27
31	36.82	26.59	61.35	47.04	77.73	57.27
32	36.82	26.59	61.35	47.04	77.73	57.27
33	36.82	26.59	61.35	47.04	77.73	57.27
34	36.82	26.59	61.35	47.04	77.73	57.27
35	36.82	26.59	61.35	47.04	77.73	57.27
36	36.82	26.59	61.35	47.04	77.73	57.27
37	36.82	26.59	61.35	47.04	77.73	57.27
38	36.82	26.59	61.35	47.04	77.73	57.27
39	36.82	26.59	61.35	47.04	77.73	57.27
40	36.82	26.59	61.35	47.04	77.73	57.27
41	36.82	26.59	61.35	47.04	77.73	57.27
42	36.82	26.59	61.35	47.04	77.73	57.27
43	36.82	26.59	61.35	47.04	77.73	57.27
44	36.82	26.59	61.35	47.04	77.73	57.27
45	36.82	26.59	61.35	47.04	77.73	57.27
46	36.82	28.63	65.46	51.14	79.77	61.35
47	38.86	28.63	67.50	51.14	83.86	63.41
48	38.86	28.63	67.50	51.14	83.86	63.41
49	38.86	28.63	67.50	51.14	85.90	65.46
50	40.91	30.68	69.54	53.18	87.95	71.58
51	40.91	30.68	73.63	55.22	90.00	73.63
52	44.99	34.78	75.69	57.27	96.13	75.69
53	47.04	36.82	77.73	59.31	98.18	77.73
54	47.04	36.82	79.77	61.35	102.26	77.73
55	51.14	40.91	85.90	65.46	110.45	85.90
56	57.27	42.95	94.09	69.54	122.72	90.00
57	61.35	49.09	100.22	77.73	128.85	100.22
58	69.54	53.18	108.41	83.86	139.08	108.41
59	75.69	57.27	120.68	94.09	151.36	116.59
60	85.90	63.41	135.00	102.26	169.76	128.85
61	92.05	71.58	145.23	110.45	182.03	143.17
62	102.26	79.77	163.63	126.81	206.58	159.54
63	116.59	85.90	179.99	132.95	227.04	167.72
64	132.95	96.13	204.54	151.36	257.72	190.22
65	143.17	106.36	218.86	161.59	278.17	204.54
66	159.54	116.59	241.36	175.90	302.71	220.90
67	173.86	126.81	257.72	186.13	325.22	233.17
68	190.22	141.13	282.27	208.63	351.81	257.72
69	208.63	153.40	302.71	220.90	380.44	276.12
70	224.99	167.72	325.22	243.40	402.95	300.67
71	247.49	184.08	353.85	259.76	435.67	321.13
72	267.95	198.41	382.49	282.27	464.30	341.58
73	292.48	218.86	407.03	306.80	490.89	368.17
74	321.13	241.36	443.85	333.39	525.67	392.72
75	353.85	259.76	488.85	359.98	564.52	417.26
76	390.67	288.40	531.80	392.72	611.57	449.98
77	433.62	323.17	584.98	435.67	656.57	490.89
78	476.58	355.90	636.12	474.53	707.70	527.71
79	521.57	388.62	691.34	513.40	754.74	570.66
80	570.66	423.39	742.47	552.25	807.92	611.57
81	623.85	464.30	803.84	597.26	871.34	660.65
82	679.07	505.21	861.10	642.25	934.75	711.79
83	742.47	552.25	932.69	693.39	1,006.33	764.97
84	807.92	603.39	1,002.23	748.61	1,084.05	822.24
85	873.38	654.52	1,049.28	785.43	1,122.91	850.87
86	938.83	705.66	1,094.28	822.24	1,159.73	881.57
87	1,004.29	756.79	1,141.33	859.06	1,198.60	910.20
88	1,069.73	807.92	1,186.32	895.88	1,235.42	938.83
89	1,135.19	859.06	1,233.36	932.69	1,274.27	969.51
90	1,200.64	910.20	1,278.37	967.47	1,311.09	998.15
91	1,266.10	961.32	1,325.41	1,004.29	1,349.95	1,026.78
92	1,331.55	1,012.46	1,370.40	1,041.10	1,386.78	1,055.41
93	1,396.99	1,063.60	1,417.45	1,077.92	1,425.64	1,086.10
94	1,462.45	1,114.74	1,462.45	1,114.74	1,462.45	1,114.74
95	1,462.45	1,114.74	1,462.45	1,114.74	1,462.45	1,114.74
96	1,462.45	1,114.74	1,462.45	1,114.74	1,462.45	1,114.74
97	1,462.45	1,114.74	1,462.45	1,114.74	1,462.45	1,114.74
98	1,462.45	1,114.74	1,462.45	1,114.74	1,462.45	1,114.74
99	1,462.45	1,114.74	1,462.45	1,114.74	1,462.45	1,114.74
100	1,462.45	1,114.74	1,462.45	1,114.74	1,462.45	1,114.74

State: Virginia **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2017 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - 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 PrePCS 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 PrePCS LTC Rate Request Summary 20190628.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	2017 VA PrePCS 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 PrePCS 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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - Moratorium

Status Date:	06/28/2019

Satisfied - Item:	Premium Change Notice and Sample Policyholder Letter
Comments:	
Attachment(s):	Sample Policyholder letter VA.pdf 165224NQ_042319VA.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

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

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

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

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

Satisfied - Item:	Respnse Letter (5/2/18)
Comments:	
Attachment(s):	VA Pre-PCS Objection 2 Response 20180501.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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - Moratorium

Status Date:	06/28/2019

Satisfied - Item:	Response Letter (7/27/18)
Comments:	
Attachment(s):	VA PrePCS Objection 3 Response 20180727.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Objection 3 Attachments
Comments:	
Attachment(s):	VA PrePCS Objection 3 Attachments 20180725.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Filing Status
Comments:	
Attachment(s):	VA PrePCS Objection 3 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 PrePCS Objection 4 Response 20181015.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Experience Exhibits (for Objection 4)
Comments:	
Attachment(s):	VA PrePCS Objection 4 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

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

Status Date:	06/28/2019

Satisfied - Item:	Variability Statement
Comments:	
Attachment(s):	SOV_VA Letter_No_SPO .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 Pre-PCS Objection 5 Response 20181204.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Rate Stabilization 60/80 Test
Comments:	
Attachment(s):	VA Pre PCS Objection 5 Attachments 20181204.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Response Letter (1/8/19)
Comments:	
Attachment(s):	VA Pre-PCS Objection 6 Response 20190107.pdf
Item Status:	Received & Acknowledged
Status Date:	06/28/2019

Satisfied - Item:	Flesch Score
Comments:	
Attachment(s):	VA_Readability Compliance Certification.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 PrePCS - Moratorium
Project Name/Number: 2017 PrePCS - Moratorium/2017 PrePCS - Moratorium

Satisfied - Item:	Amendment Letter (8/22/19)
Comments:	
Attachment(s):	VA Pre-PCS Response 20190820.pdf
Item Status:	Received & Acknowledged
Status Date:	09/12/2019

Satisfied - Item:	Amendment Letter of (8/30/19)
Comments:	
Attachment(s):	VA Pre-PCS Response 20190830.pdf
Item Status:	Received & Acknowledged
Status Date:	09/12/2019

Satisfied - Item:	Actuarial Addendum (8/30/19)
Comments:	
Attachment(s):	VA PrePCS Addendum 20190830.pdf
Item Status:	Received & Acknowledged
Status Date:	09/12/2019

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

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

Attachment VA PrePCS Objection 3 Status of Filing 20180725.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA PrePCS Objection 4 Attachments 20181015.xlsx is not a PDF document and cannot be reproduced here.

CERTIFICATION OF COMPLIANCE
VIRGINIA

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

Genworth Life Insurance Company,

BY: _____
Paul Loveland

Title: Vice President, Product Compliance

Date: December 29, 2017

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

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

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

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

Review Requirements Checklist
INDIVIDUAL LONG-TERM CARE INSURANCE

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

REVIEW REQUIREMENTS	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
April 2018

Policy Forms: 50000C, 50020D, 7021P
Rider Forms: 60394, 60491, 62153, 62100

These forms were issued in Virginia from October 1988 through September 1998 and are no longer being marketed in any state. These forms are also known as the PrePCS policy forms.

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

	Lifetime Benefit Periods	Limited Benefit Periods	Total
Policy lives Issued	4,043	4,448	8,491
Policy lives Inforce	816	620	1,436

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 PrePCS rate increases based upon a rate increase of 77%, which is significantly less than the maximum actuarially justified rate increase. This assumption regarding the PrePCS rate increase 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 117% for policyholders with Lifetime benefits and 39% for policyholders with Limited benefits.

On October 31, 2012, GLIC requested a rate increase of 88% for Lifetime benefits and 35% for Limited benefits. Virginia dispositioned a rate increase of 88% for Lifetime benefits and 35% for Limited benefits (SERFF #GEFA-128660223).

Genworth Life Insurance Company

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

Actuarial Memorandum
April 2018

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). GLIC is currently requesting a rate increase on PrePCS policies of 117% for Lifetime benefits and 39% for Limited benefits.

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 multiple years 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.
- 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 resulting in significant strengthening of the Disabled Life Reserves (DLR) on existing claimants with a corresponding magnified effect in the projections. Claimants are expected to stay on claim longer and, therefore, use more of their available benefits than was previously assumed.

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

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

The exhibits within this filing use the updated assumptions.

5. Alternatives to Rate Increase

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

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

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

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: PrePCS 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: PrePCS 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: PrePCS 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: PrePCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - All BPs With 117% Lifetime And 39% Limited Rate Increases*);

Exhibit IIb of the Actuarial Memorandum (entitled, "Exhibit IIb: PrePCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Lifetime Benefit Periods With 117% Lifetime Rate Increase*);

Exhibit IIc of the Actuarial Memorandum (entitled, "Exhibit IIc: PrePCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Limited Benefit Periods With 39% Limited Rate Increase*);

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

Attachment 1b supplied separately with this filing (entitled, "Attachment Ib: PrePCS 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: PrePCS 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: PrePCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - All BPs With 117% Lifetime and 39% Limited Rate Increases);

Attachment 2b supplied separately with this filing (entitled, "Attachment 2b: PrePCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Lifetime Benefit Periods With 117% Lifetime Rate Increase);

Attachment 2c supplied separately with this filing (entitled, "Attachment 2c: PrePCS Policy Forms - Nationwide (VA Like Forms Only) Experience Projection - Limited Benefit Periods With 39% Limited Rate Increase);

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

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

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

Attachment 4a supplied separately with this filing (entitled, "Attachment 4a: PrePCS Policy Forms - Virginia State Experience Projection - All BPs With 117% Lifetime And 39% Limited Rate Increases);

Attachment 4b supplied separately with this filing (entitled, "Attachment 4b: PrePCS Policy Forms - Virginia State Experience Projection - Lifetime Benefit Periods With 117% Lifetime Rate Increase);

Attachment 4c supplied separately with this filing (entitled, "Attachment 4c: PrePCS Policy Forms - Virginia State Experience Projection - Limited Benefit Periods With 39% Limited Rate Increase);

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

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

Attachment 5c supplied separately with this filing (entitled, "Actual to Expected Assumption Analysis - Nationwide Experience – PrePCS 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 PrePCS 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

Base forms 6484, 50000, 50001, and 50004, and Rider form 60407 are collectively known as the "50000 series". Base form 50021 and Rider form 60494 are collectively known as the "50020 series". Base form and Rider form 62100 are known as part of the "PCP series". For policy forms under the PCP series, both a non-tax qualified and tax qualified version may have been offered.

- All forms were individually underwritten policies and certificates that provide either comprehensive coverage or facility only coverage with the option to purchase a home health care rider.
- Some forms have a waiver of premium benefit.
- Some forms include an optional return of premium benefit that can be elected at issue. 50020 includes return of premium in the base.
- 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 50000 series include simple benefit increase or compound benefit increase options which were selected at issue:

- The simple benefit increase option will increase the benefit by a fixed amount (5% of the initial benefit) per year from the second year through the anniversary following the insured's 85th birthday.
- 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.

Some forms in the 50020 and PCP series include simple benefit increase or compound benefit increase options which were 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.
- 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.

The available choices for benefit period, elimination period, and benefit increase option, by form, can be found in the attached rate tables (Appendices A and B).

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 and certificates are Guaranteed Renewable for life, as provided for under the terms and conditions of the policies and certificates. This filing is applicable to all in-force policies and certificates 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 policy form, situs, and 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, PrePCS lapse rates are based solely on the PrePCS experience. For durations 11+, PrePCS 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	11.48%	8.33%	9.01%	11.83%	8.58%	9.28%
2	6.33%	4.99%	5.31%	6.52%	5.14%	5.47%
3	4.63%	3.72%	4.05%	4.77%	3.83%	4.17%
4	3.25%	2.77%	2.80%	3.35%	2.85%	2.89%
5	2.64%	2.09%	2.00%	2.72%	2.15%	2.07%
6	2.24%	1.74%	1.67%	2.31%	1.79%	1.72%
7	1.89%	1.40%	1.32%	1.95%	1.45%	1.36%
8	1.77%	1.20%	1.11%	1.83%	1.24%	1.14%
9	1.61%	1.01%	0.93%	1.66%	1.04%	0.96%
10	1.46%	0.88%	0.78%	1.50%	0.90%	0.80%
11	1.37%	0.82%	0.78%	1.40%	0.85%	0.80%
12	1.27%	0.77%	0.78%	1.30%	0.79%	0.80%
13	1.18%	0.72%	0.79%	1.20%	0.73%	0.80%
14	1.09%	0.67%	0.79%	1.09%	0.67%	0.79%
15	0.99%	0.61%	0.79%	0.99%	0.61%	0.79%
16	0.97%	0.61%	0.83%	0.97%	0.61%	0.83%
17	0.94%	0.61%	0.88%	0.94%	0.61%	0.88%
18	0.92%	0.61%	0.93%	0.92%	0.61%	0.93%
19	0.90%	0.62%	0.99%	0.90%	0.62%	0.99%
20	0.87%	0.63%	1.06%	0.87%	0.63%	1.06%
21	0.85%	0.65%	1.16%	0.85%	0.65%	1.16%
22	0.83%	0.71%	1.28%	0.83%	0.71%	1.28%
23	0.81%	0.77%	1.40%	0.81%	0.77%	1.40%
24	0.77%	0.86%	1.53%	0.77%	0.86%	1.53%
25	0.73%	0.95%	1.66%	0.73%	0.95%	1.66%

B. Mortality:

Original Filing: 1983 Individual Annuitant Mortality Table

Prior-2012 Filing: 1983 IAM Table, with selection grading from 43% in year 1 to 100% in years 12 and later, as indicated by actual experience through 2011.
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.

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	0.10%	0.10%	0.18%	0.19%
2	0.15%	0.16%	0.27%	0.28%
3	0.18%	0.19%	0.32%	0.34%
4	0.20%	0.21%	0.36%	0.38%
5	0.22%	0.23%	0.39%	0.41%
6	0.24%	0.25%	0.42%	0.44%
7	0.26%	0.27%	0.46%	0.48%
8	0.28%	0.29%	0.49%	0.51%
9	0.31%	0.32%	0.53%	0.55%
10	0.33%	0.34%	0.57%	0.58%
11	0.36%	0.37%	0.61%	0.63%
12	0.39%	0.40%	0.66%	0.67%
13	0.43%	0.43%	0.72%	0.73%
14	0.46%	0.47%	0.78%	0.78%
15	0.51%	0.51%	0.84%	0.84%
16	0.55%	0.55%	0.91%	0.91%
17	0.59%	0.59%	0.97%	0.97%
18	0.64%	0.64%	1.04%	1.04%
19	0.69%	0.69%	1.11%	1.11%
20	0.74%	0.74%	1.19%	1.19%
21	0.80%	0.80%	1.28%	1.28%
22	0.87%	0.87%	1.37%	1.37%
23	1.00%	1.00%	1.66%	1.66%
24	1.16%	1.16%	1.99%	1.99%
25	1.33%	1.33%	2.38%	2.38%
26	1.53%	1.53%	2.83%	2.83%
27	1.77%	1.77%	3.34%	3.34%
28	2.05%	2.05%	3.92%	3.92%
29	2.27%	2.27%	4.24%	4.24%
30	2.51%	2.51%	4.57%	4.57%

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.

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, policy duration, benefit inflation option, and benefit period. Selection factors are not explicitly calculated; they are implicit in the assumption.

Due to the lack of credible claims data in PrePCS in later durations, credibility weighting adjustments were used which balanced the newest year of data with the prior year's assumptions to coordinate the speed at which we move from one set of incidence assumptions to the next with the rate at which new experience becomes credible.

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	0.03%	0.04%	0.10%	0.16%	0.03%	0.03%	0.11%	0.25%
2	0.03%	0.06%	0.15%	0.29%	0.04%	0.07%	0.17%	0.41%
3	0.04%	0.08%	0.18%	0.38%	0.05%	0.09%	0.21%	0.52%
4	0.05%	0.11%	0.26%	0.59%	0.06%	0.13%	0.31%	0.76%
5	0.06%	0.14%	0.33%	0.77%	0.06%	0.16%	0.40%	0.96%
6	0.08%	0.18%	0.42%	0.99%	0.09%	0.20%	0.52%	1.19%
7	0.09%	0.21%	0.50%	1.18%	0.11%	0.24%	0.63%	1.39%
8	0.10%	0.24%	0.58%	1.34%	0.12%	0.27%	0.73%	1.55%
9	0.13%	0.32%	0.77%	1.66%	0.16%	0.37%	0.92%	2.01%
10	0.16%	0.39%	0.92%	1.92%	0.19%	0.46%	1.08%	2.40%
11	0.19%	0.47%	1.10%	2.24%	0.22%	0.57%	1.26%	2.87%
12	0.22%	0.56%	1.27%	2.56%	0.25%	0.68%	1.44%	3.36%
13	0.25%	0.66%	1.46%	2.89%	0.28%	0.79%	1.61%	3.87%
14	0.34%	0.83%	1.77%	3.51%	0.39%	0.97%	2.09%	4.61%
15	0.43%	1.01%	2.09%	4.14%	0.50%	1.15%	2.59%	5.38%
16	0.52%	1.19%	2.42%	4.80%	0.61%	1.32%	3.10%	6.17%
17	0.61%	1.37%	2.75%	5.47%	0.73%	1.50%	3.62%	6.98%
18	0.71%	1.55%	3.09%	6.17%	0.85%	1.67%	4.15%	7.81%
19	0.89%	1.88%	3.76%	6.98%	1.02%	2.19%	4.96%	8.76%
20	1.07%	2.21%	4.44%	7.80%	1.20%	2.72%	5.78%	9.71%
21	1.25%	2.55%	5.14%	8.64%	1.37%	3.26%	6.62%	10.66%
22	1.44%	2.89%	5.86%	9.50%	1.55%	3.81%	7.47%	11.62%
23	1.58%	3.19%	6.47%	10.33%	1.73%	4.26%	8.18%	12.64%
24	1.85%	3.77%	7.15%	11.10%	2.19%	4.92%	8.95%	14.23%
25	2.08%	4.28%	7.78%	11.70%	2.58%	5.49%	9.71%	15.62%
26	2.28%	4.70%	8.37%	12.23%	2.88%	5.99%	10.52%	16.97%
27	2.58%	5.14%	8.99%	12.69%	3.27%	6.51%	11.38%	18.17%
28	2.92%	5.56%	9.61%	13.30%	3.65%	7.00%	12.40%	20.10%
29	3.35%	6.19%	10.48%	13.90%	4.20%	7.81%	13.71%	22.08%
30	3.78%	6.84%	11.01%	14.15%	4.77%	8.69%	14.83%	23.90%

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. 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 an indemnity 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	58.04%	42.88%	78.99%	59.04%	43.62%	80.35%
2	62.55%	54.01%	82.07%	63.63%	54.94%	83.48%
3	62.19%	60.79%	82.16%	63.26%	61.84%	83.58%
4	65.82%	61.79%	82.64%	66.95%	62.85%	84.07%
5	68.48%	66.39%	82.29%	69.67%	67.53%	83.71%
6	67.07%	62.83%	81.89%	68.23%	63.92%	83.30%
7	68.17%	63.51%	83.48%	69.34%	64.61%	84.92%

3. Claim Termination Rates

The current best estimate assumption for claim termination rates is derived from Genworth's actual Long Term Care experience for the period from inception through first quarter 2016. 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, indemnity product for the first 240 claim durations:

Monthly Claim Termination Rates									
Duration	Rate		Duration	Rate		Duration	Rate		Duration	Rate
1	2.50%		61	2.11%		121	2.92%		181	3.56%
2	1.55%		62	2.11%		122	2.92%		182	3.56%
3	1.19%		63	2.11%		123	2.92%		183	3.56%
4	1.76%		64	2.11%		124	2.92%		184	3.56%
5	1.65%		65	2.11%		125	2.92%		185	3.56%
6	1.56%		66	2.10%		126	2.92%		186	3.56%
7	1.49%		67	2.10%		127	2.92%		187	3.56%
8	1.44%		68	2.10%		128	2.92%		188	3.56%
9	1.40%		69	2.10%		129	2.92%		189	3.56%
10	1.36%		70	2.10%		130	2.92%		190	3.56%
11	1.32%		71	2.10%		131	2.92%		191	3.56%
12	1.27%		72	2.10%		132	2.92%		192	3.56%
13	1.52%		73	2.39%		133	3.09%		193	3.79%
14	1.51%		74	2.40%		134	3.09%		194	3.79%
15	1.51%		75	2.41%		135	3.09%		195	3.79%
16	1.51%		76	2.42%		136	3.09%		196	3.79%
17	1.51%		77	2.43%		137	3.09%		197	3.79%
18	1.51%		78	2.44%		138	3.09%		198	3.79%
19	1.51%		79	2.45%		139	3.09%		199	3.79%
20	1.51%		80	2.46%		140	3.09%		200	3.79%
21	1.51%		81	2.47%		141	3.09%		201	3.79%
22	1.51%		82	2.48%		142	3.09%		202	3.79%
23	1.51%		83	2.49%		143	3.09%		203	3.79%
24	1.51%		84	2.51%		144	3.09%		204	3.79%
25	1.66%		85	2.52%		145	3.24%		205	3.93%
26	1.66%		86	2.53%		146	3.24%		206	3.93%
27	1.66%		87	2.54%		147	3.24%		207	3.93%
28	1.66%		88	2.55%		148	3.24%		208	3.93%
29	1.66%		89	2.56%		149	3.24%		209	3.93%
30	1.66%		90	2.58%		150	3.24%		210	3.93%
31	1.66%		91	2.59%		151	3.24%		211	3.93%
32	1.66%		92	2.60%		152	3.24%		212	3.93%
33	1.66%		93	2.61%		153	3.24%		213	3.93%
34	1.66%		94	2.63%		154	3.24%		214	3.93%
35	1.66%		95	2.64%		155	3.24%		215	3.93%
36	1.66%		96	2.65%		156	3.24%		216	3.93%
37	1.93%		97	2.67%		157	3.37%		217	3.99%
38	1.93%		98	2.68%		158	3.37%		218	3.99%
39	1.93%		99	2.69%		159	3.37%		219	3.99%
40	1.93%		100	2.71%		160	3.37%		220	3.99%
41	1.93%		101	2.72%		161	3.37%		221	3.99%

42	1.93%		102	2.73%		162	3.37%		222	3.99%
43	1.93%		103	2.75%		163	3.37%		223	3.99%
44	1.93%		104	2.76%		164	3.37%		224	3.99%
45	1.93%		105	2.77%		165	3.37%		225	3.99%
46	1.93%		106	2.79%		166	3.37%		226	3.99%
47	1.93%		107	2.80%		167	3.37%		227	3.99%
48	1.93%		108	2.82%		168	3.37%		228	3.99%
49	2.24%		109	2.83%		169	3.47%		229	4.18%
50	2.24%		110	2.83%		170	3.47%		230	4.18%
51	2.24%		111	2.83%		171	3.47%		231	4.18%
52	2.24%		112	2.83%		172	3.47%		232	4.18%
53	2.24%		113	2.83%		173	3.47%		233	4.18%
54	2.24%		114	2.83%		174	3.47%		234	4.18%
55	2.24%		115	2.83%		175	3.47%		235	4.18%
56	2.24%		116	2.83%		176	3.47%		236	4.18%
57	2.23%		117	2.83%		177	3.47%		237	4.18%
58	2.23%		118	2.83%		178	3.47%		238	4.18%
59	2.23%		119	2.83%		179	3.47%		239	4.18%
60	2.23%		120	2.83%		180	3.47%		240	4.18%

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**
PrePCS All	<60	13.7%	7.8%	78.5%
	65	12.2%	8.9%	78.9%
	70	10.7%	10.0%	79.3%
	75	9.2%	11.2%	79.7%
	80	7.6%	12.4%	80.0%
	85	6.1%	13.6%	80.3%
	90	4.6%	14.9%	80.5%
	95	3.1%	15.3%	81.6%

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 10 Limited Pay lives in-force on this policy form in your state. For the purposes of this rate increase request, we intend to apply the same rate increase to both the Limited Pay and Lifetime Pay policies.

14. Premium Modalization Rules

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

Premium Mode	Modal Factor	Lifetime	Limited
Annual	1.00	50.3%	47.3%
Semi-Annual	0.51	10.0%	12.0%
Quarterly	0.26	15.5%	20.3%
Monthly	0.09	24.2%	20.3%

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 88% for Lifetime benefits and 35% 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 9% rate increase was dispositioned in your state on November 5, 2008.

A 88% rate increase for Lifetime benefits and a 35% 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*	$1,969	$1,442
After Rate Increase	$4,273	$2,005

Note that some dispositioed rate increase 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	14.3%	6.0%
55-59	23.9%	15.3%
60-64	35.5%	36.2%
65-69	20.6%	29.9%
70-74	5.0%	10.5%
75-59	0.7%	1.9%
80+	<0.1%	0.1%

By Elimination Period:

Elimination Period	Percent Distribution	
	Lifetime	Limited
20-day	48.6%	41.6%
30-day*	<0.1%	<0.1%
90-day*	<0.1%	<0.1%
100-day	51.4%	58.3%

*30-day and 90-day are CA only

By Benefit Period:

Benefit Period	Percent Distribution
Lifetime	60.4%
6 year	0.7%
5 year	<0.1%
4 year	26.8%
3 year	7.3%
2 year	4.8%
1 year	<0.1%

By Inflation Protection Option:

Benefit Inflation	Percent Distribution	
	Lifetime	Limited
None	42.3%	39.6%
Simple	41.3%	44.6%
Compound	16.3%	15.7%

23. Virginia and GLIC Nationwide Exposed Lives and Annualized Premium

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

	Number of Exposed lives		Inforce Annualized Premium	
	Lifetime	Limited	Lifetime	Limited
Virginia*	816	620	$1,606,873	$894,197
Nationwide	31,840	20,912	$47,774,657	$27,508,543

*NOTE: 251 insureds hold certificates issued under an out-of-state group policy, and thus are not subject to this rate increase request. Rather, they will be subject to the rate increases approved by the group contract's situs state. These certificates have $417,138 of Inforce Annualized Premium and are not included above.

24. Actuarial Certification

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

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

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

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

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

I have 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-131306414

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: $4,273(Lifetime)/$2,005(Limited) - After Rate Increase

Average Requested Percentage Rate Change Per Member: 117%(Lifetime)/39%(Limited)

Minimum Requested Percentage Rate Change Per Member: 117%(Lifetime)/39%(Limited)

Maximum Requested Percentage Rate Change Per Member: 117%(Lifetime)/39%(Limited)

Number of Policy Holders Affected : 1,436

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

Form#	"Product Name"(if applicable)
50000C	Nursing Home Indemnity Policy
60394	Home Health Care Benefit Rider
50020D	Long Term Care Insurance Policy
60491	Home and Community Care Rider
7021P	Long Term Care Insurance Policy
62153	Nonforfeiture Benefit Rider
62100	Home and Community Care Rider

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

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

Key Information Used to Develop the Rates Including the Main Drivers

“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-131306414
Policy Forms: **50000C, 50020D, 7021P**
Rider Forms: **60394, 60491, 62153, 62100**

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 "PrePCS" policy series.
- They provide institutional confinement and/or home care benefits.
- They were issued in Virginia from October 1988 through September 1998.
- They are no longer being marketed in any state, with 2005 being the last year they were used in any state to issue policies.

Rate Increase Filing History

On October 31, 2012, GLIC requested a rate increase of 88% for Lifetime benefits and 35% for Limited benefits. Virginia dispositioned a rate increase of 88% for Lifetime benefits and 35% for Limited benefits (SERFF #GEFA-128660223).

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). GLIC is currently requesting a rate increase on PrePCS policies of 117% for Lifetime benefits and 39% for Limited benefits.

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 multiple years 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.
- 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, due to additional experience, particularly on longer duration claims. This resulted in 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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AVP & Actuary
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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: PrePCS 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
1988	714,238	219,395	30.7%	0		5,783	3.05809
1989	29,706,747	2,707,395	9.1%	154,507		49,296	2.94047
1990	76,830,050	9,564,905	12.4%	1,585,870		85,018	2.82738
1991	116,171,465	16,766,408	14.4%	4,952,568		114,906	2.71863
1992	150,579,516	29,941,234	19.9%	10,015,179		137,954	2.61407
1993	175,750,804	48,537,843	27.6%	19,602,071		150,625	2.51353
1994	188,498,662	47,724,622	25.3%	30,104,337		156,336	2.41685
1995	188,127,485	60,800,104	32.3%	39,298,304		154,190	2.32390
1996	183,849,096	85,694,327	46.6%	51,389,452		153,650	2.23452
1997	182,362,173	83,350,187	45.7%	66,310,715		151,589	2.14857
1998	178,863,466	108,822,843	60.8%	78,384,760		146,794	2.06594
1999	169,941,560	115,025,940	67.7%	94,514,665		138,942	1.98648
2000	158,255,824	132,879,615	84.0%	104,616,068		129,545	1.91007
2001	145,288,754	149,737,310	103.1%	119,718,325		120,703	1.83661
2002	133,262,400	151,681,661	113.8%	133,234,506		112,819	1.76597
2003	121,817,964	156,332,611	128.3%	143,519,457		105,107	1.69805
2004	112,645,670	155,618,401	138.1%	159,147,421		98,968	1.63274
2005	104,205,950	164,559,555	157.9%	163,475,301		92,826	1.56994
2006	95,887,160	177,257,672	184.9%	167,003,164		86,702	1.50956
2007	87,877,268	186,257,881	212.0%	176,058,823		80,804	1.45150
2008	81,338,512	194,961,424	239.7%	188,626,970		74,458	1.39567
2009	77,356,190	200,931,885	259.7%	197,035,184		68,383	1.34199
2010	70,831,461	203,089,148	286.7%	205,294,987		62,825	1.29038
2011	63,753,378	216,394,825	339.4%	213,772,313		57,453	1.24075
2012	57,162,270	210,601,475	368.4%	225,670,630		52,389	1.19303
2013	50,683,932	209,711,665	413.8%	229,518,222		47,309	1.14714
2014	53,616,869	187,910,204	350.5%	230,155,211		42,422	1.10302
2015	54,820,864	181,753,850	331.5%	223,222,408		37,999	1.06060
2016	54,425,468	179,636,139	330.1%	212,378,226	706,695,855	34,288	1.01980
2017	47,094,508	165,952,395	352.4%	198,121,575		30,159	0.98058
2018	40,809,735	152,236,504	373.0%	194,406,811		26,329	0.94287
2019	35,158,665	139,675,400	397.3%	185,859,761		22,822	0.90660
2020	30,131,247	127,706,683	423.8%	174,574,572		19,677	0.87173
2021	25,690,950	116,486,269	453.4%	162,139,254		16,842	0.83820
2022	21,740,534	105,903,981	487.1%	148,742,337		14,353	0.80597
2023	18,317,013	95,871,040	523.4%	136,643,511		12,178	0.77497
2024	15,356,183	86,448,151	563.0%	125,234,134		10,279	0.74516
2025	12,804,552	77,699,975	606.8%	114,316,972		8,632	0.71650
2026	10,618,884	69,600,199	655.4%	103,884,966		7,211	0.68894
2027	8,760,011	62,398,632	712.3%	94,014,973		5,993	0.66245
2028	7,189,678	55,981,481	778.6%	84,875,100		4,955	0.63697
2029	5,871,191	50,001,267	851.6%	76,452,781		4,075	0.61247
2030	4,770,300	44,459,341	932.0%	68,674,730		3,332	0.58891
2031	3,856,527	39,310,980	1019.3%	61,516,489		2,709	0.56626
2032	3,102,341	34,548,668	1113.6%	54,902,553		2,190	0.54448
2033	2,483,535	30,214,592	1216.6%	48,796,528		1,761	0.52354
2034	1,978,817	26,315,974	1329.9%	43,189,300		1,407	0.50340
2035	1,569,760	22,803,251	1452.7%	38,072,737		1,118	0.48404
2036	1,240,477	19,627,363	1582.2%	33,417,972		884	0.46543
2037	977,105	16,747,352	1714.0%	29,185,505		696	0.44752
2038	767,482	14,205,300	1850.9%	25,348,289		545	0.43031
2039	601,279	12,009,496	1997.3%	21,889,442		424	0.41376
2040	469,916	10,105,920	2150.6%	18,796,541		329	0.39785
2041	366,349	8,456,703	2308.4%	16,049,142		254	0.38255
2042	284,885	7,026,442	2466.4%	13,628,769		195	0.36783
2043	220,903	5,795,991	2623.8%	11,508,929		148	0.35368
2044	170,695	4,727,052	2769.3%	9,657,285		112	0.34008
2045	131,337	3,796,299	2890.5%	8,043,455		84	0.32700
2046	100,504	3,000,193	2985.2%	6,638,233		63	0.31442
2047	76,538	2,332,340	3047.3%	5,421,584		46	0.30233
2048	58,019	1,783,923	3074.7%	4,373,894		34	0.29070
2049	43,773	1,339,816	3060.8%	3,478,662		24	0.27952
2050	32,802	989,311	3016.0%	2,722,495		17	0.26877
2051	24,336	716,578	2944.5%	2,093,534		12	0.25843
2052	17,899	510,776	2853.6%	1,580,217		8	0.24849
2053	13,094	358,441	2737.5%	1,168,709		6	0.23894
2054	9,536	245,742	2576.9%	844,779		4	0.22975
2055	6,925	164,265	2371.9%	595,912		2	0.22091
2056	4,921	107,921	2192.9%	409,591		2	0.21241
2057	3,463	70,163	2026.0%	274,246		1	0.20424
2058	2,417	45,175	1869.3%	178,710		1	0.19639
2059	1,687	28,663	1699.1%	113,260		0	0.18884
2060	1,179	17,967	1523.5%	70,058		0	0.18157
2061	818	11,087	1355.8%	42,301		0	0.17459
2062	563	6,725	1194.4%	24,947		0	0.16787
2063	358	3,993	1114.2%	14,345		0	0.16142
2064	227	2,325	1021.9%	8,015		0	0.15521
2065	131	1,308	997.0%	4,367		0	0.14924
2066	77	704	915.5%	2,301		0	0.14350
2067	42	374	899.9%	1,179		0	0.13798
2068	23	197	853.7%	589		0	0.13267
2069	12	101	816.0%	298		0	0.12757
2070	7	51	769.4%	148		0	0.12266
2071	4	25	723.6%	71		0	0.11795
2072	2	12	748.0%	32		0	0.11341
2073	0	5	1043.7%	15		0	0.10905
2074	0	2	2020.5%	7		0	0.10485
2075	0	0	1188.0%	2		0	0.10082
2076	0	0	0.0%	0		0	0.09694
PV Past	6,178,556,962	5,621,917,236	91.0%				
PV Future	250,019,012	1,230,340,165	492.1%				
PV Total	6,428,575,973	6,852,257,401	106.6%				

Attachment 1b: PrePCS 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
1988	428,769	219,395	51.2%	-		3,187	3.05809
1989	17,613,148	1,812,367	10.3%	108,996		27,119	2.94047
1990	45,489,876	6,477,622	14.2%	848,494		46,544	2.82738
1991	65,917,514	10,321,151	15.7%	2,706,655		61,527	2.71863
1992	81,732,810	18,467,037	22.6%	5,009,316		72,468	2.61407
1993	93,298,157	31,487,531	33.7%	9,796,204		79,104	2.51353
1994	99,405,355	27,843,008	28.0%	15,779,593		82,427	2.41685
1995	99,792,521	37,093,625	37.2%	20,526,273		82,132	2.32390
1996	98,290,901	51,853,670	52.8%	27,920,331		81,615	2.23452
1997	96,161,027	45,236,446	47.0%	36,122,179		79,541	2.14857
1998	93,047,623	64,680,049	69.5%	42,547,681		76,863	2.06594
1999	88,771,422	66,184,307	74.6%	51,713,166		73,071	1.98648
2000	82,501,010	77,529,293	94.0%	56,574,428		67,648	1.91007
2001	75,268,293	88,326,584	117.3%	66,020,095		63,688	1.83661
2002	69,721,207	88,108,885	126.4%	74,702,738		59,608	1.76597
2003	63,211,402	89,832,253	142.1%	80,404,203		55,439	1.69805
2004	58,930,844	92,235,694	156.5%	90,476,253		52,803	1.63274
2005	55,176,545	98,577,924	178.7%	94,625,433		50,105	1.56994
2006	51,373,740	111,203,792	216.5%	98,729,006		47,349	1.50956
2007	47,671,917	114,687,730	240.6%	106,376,989		44,609	1.45150
2008	44,724,768	124,840,575	279.1%	115,291,164		41,604	1.39567
2009	43,142,192	132,570,705	307.3%	123,854,369		38,659	1.34199
2010	39,930,363	131,711,048	329.9%	131,856,202		35,917	1.29038
2011	36,285,866	140,260,926	386.5%	138,324,341		33,180	1.24075
2012	32,804,112	135,391,745	412.7%	147,126,588		30,628	1.19303
2013	29,356,525	134,776,389	459.1%	150,275,834		27,932	1.14714
2014	33,167,757	114,910,483	346.5%	150,422,102		25,299	1.10302
2015	35,519,937	114,143,721	321.4%	145,797,806		22,937	1.06060
2016	36,530,775	120,461,621	329.8%	140,707,676	454,015,295	20,938	1.01980
2017	31,942,754	109,481,998	342.7%	130,887,780		18,547	0.98058
2018	27,925,556	101,086,813	362.0%	128,571,944		16,381	0.94287
2019	24,266,748	93,337,683	384.6%	123,934,114		14,383	0.90660
2020	20,968,916	85,922,552	409.8%	118,093,526		12,562	0.87173
2021	18,009,323	78,980,133	438.6%	111,657,172		10,913	0.83820
2022	15,375,453	72,417,380	471.0%	104,684,130		9,432	0.80597
2023	13,050,619	66,164,298	507.0%	97,618,432		8,108	0.77497
2024	11,012,961	60,238,575	547.0%	90,554,263		6,934	0.74516
2025	9,238,786	54,662,082	591.7%	83,535,824		5,898	0.71650
2026	7,705,680	49,439,212	641.6%	76,675,470		4,990	0.68894
2027	6,390,796	44,767,462	700.5%	70,070,660		4,200	0.66245
2028	5,271,510	40,563,619	769.5%	63,856,996		3,516	0.63697
2029	4,324,962	36,582,781	845.9%	58,040,570		2,927	0.61247
2030	3,529,326	32,842,306	930.6%	52,595,998		2,423	0.58891
2031	2,864,645	29,330,268	1023.9%	47,515,438		1,994	0.56626
2032	2,312,876	26,046,253	1126.1%	42,775,012		1,632	0.54448
2033	1,857,775	23,014,158	1238.8%	38,356,585		1,327	0.52354
2034	1,484,810	20,243,449	1363.4%	34,256,118		1,073	0.50340
2035	1,181,253	17,707,984	1499.1%	30,471,914		862	0.48404
2036	935,851	15,387,828	1644.3%	26,985,914		689	0.46543
2037	738,724	13,262,465	1795.3%	23,778,824		548	0.44752
2038	581,212	11,359,317	1954.4%	20,838,893		433	0.43031
2039	455,896	9,696,064	2126.8%	18,157,055		341	0.41376
2040	356,550	8,232,848	2309.0%	15,727,712		267	0.39785
2041	278,002	6,949,160	2499.7%	13,542,744		208	0.38255
2042	216,027	5,820,796	2694.5%	11,594,086		161	0.36783
2043	167,220	4,832,827	2890.1%	9,866,997		123	0.35368
2044	128,850	3,958,857	3072.5%	8,339,581		94	0.34008
2045	98,774	3,185,522	3225.1%	6,990,603		71	0.32700
2046	75,270	2,518,307	3345.7%	5,801,079		53	0.31442
2047	57,015	1,953,957	3427.1%	4,757,310		39	0.30233
2048	42,927	1,490,548	3472.3%	3,848,558		29	0.29070
2049	32,109	1,113,841	3469.0%	3,065,678		21	0.27952
2050	23,852	816,616	3423.7%	2,400,460		15	0.26877
2051	17,555	585,758	3336.7%	1,844,850		10	0.25843
2052	12,782	412,834	3229.7%	1,389,907		7	0.24849
2053	9,249	286,068	3092.9%	1,024,551		5	0.23894
2054	6,636	192,936	2907.5%	737,070		3	0.22975
2055	4,747	126,190	2658.4%	516,366		2	0.22091
2056	3,331	80,582	2419.5%	351,610		1	0.21241
2057	2,316	50,706	2189.2%	232,516		1	0.20424
2058	1,593	31,350	1967.4%	149,142		0	0.19639
2059	1,095	19,042	1739.3%	92,775		0	0.18884
2060	754	11,306	1499.8%	55,996		0	0.18157
2061	518	6,499	1254.5%	32,849		0	0.17459
2062	357	3,609	1009.8%	18,704		0	0.16787
2063	230	1,922	835.5%	10,256		0	0.16142
2064	148	985	663.1%	5,360		0	0.15521
2065	87	473	545.3%	2,672		0	0.14924
2066	55	219	399.0%	1,260		0	0.14350
2067	32	97	305.1%	566		0	0.13798
2068	19	40	213.3%	245		0	0.13267
2069	11	15	135.2%	112		0	0.12757
2070	6	4	70.2%	48		0	0.12266
2071	3	1	25.2%	16		0	0.11795
2072	2	0	4.0%	3		0	0.11341
2073	0	0	0.8%	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	0.09694
PV Past	3,333,117,817	3,452,508,948	103.6%				
PV Future	174,911,424	851,938,956	487.1%				
PV Total	3,508,029,242	4,304,447,904	122.7%				

Attachment 1c PrePCS 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
1988	285,469	0	0.0%	-		2,596	3.05809
1989	12,093,599	895,027	7.4%	45,510		22,177	2.94047
1990	31,340,174	3,087,283	9.9%	737,376		38,474	2.82738
1991	50,253,952	6,445,257	12.8%	2,245,913		53,379	2.71863
1992	68,846,706	11,474,197	16.7%	5,005,864		65,486	2.61407
1993	82,452,647	17,050,312	20.7%	9,805,867		71,521	2.51353
1994	89,093,307	19,881,614	22.3%	14,324,744		73,909	2.41685
1995	88,334,964	23,706,479	26.8%	18,772,031		72,058	2.32390
1996	85,558,195	33,840,657	39.6%	23,469,121		72,035	2.23452
1997	86,201,146	38,113,740	44.2%	30,188,536		72,048	2.14857
1998	85,815,843	44,142,793	51.4%	35,837,079		69,931	2.06594
1999	81,170,138	48,841,632	60.2%	42,801,498		65,871	1.98648
2000	75,754,814	55,350,322	73.1%	48,041,640		61,897	1.91007
2001	70,020,461	61,410,726	87.7%	53,698,230		57,015	1.83661
2002	63,541,193	63,572,776	100.0%	58,531,769		53,211	1.76597
2003	58,606,562	66,500,358	113.5%	63,115,254		49,668	1.69805
2004	53,714,826	63,382,707	118.0%	68,671,168		46,165	1.63274
2005	49,029,405	65,981,631	134.6%	68,849,867		42,721	1.56994
2006	44,513,420	66,053,879	148.4%	68,274,158		39,353	1.50956
2007	40,205,351	71,570,151	178.0%	69,681,834		36,195	1.45150
2008	36,613,744	70,120,849	191.5%	73,335,807		32,854	1.39567
2009	34,213,998	68,361,179	199.8%	73,180,815		29,724	1.34199
2010	30,901,097	71,378,100	231.0%	73,438,785		26,908	1.29038
2011	27,467,512	76,133,899	277.2%	75,447,972		24,273	1.24075
2012	24,358,158	75,209,730	308.8%	78,544,042		21,761	1.19303
2013	21,327,407	74,935,277	351.4%	79,242,388		19,377	1.14714
2014	20,449,112	72,999,722	357.0%	79,733,108		17,123	1.10302
2015	19,300,927	67,610,130	350.3%	77,424,602		15,062	1.06060
2016	17,894,692	59,174,518	330.7%	71,670,551	252,680,560	13,350	1.01980
2017	15,151,754	56,470,398	372.7%	67,233,794		11,613	0.98058
2018	12,884,179	51,149,691	397.0%	65,834,867		9,948	0.94287
2019	10,891,917	46,337,717	425.4%	61,925,647		8,439	0.90660
2020	9,162,331	41,784,131	456.0%	56,481,046		7,116	0.87173
2021	7,681,626	37,506,136	488.3%	50,482,082		5,928	0.83820
2022	6,365,081	33,486,601	526.1%	44,058,207		4,921	0.80597
2023	5,266,394	29,706,743	564.1%	39,025,079		4,069	0.77497
2024	4,343,222	26,209,576	603.5%	34,679,871		3,346	0.74516
2025	3,565,767	23,037,893	646.1%	30,781,148		2,734	0.71650
2026	2,913,204	20,160,988	692.1%	27,209,495		2,221	0.68894
2027	2,369,215	17,631,170	744.2%	23,944,313		1,793	0.66245
2028	1,918,168	15,417,862	803.8%	21,018,104		1,439	0.63697
2029	1,546,229	13,418,486	867.8%	18,412,212		1,147	0.61247
2030	1,240,973	11,617,035	936.1%	16,078,733		909	0.58891
2031	991,882	9,980,712	1006.2%	14,001,051		715	0.56626
2032	789,465	8,502,415	1077.0%	12,127,541		559	0.54448
2033	625,760	7,200,434	1150.7%	10,439,942		434	0.52354
2034	494,007	6,072,526	1229.2%	8,933,183		334	0.50340
2035	388,506	5,095,266	1311.5%	7,600,823		256	0.48404
2036	304,626	4,239,535	1391.7%	6,432,058		195	0.46543
2037	238,382	3,484,887	1461.9%	5,406,681		148	0.44752
2038	186,270	2,845,982	1527.9%	4,509,396		111	0.43031
2039	145,382	2,313,432	1591.3%	3,732,387		83	0.41376
2040	113,366	1,873,072	1652.2%	3,068,829		62	0.39785
2041	88,346	1,507,543	1706.4%	2,506,398		46	0.38255
2042	68,858	1,205,646	1750.9%	2,034,684		34	0.36783
2043	53,683	963,164	1794.2%	1,641,932		25	0.35368
2044	41,845	768,195	1835.8%	1,317,703		18	0.34008
2045	32,564	610,776	1875.6%	1,052,853		13	0.32700
2046	25,234	481,886	1909.7%	837,155		10	0.31442
2047	19,523	378,383	1938.1%	664,274		7	0.30233
2048	15,091	293,374	1944.0%	525,336		5	0.29070
2049	11,664	225,975	1937.3%	412,984		3	0.27952
2050	8,950	172,695	1929.5%	322,035		2	0.26877
2051	6,781	130,819	1929.3%	248,684		2	0.25843
2052	5,117	97,942	1914.1%	190,310		1	0.24849
2053	3,844	72,373	1882.6%	144,158		1	0.23894
2054	2,901	52,806	1820.5%	107,708		1	0.22975
2055	2,179	38,076	1747.8%	79,545		0	0.22091
2056	1,591	27,339	1718.6%	57,981		0	0.21241
2057	1,147	19,457	1696.3%	41,730		0	0.20424
2058	823	13,825	1679.3%	29,568		0	0.19639
2059	592	9,621	1624.7%	20,485		0	0.18884
2060	425	6,660	1565.5%	14,062		0	0.18157
2061	300	4,588	1530.9%	9,452		0	0.17459
2062	206	3,116	1515.5%	6,243		0	0.16787
2063	128	2,071	1613.6%	4,089		0	0.16142
2064	79	1,340	1696.3%	2,655		0	0.15521
2065	44	835	1878.9%	1,695		0	0.14924
2066	22	485	2208.7%	1,041		0	0.14350
2067	10	277	2872.2%	613		0	0.13798
2068	4	157	3801.7%	344		0	0.13267
2069	1	86	6018.9%	187		0	0.12757
2070	1	47	8754.5%	100		0	0.12266
2071	0	25	12662.4%	55		0	0.11795
2072	0	12	17645.1%	29		0	0.11341
2073	0	5	21188.8%	15		0	0.10905
2074	0	2	18223.9%	7		0	0.10485
2075	0	0	5994.5%	2		0	0.10082
2076	0	0	0.0%	0		0	0.09694
PV Past	2,845,439,144	2,169,408,288	76.2%				
PV Future	75,107,588	378,401,208	503.8%				
PV Total	2,920,546,732	2,547,809,496	87.2%				

Attachment 2a: PrePCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 117% Lifetime And 39% Limited Rate Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1988	714,238	219,395	30.7%	0		5,783	3.05809
1989	29,706,747	2,707,395	9.1%	154,507		49,296	2.94047
1990	76,830,050	9,564,905	12.4%	1,585,870		85,018	2.82738
1991	116,171,465	16,766,408	14.4%	4,952,568		114,906	2.71863
1992	150,579,516	29,941,234	19.9%	10,015,179		137,954	2.61407
1993	175,750,804	48,537,843	27.6%	19,602,071		150,625	2.51353
1994	188,498,662	47,724,622	25.3%	30,104,337		156,336	2.41685
1995	188,127,485	60,800,104	32.3%	39,298,304		154,190	2.32390
1996	183,849,096	85,694,327	46.6%	51,389,452		153,650	2.23452
1997	182,362,173	83,350,187	45.7%	66,310,715		151,589	2.14857
1998	178,863,466	108,822,843	60.8%	78,384,760		146,794	2.06594
1999	169,941,560	115,025,940	67.7%	94,514,665		138,942	1.98648
2000	158,255,824	132,879,615	84.0%	104,616,068		129,545	1.91007
2001	145,288,754	149,737,310	103.1%	119,718,325		120,703	1.83661
2002	133,262,400	151,681,661	113.8%	133,234,506		112,819	1.76597
2003	121,817,964	156,332,611	128.3%	143,519,457		105,107	1.69805
2004	112,645,670	155,618,401	138.1%	159,147,421		98,968	1.63274
2005	104,205,950	164,559,555	157.9%	163,475,301		92,826	1.56994
2006	95,887,160	177,257,672	184.9%	167,003,164		86,702	1.50956
2007	87,877,268	186,257,881	212.0%	176,058,823		80,804	1.45150
2008	81,338,512	194,961,424	239.7%	188,626,970		74,458	1.39567
2009	77,356,190	200,931,885	259.7%	197,035,184		68,383	1.34199
2010	70,831,461	203,089,148	286.7%	205,294,987		62,825	1.29038
2011	63,753,378	216,394,825	339.4%	213,772,313		57,453	1.24075
2012	57,162,270	210,601,475	368.4%	225,670,630		52,389	1.19303
2013	50,683,932	209,711,665	413.8%	229,518,222		47,309	1.14714
2014	53,616,869	187,910,204	350.5%	230,155,211		42,422	1.10302
2015	54,820,864	181,753,850	331.5%	223,222,408		37,999	1.06060
2016	54,425,468	179,636,139	330.1%	212,378,226	706,695,855	34,288	1.01980
2017	47,094,508	165,952,395	352.4%	198,121,575		30,159	0.98058
2018	43,442,287	152,674,445	351.4%	194,601,696		26,329	0.94287
2019	63,893,496	144,262,483	225.8%	189,182,781		22,822	0.90660
2020	55,601,972	131,647,704	236.8%	178,370,105		19,677	0.87173
2021	48,003,505	119,857,965	249.7%	166,051,185		16,842	0.83820
2022	41,059,256	108,777,525	264.9%	152,532,645		14,353	0.80597
2023	34,891,666	98,304,873	281.7%	140,183,746		12,178	0.77497
2024	29,453,960	88,494,400	300.4%	128,447,793		10,279	0.74516
2025	24,697,413	79,409,457	321.5%	117,168,798		8,632	0.71650
2026	20,575,625	71,019,572	345.2%	106,369,803		7,211	0.68894
2027	17,037,909	63,575,199	373.1%	96,148,472		5,993	0.66245
2028	14,027,792	56,955,213	406.0%	86,686,736		4,955	0.63697
2029	11,485,716	50,801,642	442.3%	77,976,448		4,075	0.61247
2030	9,353,245	45,112,838	482.3%	69,944,920		3,332	0.58891
2031	7,576,046	39,841,026	525.9%	62,566,753		2,709	0.56626
2032	6,104,425	34,975,834	573.0%	55,764,282		2,190	0.54448
2033	4,893,768	30,557,070	624.4%	49,498,523		1,761	0.52354
2034	3,904,104	26,589,296	681.1%	43,757,494		1,407	0.50340
2035	3,100,409	23,020,320	742.5%	38,529,980		1,118	0.48404
2036	2,452,325	19,798,824	807.3%	33,783,986		884	0.46543
2037	1,933,142	16,881,872	873.3%	29,477,000		696	0.44752
2038	1,519,354	14,310,425	941.9%	25,579,307		545	0.43031
2039	1,190,874	12,091,492	1015.3%	22,071,661		424	0.41376
2040	930,981	10,169,741	1092.4%	18,939,625		329	0.39785
2041	725,888	8,506,213	1171.8%	16,161,029		254	0.38255
2042	564,393	7,064,694	1251.7%	13,715,927		195	0.36783
2043	437,437	5,825,413	1331.7%	11,576,589		148	0.35368
2044	337,744	4,749,506	1406.2%	9,709,631		112	0.34008
2045	259,593	3,813,238	1468.9%	8,083,805		84	0.32700
2046	198,410	3,012,799	1518.5%	6,669,183		63	0.31442
2047	150,860	2,341,593	1552.2%	5,445,170		46	0.30233
2048	114,129	1,790,605	1568.9%	4,391,716		34	0.29070
2049	85,889	1,344,554	1565.4%	3,491,982		24	0.27952
2050	64,199	992,613	1546.1%	2,732,321		17	0.26877
2051	47,520	718,836	1512.7%	2,100,673		12	0.25843
2052	34,850	512,298	1470.0%	1,585,318		8	0.24849
2053	25,414	359,450	1414.4%	1,172,287		6	0.23894
2054	18,432	246,395	1336.8%	847,236		4	0.22975
2055	13,329	164,676	1235.5%	597,560		2	0.22091
2056	9,438	108,174	1146.1%	410,668		2	0.21241
2057	6,620	70,317	1062.1%	274,931		1	0.20424
2058	4,602	45,267	983.6%	179,133		1	0.19639
2059	3,199	28,717	897.7%	113,513		0	0.18884
2060	2,227	17,998	808.1%	70,205		0	0.18157
2061	1,541	11,105	720.8%	42,384		0	0.17459
2062	1,061	6,734	634.5%	24,992		0	0.16787
2063	678	3,998	590.0%	14,370		0	0.16142
2064	432	2,327	538.7%	8,027		0	0.15521
2065	250	1,309	523.7%	4,373		0	0.14924
2066	150	705	470.5%	2,304		0	0.14350
2067	83	374	452.7%	1,181		0	0.13798
2068	47	197	420.6%	590		0	0.13267
2069	26	101	392.6%	299		0	0.12757
2070	14	51	365.2%	148		0	0.12266
2071	7	25	340.3%	71		0	0.11795
2072	3	12	350.1%	32		0	0.11341
2073	1	5	489.7%	15		0	0.10905
2074	0	2	970.0%	7		0	0.10485
2075	0	0	589.6%	2		0	0.10082
2076	0	0	0.0%	0		0	0.09694
PV Past	6,178,556,962	5,621,917,236	91.0%				
PV Future	398,716,803	1,252,646,072	314.2%				
PV Total	6,577,273,765	6,874,563,308	104.5%				

Attachment 2b: PrePCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With 117% Lifetime Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1988	428,769	219,395	51.2%	0		3,187	3.05809
1989	17,613,148	1,812,367	10.3%	108,996		27,119	2.94047
1990	45,489,876	6,477,622	14.2%	848,494		46,544	2.82738
1991	65,917,514	10,321,151	15.7%	2,706,655		61,527	2.71863
1992	81,732,810	18,467,037	22.6%	5,009,316		72,468	2.61407
1993	93,298,157	31,487,531	33.7%	9,796,204		79,104	2.51353
1994	99,405,355	27,843,008	28.0%	15,779,593		82,427	2.41685
1995	99,792,521	37,093,625	37.2%	20,526,273		82,132	2.32390
1996	98,290,901	51,853,670	52.8%	27,920,331		81,615	2.23452
1997	96,161,027	45,236,446	47.0%	36,122,179		79,541	2.14857
1998	93,047,623	64,680,049	69.5%	42,547,681		76,863	2.06594
1999	88,771,422	66,184,307	74.6%	51,713,166		73,071	1.98648
2000	82,501,010	77,529,293	94.0%	56,574,428		67,648	1.91007
2001	75,268,293	88,326,584	117.3%	66,020,095		63,688	1.83661
2002	69,721,207	88,108,885	126.4%	74,702,738		59,608	1.76597
2003	63,211,402	89,832,253	142.1%	80,404,203		55,439	1.69805
2004	58,930,844	92,235,694	156.5%	90,476,253		52,803	1.63274
2005	55,176,545	98,577,924	178.7%	94,625,433		50,105	1.56994
2006	51,373,740	111,203,792	216.5%	98,729,006		47,349	1.50956
2007	47,671,917	114,687,730	240.6%	106,376,989		44,609	1.45150
2008	44,724,768	124,840,575	279.1%	115,291,164		41,604	1.39567
2009	43,142,192	132,570,705	307.3%	123,854,369		38,659	1.34199
2010	39,930,363	131,711,048	329.9%	131,856,202		35,917	1.29038
2011	36,285,866	140,260,926	386.5%	138,324,341		33,180	1.24075
2012	32,804,112	135,391,745	412.7%	147,126,588		30,628	1.19303
2013	29,356,525	134,776,389	459.1%	150,275,834		27,932	1.14714
2014	33,167,757	114,910,483	346.5%	150,422,102		25,299	1.10302
2015	35,519,937	114,143,721	321.4%	145,797,806		22,937	1.06060
2016	36,530,775	120,461,621	329.8%	140,707,676	454,015,295	20,938	1.01980
2017	31,942,754	109,481,998	342.7%	130,887,780		18,547	0.98058
2018	30,189,825	101,479,565	336.1%	128,739,900		16,381	0.94287
2019	49,040,501	97,460,371	198.7%	126,815,672		14,383	0.90660
2020	42,993,803	89,472,051	208.1%	121,414,181		12,562	0.87173
2021	37,374,373	82,023,798	219.5%	115,123,546		10,913	0.83820
2022	32,227,653	75,017,981	232.8%	108,092,803		9,432	0.80597
2023	27,576,437	68,373,005	247.9%	100,836,815		8,108	0.77497
2024	23,418,687	62,100,654	265.2%	93,499,617		6,934	0.74516
2025	19,741,795	56,221,947	284.8%	86,166,184		5,898	0.71650
2026	16,526,588	50,738,018	307.0%	78,979,057		4,990	0.68894
2027	13,744,881	45,847,227	333.6%	72,057,021		4,200	0.66245
2028	11,361,658	41,459,811	364.9%	65,549,890		3,516	0.63697
2029	9,336,537	37,321,475	399.7%	59,468,887		2,927	0.61247
2030	7,628,298	33,447,120	438.5%	53,790,029		2,423	0.58891
2031	6,197,332	29,822,278	481.2%	48,505,234		1,994	0.56626
2032	5,007,069	26,444,006	528.1%	43,589,097		1,632	0.54448
2033	4,023,962	23,334,036	579.9%	39,021,342		1,327	0.52354
2034	3,217,435	20,499,471	637.1%	34,795,414		1,073	0.50340
2035	2,560,385	17,911,879	699.6%	30,906,875		862	0.48404
2036	2,028,896	15,549,339	766.4%	27,334,841		689	0.46543
2037	1,601,791	13,389,557	835.9%	24,057,301		548	0.44752
2038	1,260,438	11,458,929	909.1%	21,060,064		433	0.43031
2039	988,793	9,773,985	988.5%	18,331,875		341	0.41376
2040	773,403	8,293,668	1072.4%	15,865,270		267	0.39785
2041	603,087	6,996,469	1160.1%	13,650,528		208	0.38255
2042	468,680	5,857,442	1249.8%	11,678,213		161	0.36783
2043	362,818	4,861,075	1339.8%	9,932,430		123	0.35368
2044	279,579	3,980,450	1423.7%	8,390,298		94	0.34008
2045	214,330	3,201,831	1493.9%	7,029,762		71	0.32700
2046	163,335	2,530,452	1549.2%	5,831,161		53	0.31442
2047	123,723	1,962,873	1586.5%	4,780,262		39	0.30233
2048	93,152	1,496,988	1607.0%	3,865,917		29	0.29070
2049	69,676	1,118,403	1605.2%	3,078,661		21	0.27952
2050	51,758	819,792	1583.9%	2,410,040		15	0.26877
2051	38,095	587,926	1543.3%	1,851,812		10	0.25843
2052	27,738	414,292	1493.6%	1,394,881		7	0.24849
2053	20,071	287,032	1430.1%	1,028,039		5	0.23894
2054	14,400	193,558	1344.2%	739,464		3	0.22975
2055	10,301	126,579	1228.8%	517,970		2	0.22091
2056	7,227	80,821	1118.3%	352,657		1	0.21241
2057	5,026	50,850	1011.7%	233,180		1	0.20424
2058	3,458	31,435	909.1%	149,550		0	0.19639
2059	2,376	19,092	803.6%	93,018		0	0.18884
2060	1,636	11,335	692.9%	56,137		0	0.18157
2061	1,124	6,514	579.5%	32,928		0	0.17459
2062	776	3,617	466.4%	18,747		0	0.16787
2063	499	1,927	385.9%	10,279		0	0.16142
2064	322	987	306.2%	5,371		0	0.15521
2065	188	474	251.8%	2,677		0	0.14924
2066	119	220	184.3%	1,263		0	0.14350
2067	69	98	140.9%	568		0	0.13798
2068	41	41	98.5%	245		0	0.13267
2069	24	15	62.4%	112		0	0.12757
2070	13	4	32.4%	48		0	0.12266
2071	7	1	11.6%	16		0	0.11795
2072	3	0	1.9%	3		0	0.11341
2073	1	0	0.4%	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	3,333,117,817	3,452,508,948	103.6%				
PV Future	304,932,890	872,182,568	286.0%				
PV Total	3,638,050,708	4,324,691,516	118.9%				

Attachment 2c: PrePCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With 39% Limited Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1988	285,469	0	0.0%	0		2,596	3.05809
1989	12,093,599	895,027	7.4%	45,510		22,177	2.94047
1990	31,340,174	3,087,283	9.9%	737,376		38,474	2.82738
1991	50,253,952	6,445,257	12.8%	2,245,913		53,379	2.71863
1992	68,846,706	11,474,197	16.7%	5,005,864		65,486	2.61407
1993	82,452,647	17,050,312	20.7%	9,805,867		71,521	2.51353
1994	89,093,307	19,881,614	22.3%	14,324,744		73,909	2.41685
1995	88,334,964	23,706,479	26.8%	18,772,031		72,058	2.32390
1996	85,558,195	33,840,657	39.6%	23,469,121		72,035	2.23452
1997	86,201,146	38,113,740	44.2%	30,188,536		72,048	2.14857
1998	85,815,843	44,142,793	51.4%	35,837,079		69,931	2.06594
1999	81,170,138	48,841,632	60.2%	42,801,498		65,871	1.98648
2000	75,754,814	55,350,322	73.1%	48,041,640		61,897	1.91007
2001	70,020,461	61,410,726	87.7%	53,698,230		57,015	1.83661
2002	63,541,193	63,572,776	100.0%	58,531,769		53,211	1.76597
2003	58,606,562	66,500,358	113.5%	63,115,254		49,668	1.69805
2004	53,714,826	63,382,707	118.0%	68,671,168		46,165	1.63274
2005	49,029,405	65,981,631	134.6%	68,849,867		42,721	1.56994
2006	44,513,420	66,053,879	148.4%	68,274,158		39,353	1.50956
2007	40,205,351	71,570,151	178.0%	69,681,834		36,195	1.45150
2008	36,613,744	70,120,849	191.5%	73,335,807		32,854	1.39567
2009	34,213,998	68,361,179	199.8%	73,180,815		29,724	1.34199
2010	30,901,097	71,378,100	231.0%	73,438,785		26,908	1.29038
2011	27,467,512	76,133,899	277.2%	75,447,972		24,273	1.24075
2012	24,358,158	75,209,730	308.8%	78,544,042		21,761	1.19303
2013	21,327,407	74,935,277	351.4%	79,242,388		19,377	1.14714
2014	20,449,112	72,999,722	357.0%	79,733,108		17,123	1.10302
2015	19,300,927	67,610,130	350.3%	77,424,602		15,062	1.06060
2016	17,894,692	59,174,518	330.7%	71,670,551	252,680,560	13,350	1.01980
2017	15,151,754	56,470,398	372.7%	67,233,794		11,613	0.98058
2018	13,252,462	51,194,880	386.3%	65,861,796		9,948	0.94287
2019	14,852,995	46,802,113	315.1%	62,367,109		8,439	0.90660
2020	12,608,169	42,175,652	334.5%	56,955,924		7,116	0.87173
2021	10,629,132	37,834,167	355.9%	50,927,639		5,928	0.83820
2022	8,831,603	33,759,544	382.3%	44,439,842		4,921	0.80597
2023	7,315,230	29,931,868	409.2%	39,346,931		4,069	0.77497
2024	6,035,272	26,393,746	437.3%	34,948,176		3,346	0.74516
2025	4,955,618	23,187,509	467.9%	31,002,614		2,734	0.71650
2026	4,049,037	20,281,554	500.9%	27,390,746		2,221	0.68894
2027	3,293,029	17,727,972	538.3%	24,091,451		1,793	0.66245
2028	2,666,134	15,495,402	581.2%	21,136,846		1,439	0.63697
2029	2,149,179	13,480,167	627.2%	18,507,561		1,147	0.61247
2030	1,724,947	11,665,718	676.3%	16,154,892		909	0.58891
2031	1,378,714	10,018,749	726.7%	14,061,519		715	0.56626
2032	1,097,356	8,531,828	777.5%	12,175,185		559	0.54448
2033	869,806	7,223,035	830.4%	10,477,181		434	0.52354
2034	686,670	6,089,825	886.9%	8,962,080		334	0.50340
2035	540,024	5,108,441	946.0%	7,623,105		256	0.48404
2036	423,430	4,249,485	1003.6%	6,449,145		195	0.46543
2037	331,350	3,492,316	1054.0%	5,419,699		148	0.44752
2038	258,916	2,851,496	1101.3%	4,519,243		111	0.43031
2039	202,082	2,317,507	1146.8%	3,739,786		83	0.41376
2040	157,578	1,876,073	1190.6%	3,074,354		62	0.39785
2041	122,801	1,509,744	1229.4%	2,510,501		46	0.38255
2042	95,712	1,207,252	1261.3%	2,037,714		34	0.36783
2043	74,619	964,338	1292.4%	1,644,159		25	0.35368
2044	58,165	769,056	1322.2%	1,319,333		18	0.34008
2045	45,263	611,407	1350.8%	1,054,042		13	0.32700
2046	35,075	482,347	1375.2%	838,023		10	0.31442
2047	27,138	378,719	1395.6%	664,908		7	0.30233
2048	20,977	293,617	1399.7%	525,799		5	0.29070
2049	16,213	226,150	1394.8%	413,321		3	0.27952
2050	12,441	172,821	1389.1%	322,281		2	0.26877
2051	9,425	130,909	1389.0%	248,861		2	0.25843
2052	7,113	98,005	1377.9%	190,437		1	0.24849
2053	5,344	72,417	1355.2%	144,248		1	0.23894
2054	4,032	52,837	1310.5%	107,772		1	0.22975
2055	3,028	38,097	1258.1%	79,590		0	0.22091
2056	2,211	27,353	1237.0%	58,012		0	0.21241
2057	1,594	19,467	1221.0%	41,751		0	0.20424
2058	1,144	13,831	1208.7%	29,583		0	0.19639
2059	823	9,625	1169.4%	20,495		0	0.18884
2060	591	6,663	1126.7%	14,068		0	0.18157
2061	417	4,590	1101.8%	9,456		0	0.17459
2062	286	3,117	1090.7%	6,245		0	0.16787
2063	178	2,072	1161.2%	4,091		0	0.16142
2064	110	1,341	1220.7%	2,656		0	0.15521
2065	62	835	1352.2%	1,696		0	0.14924
2066	31	485	1589.4%	1,041		0	0.14350
2067	13	277	2066.9%	613		0	0.13798
2068	6	157	2735.8%	345		0	0.13267
2069	2	86	4331.2%	187		0	0.12757
2070	1	47	6299.6%	100		0	0.12266
2071	0	25	9111.6%	55		0	0.11795
2072	0	12	12697.0%	29		0	0.11341
2073	0	5	15246.8%	15		0	0.10905
2074	0	2	13113.1%	7		0	0.10485
2075	0	0	4313.4%	2		0	0.10082
2076	0	0	0.0%	0		0	0.09694
PV Past	2,845,439,144	2,169,408,288	76.2%				
PV Future	93,783,913	380,463,504	405.7%				
PV Total	2,939,223,057	2,549,871,792	86.8%				

Attachment 3a: PrePCS 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
1988	5,329	0	0.0%	0		51	3.05809
1989	840,094	83,923	10.0%	9,851		1,192	2.94047
1990	1,949,215	94,543	4.9%	57,658		1,599	2.82738
1991	3,526,186	650,492	18.4%	172,513		3,188	2.71863
1992	5,600,726	310,062	5.5%	332,497		4,671	2.61407
1993	7,378,945	1,316,714	17.8%	467,114		5,569	2.51353
1994	8,125,928	932,443	11.5%	578,056		5,809	2.41685
1995	8,079,727	688,315	8.5%	792,131		5,760	2.32390
1996	7,927,030	2,904,408	36.6%	918,635		5,719	2.23452
1997	7,765,141	4,660,553	60.0%	1,880,892		5,638	2.14857
1998	7,643,289	4,309,290	56.4%	2,807,389		5,500	2.06594
1999	7,274,018	3,899,052	53.6%	3,484,995		5,137	1.98648
2000	6,535,951	3,958,236	60.6%	3,898,603		4,789	1.91007
2001	6,086,355	5,882,483	96.7%	4,047,585		4,443	1.83661
2002	5,506,013	6,921,862	125.7%	4,639,093		4,184	1.76597
2003	5,138,764	4,745,063	92.3%	5,197,728		3,966	1.69805
2004	4,824,237	6,212,605	128.8%	5,989,988		3,770	1.63274
2005	4,490,842	4,992,843	111.2%	6,254,083		3,550	1.56994
2006	4,140,949	6,615,331	159.8%	5,758,481		3,347	1.50956
2007	3,820,347	6,161,559	161.3%	6,678,640		3,148	1.45150
2008	3,531,298	7,046,249	199.5%	6,754,470		2,926	1.39567
2009	3,331,104	7,881,363	236.6%	7,323,691		2,705	1.34199
2010	3,151,321	7,992,870	253.6%	7,712,716		2,491	1.29038
2011	2,836,451	8,506,631	299.9%	8,232,719		2,294	1.24075
2012	2,559,224	6,899,763	269.6%	8,491,221		2,116	1.19303
2013	2,326,992	5,827,893	250.4%	8,386,934		1,942	1.14714
2014	2,481,774	7,607,789	306.5%	7,933,440		1,747	1.10302
2015	2,497,977	9,261,793	370.8%	7,460,154		1,564	1.06060
2016	2,505,523	7,546,002	301.2%	8,130,443	37,364,733	1,436	1.01980
2017	2,228,792	8,059,236	361.6%	8,317,029		1,271	0.98058
2018	1,944,175	7,433,339	382.3%	8,677,261		1,118	0.94287
2019	1,682,259	6,850,779	407.2%	8,550,710		973	0.90660
2020	1,450,098	6,297,546	434.3%	8,266,370		843	0.87173
2021	1,240,603	5,770,113	465.1%	7,745,270		723	0.83820
2022	1,055,070	5,267,034	499.2%	7,164,504		619	0.80597
2023	893,189	4,791,367	536.4%	6,608,190		528	0.77497
2024	753,572	4,351,862	577.5%	6,104,021		448	0.74516
2025	632,819	3,939,497	622.5%	5,611,877		379	0.71650
2026	528,838	3,557,394	672.7%	5,134,213		319	0.68894
2027	440,123	3,215,766	730.7%	4,682,180		267	0.66245
2028	364,868	2,910,950	797.8%	4,261,615		223	0.63697
2029	301,405	2,633,931	873.9%	3,873,494		186	0.61247
2030	248,134	2,376,785	957.9%	3,517,409		154	0.58891
2031	203,622	2,141,661	1051.8%	3,190,452		127	0.56626
2032	166,589	1,922,498	1154.0%	2,890,006		104	0.54448
2033	135,879	1,721,113	1266.6%	2,612,774		85	0.52354
2034	110,522	1,539,041	1392.5%	2,357,648		69	0.50340
2035	89,699	1,371,147	1528.6%	2,124,084		56	0.48404
2036	72,695	1,215,127	1671.5%	1,909,646		45	0.46543
2037	58,864	1,068,249	1814.8%	1,712,197		36	0.44752
2038	47,635	934,108	1961.0%	1,529,504		29	0.43031
2039	38,518	812,586	2109.6%	1,360,419		23	0.41376
2040	31,109	703,226	2260.5%	1,204,622		19	0.39785
2041	25,075	605,456	2414.6%	1,061,315		15	0.38255
2042	20,157	518,047	2570.1%	930,132		12	0.36783
2043	16,143	435,922	2700.4%	810,122		9	0.35368
2044	12,865	361,430	2809.5%	699,649		7	0.34008
2045	10,190	295,268	2897.7%	598,064		5	0.32700
2046	8,016	239,256	2984.9%	505,153		4	0.31442
2047	6,264	191,646	3059.3%	421,477		3	0.30233
2048	4,865	150,638	3096.2%	347,167		2	0.29070
2049	3,755	116,712	3108.0%	282,039		2	0.27952
2050	2,878	88,425	3071.9%	225,927		1	0.26877
2051	2,187	66,976	3062.4%	178,307		1	0.25843
2052	1,648	50,592	3070.5%	138,621		1	0.24849
2053	1,230	38,092	3096.5%	105,870		0	0.23894
2054	908	28,368	3123.4%	78,980		0	0.22975
2055	667	21,158	3171.8%	57,902		0	0.22091
2056	480	16,047	3346.0%	41,741		0	0.21241
2057	343	12,307	3588.6%	29,798		0	0.20424
2058	242	9,471	3919.2%	21,103		0	0.19639
2059	171	7,052	4128.3%	14,748		0	0.18884
2060	120	5,165	4303.1%	10,359		0	0.18157
2061	83	3,726	4472.4%	7,203		0	0.17459
2062	57	2,628	4596.6%	4,944		0	0.16787
2063	35	1,802	5109.1%	3,349		0	0.16142
2064	25	1,197	4871.1%	2,232		0	0.15521
2065	11	765	6985.5%	1,452		0	0.14924
2066	5	455	9318.8%	909		0	0.14350
2067	2	267	11856.0%	542		0	0.13798
2068	1	155	14987.0%	314		0	0.13267
2069	0	86	18612.2%	180		0	0.12757
2070	0	47	22854.7%	100		0	0.12266
2071	0	25	27534.3%	55		0	0.11795
2072	0	12	30976.1%	29		0	0.11341
2073	0	5	30928.4%	15		0	0.10905
2074	0	2	22512.7%	7		0	0.10485
2075	0	0	6432.6%	2		0	0.10082
2076	0	0	0.0%	0		0	0.09694
PV Past	253,309,000	201,071,028	79.4%				
PV Future	12,149,449	62,672,322	515.8%				
PV Total	265,458,450	263,743,350	99.4%				

Attachment 3b: PrePCS 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
1988	3,494	0	0.0%	0		36	3.05809
1989	570,645	980	0.2%	990		670	2.94047
1990	1,236,315	46,663	3.8%	20,176		906	2.82738
1991	2,037,327	377,237	18.5%	92,396		1,615	2.71863
1992	2,913,016	180,447	6.2%	182,245		2,262	2.61407
1993	3,742,858	1,014,108	27.1%	222,751		2,725	2.51353
1994	4,113,573	719,819	17.5%	374,691		2,866	2.41685
1995	4,113,988	356,178	8.7%	431,128		2,862	2.32390
1996	4,046,413	1,967,162	48.6%	599,335		2,829	2.23452
1997	3,929,109	2,662,480	67.8%	1,024,698		2,771	2.14857
1998	3,837,079	2,476,407	64.5%	1,485,817		2,679	2.06594
1999	3,654,239	2,199,541	60.2%	1,917,110		2,452	1.98648
2000	3,125,147	2,126,785	68.1%	2,122,795		2,230	1.91007
2001	2,894,221	2,976,958	102.9%	2,016,188		2,105	1.83661
2002	2,685,123	3,815,724	142.1%	2,321,208		2,012	1.76597
2003	2,524,797	2,418,798	95.8%	2,643,692		1,917	1.69805
2004	2,402,101	3,608,823	150.2%	3,278,981		1,837	1.63274
2005	2,260,222	2,586,315	114.4%	3,324,326		1,761	1.56994
2006	2,121,205	2,735,106	128.9%	3,163,699		1,686	1.50956
2007	1,980,033	3,262,972	164.8%	3,310,274		1,601	1.45150
2008	1,851,120	4,670,311	252.3%	3,368,723		1,513	1.39567
2009	1,773,602	5,288,849	298.2%	4,291,106		1,409	1.34199
2010	1,693,290	5,507,937	325.3%	4,498,969		1,314	1.29038
2011	1,544,264	4,463,336	289.0%	5,358,690		1,224	1.24075
2012	1,410,804	4,593,637	325.6%	5,061,272		1,145	1.19303
2013	1,291,613	3,980,730	308.2%	5,056,565		1,069	1.14714
2014	1,476,802	3,578,419	242.3%	5,203,427		971	1.10302
2015	1,550,388	6,129,556	395.4%	4,639,556		882	1.06060
2016	1,615,293	4,531,237	280.5%	4,920,275	23,952,068	816	1.01980
2017	1,455,735	4,992,890	343.0%	5,098,339		731	0.98058
2018	1,281,570	4,688,018	365.8%	5,298,143		654	0.94287
2019	1,122,915	4,393,518	391.3%	5,316,252		581	0.90660
2020	978,859	4,108,182	419.7%	5,225,541		513	0.87173
2021	848,448	3,830,719	451.5%	5,071,717		451	0.83820
2022	731,300	3,563,512	487.3%	4,856,858		394	0.80597
2023	627,062	3,307,082	527.4%	4,610,342		343	0.77497
2024	534,912	3,063,561	572.7%	4,349,094		297	0.74516
2025	453,971	2,827,941	622.9%	4,079,570		257	0.71650
2026	383,331	2,603,925	679.3%	3,807,433		220	0.68894
2027	322,122	2,402,594	745.9%	3,537,856		188	0.66245
2028	269,484	2,218,357	823.2%	3,279,296		160	0.63697
2029	224,506	2,045,948	911.3%	3,033,883		136	0.61247
2030	186,283	1,880,506	1009.5%	2,802,178		115	0.58891
2031	153,978	1,725,618	1120.7%	2,583,802		96	0.56626
2032	126,804	1,577,566	1244.1%	2,378,175		80	0.54448
2033	104,046	1,436,877	1381.0%	2,183,983		67	0.52354
2034	85,081	1,306,009	1535.0%	2,000,866		55	0.50340
2035	69,379	1,181,267	1702.6%	1,829,261		45	0.48404
2036	56,450	1,060,511	1878.7%	1,667,707		37	0.46543
2037	45,847	943,827	2058.6%	1,514,768		30	0.44752
2038	37,174	834,212	2244.1%	1,369,506		24	0.43031
2039	30,086	732,295	2434.0%	1,231,566		20	0.41376
2040	24,291	638,494	2628.5%	1,101,096		16	0.39785
2041	19,551	552,439	2825.7%	978,178		13	0.38255
2042	15,668	474,121	3026.1%	862,929		10	0.36783
2043	12,488	398,889	3194.1%	755,365		8	0.35368
2044	9,889	329,647	3333.6%	654,530		6	0.34008
2045	7,771	267,655	3444.3%	560,292		5	0.32700
2046	6,056	214,434	3541.1%	473,021		4	0.31442
2047	4,677	168,809	3609.7%	393,361		3	0.30233
2048	3,579	129,322	3613.1%	321,897		2	0.29070
2049	2,715	96,825	3566.1%	258,958		1	0.27952
2050	2,042	69,992	3427.4%	204,629		1	0.26877
2051	1,521	49,885	3279.4%	158,522		1	0.25843
2052	1,122	34,937	3114.8%	120,115		1	0.24849
2053	816	23,898	2930.4%	88,737		0	0.23894
2054	586	15,651	2670.9%	63,659		0	0.22975
2055	417	9,915	2378.8%	44,169		0	0.22091
2056	294	6,151	2093.6%	29,501		0	0.21241
2057	204	3,736	1835.4%	18,920		0	0.20424
2058	138	2,245	1627.8%	11,623		0	0.19639
2059	94	1,330	1416.7%	6,834		0	0.18884
2060	63	768	1210.4%	3,896		0	0.18157
2061	43	430	1009.8%	2,163		0	0.17459
2062	29	234	805.3%	1,164		0	0.16787
2063	17	121	713.6%	602		0	0.16142
2064	12	58	489.2%	300		0	0.15521
2065	4	25	670.9%	142		0	0.14924
2066	2	10	646.9%	60		0	0.14350
2067	1	4	596.6%	23		0	0.13798
2068	0	1	461.7%	10		0	0.13267
2069	0	0	259.4%	5		0	0.12757
2070	0	0	25.5%	1		0	0.12266
2071	0	0	1.8%	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	130,928,357	116,920,075	89.3%				
PV Future	8,316,409	43,608,601	524.4%				
PV Total	139,244,766	160,528,676	115.3%				

Attachment 3c: PrePCS 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
1988	1,836	0	0.0%	0		15	3.05809
1989	269,449	82,943	30.8%	8,861		522	2.94047
1990	712,900	47,880	6.7%	37,482		693	2.82738
1991	1,488,860	273,255	18.4%	80,117		1,573	2.71863
1992	2,687,710	129,614	4.8%	150,252		2,409	2.61407
1993	3,636,087	302,606	8.3%	244,363		2,844	2.51353
1994	4,012,354	212,624	5.3%	203,365		2,943	2.41685
1995	3,965,739	332,138	8.4%	361,002		2,898	2.32390
1996	3,880,617	937,247	24.2%	319,300		2,890	2.23452
1997	3,836,032	1,998,073	52.1%	856,195		2,867	2.14857
1998	3,806,209	1,832,883	48.2%	1,321,572		2,821	2.06594
1999	3,619,779	1,699,511	47.0%	1,567,885		2,685	1.98648
2000	3,410,804	1,831,452	53.7%	1,775,808		2,559	1.91007
2001	3,192,135	2,905,525	91.0%	2,031,397		2,338	1.83661
2002	2,820,889	3,106,138	110.1%	2,317,886		2,172	1.76597
2003	2,613,968	2,326,265	89.0%	2,554,036		2,049	1.69805
2004	2,422,136	2,603,781	107.5%	2,711,007		1,933	1.63274
2005	2,230,620	2,406,528	107.9%	2,929,756		1,789	1.56994
2006	2,019,745	3,880,226	192.1%	2,594,782		1,661	1.50956
2007	1,840,313	2,898,587	157.5%	3,368,366		1,547	1.45150
2008	1,680,177	2,375,938	141.4%	3,385,747		1,413	1.39567
2009	1,557,503	2,592,514	166.5%	3,032,585		1,296	1.34199
2010	1,458,031	2,484,934	170.4%	3,213,747		1,177	1.29038
2011	1,292,187	4,043,295	312.9%	2,874,030		1,070	1.24075
2012	1,148,420	2,306,126	200.8%	3,429,950		971	1.19303
2013	1,035,379	1,847,163	178.4%	3,330,368		873	1.14714
2014	1,004,972	4,029,370	400.9%	2,730,013		776	1.10302
2015	947,589	3,132,236	330.5%	2,820,599		682	1.06060
2016	890,230	3,014,765	338.7%	3,210,168	13,412,666	620	1.01980
2017	773,057	3,066,346	396.7%	3,218,690		540	0.98058
2018	662,605	2,745,321	414.3%	3,379,119		464	0.94287
2019	559,344	2,457,261	439.3%	3,234,458		392	0.90660
2020	471,238	2,189,364	464.6%	3,040,829		330	0.87173
2021	392,155	1,939,394	494.5%	2,673,552		273	0.83820
2022	323,770	1,703,523	526.2%	2,307,646		224	0.80597
2023	266,127	1,484,285	557.7%	1,997,848		185	0.77497
2024	218,660	1,288,302	589.2%	1,754,927		151	0.74516
2025	178,848	1,111,556	621.5%	1,532,308		122	0.71650
2026	145,507	953,469	655.3%	1,326,780		99	0.68894
2027	118,001	813,172	689.1%	1,144,323		79	0.66245
2028	95,385	692,593	726.1%	982,319		63	0.63697
2029	76,899	587,984	764.6%	839,611		50	0.61247
2030	61,851	496,280	802.4%	715,231		39	0.58891
2031	49,645	416,044	838.0%	606,650		31	0.56626
2032	39,785	344,931	867.0%	511,830		24	0.54448
2033	31,834	284,236	892.9%	428,790		18	0.52354
2034	25,441	233,032	916.0%	356,782		14	0.50340
2035	20,321	189,880	934.4%	294,823		11	0.48404
2036	16,245	154,616	951.8%	241,939		8	0.46543
2037	13,016	124,421	955.9%	197,428		6	0.44752
2038	10,461	99,895	954.9%	159,998		5	0.43031
2039	8,432	80,291	952.2%	128,854		4	0.41376
2040	6,818	64,732	949.4%	103,526		3	0.39785
2041	5,524	53,017	959.8%	83,137		2	0.38255
2042	4,489	43,926	978.4%	67,203		2	0.36783
2043	3,655	37,033	1013.3%	54,757		1	0.35368
2044	2,976	31,783	1067.9%	45,119		1	0.34008
2045	2,419	27,614	1141.7%	37,773		1	0.32700
2046	1,960	24,821	1266.4%	32,132		1	0.31442
2047	1,588	22,837	1438.3%	28,116		1	0.30233
2048	1,286	21,315	1657.5%	25,270		0	0.29070
2049	1,040	19,887	1912.1%	23,081		0	0.27952
2050	836	18,433	2204.0%	21,298		0	0.26877
2051	666	17,091	2566.6%	19,785		0	0.25843
2052	526	15,655	2975.8%	18,505		0	0.24849
2053	415	14,194	3423.3%	17,133		0	0.23894
2054	322	12,717	3946.1%	15,321		0	0.22975
2055	250	11,243	4492.5%	13,734		0	0.22091
2056	186	9,897	5326.1%	12,240		0	0.21241
2057	139	8,571	6148.1%	10,878		0	0.20424
2058	104	7,226	6965.2%	9,480		0	0.19639
2059	77	5,722	7434.4%	7,914		0	0.18884
2060	57	4,397	7771.5%	6,463		0	0.18157
2061	41	3,296	8086.0%	5,040		0	0.17459
2062	28	2,395	8499.4%	3,780		0	0.16787
2063	18	1,682	9157.0%	2,747		0	0.16142
2064	13	1,140	8916.7%	1,932		0	0.15521
2065	7	740	10180.3%	1,310		0	0.14924
2066	3	445	13277.0%	849		0	0.14350
2067	2	263	15874.9%	519		0	0.13798
2068	1	154	18803.3%	304		0	0.13267
2069	0	86	21823.2%	176		0	0.12757
2070	0	47	25239.2%	100		0	0.12266
2071	0	25	29016.2%	55		0	0.11795
2072	0	12	31847.3%	29		0	0.11341
2073	0	5	31020.0%	15		0	0.10905
2074	0	2	22540.6%	7		0	0.10485
2075	0	0	6438.5%	2		0	0.10082
2076	0	0	0.0%	0		0	0.09694
PV Past	122,380,643	84,150,953	68.8%				
PV Future	3,833,041	19,063,721	497.4%				
PV Total	126,213,683	103,214,674	81.8%				

Attachment 4a: PrePCS Policy Forms
Virginia State Experience Projection
All BPs With 117% Lifetime And 39% Limited Rate Increases

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1988	5,329	0	0.0%	0		51	3.05809
1989	840,094	83,923	10.0%	9,851		1,192	2.94047
1990	1,949,215	94,543	4.9%	57,658		1,599	2.82738
1991	3,526,186	650,492	18.4%	172,513		3,188	2.71863
1992	5,600,726	310,062	5.5%	332,497		4,671	2.61407
1993	7,378,945	1,316,714	17.8%	467,114		5,569	2.51353
1994	8,125,928	932,443	11.5%	578,056		5,809	2.41685
1995	8,079,727	688,315	8.5%	792,131		5,760	2.32390
1996	7,927,030	2,904,408	36.6%	918,635		5,719	2.23452
1997	7,765,141	4,660,553	60.0%	1,880,892		5,638	2.14857
1998	7,643,289	4,309,290	56.4%	2,807,389		5,500	2.06594
1999	7,274,018	3,899,052	53.6%	3,484,995		5,137	1.98648
2000	6,535,951	3,958,236	60.6%	3,898,603		4,789	1.91007
2001	6,086,355	5,882,483	96.7%	4,047,585		4,443	1.83661
2002	5,506,013	6,921,862	125.7%	4,639,093		4,184	1.76597
2003	5,138,764	4,745,063	92.3%	5,197,728		3,966	1.69805
2004	4,824,237	6,212,605	128.8%	5,989,988		3,770	1.63274
2005	4,490,842	4,992,843	111.2%	6,254,083		3,550	1.56994
2006	4,140,949	6,615,331	159.8%	5,758,481		3,347	1.50956
2007	3,820,347	6,161,559	161.3%	6,678,640		3,148	1.45150
2008	3,531,298	7,046,249	199.5%	6,754,470		2,926	1.39567
2009	3,331,104	7,881,363	236.6%	7,323,691		2,705	1.34199
2010	3,151,321	7,992,870	253.6%	7,712,716		2,491	1.29038
2011	2,836,451	8,506,631	299.9%	8,232,719		2,294	1.24075
2012	2,559,224	6,899,763	269.6%	8,491,221		2,116	1.19303
2013	2,326,992	5,827,893	250.4%	8,386,934		1,942	1.14714
2014	2,481,774	7,607,789	306.5%	7,933,440		1,747	1.10302
2015	2,497,977	9,261,793	370.8%	7,460,154		1,564	1.06060
2016	2,505,523	7,546,002	301.2%	8,130,443	37,364,733	1,436	1.01980
2017	2,228,792	8,059,236	361.6%	8,317,029		1,271	0.98058
2018	2,066,266	7,452,713	360.7%	8,685,625		1,118	0.94287
2019	3,024,359	7,056,743	233.3%	8,694,705		973	0.90660
2020	2,648,556	6,477,194	244.6%	8,432,445		843	0.87173
2021	2,298,669	5,925,623	257.8%	7,918,017		723	0.83820
2022	1,978,798	5,400,991	272.9%	7,333,344		619	0.80597
2023	1,692,845	4,906,050	289.8%	6,767,397		528	0.77497
2024	1,440,320	4,449,401	308.9%	6,250,029		448	0.74516
2025	1,218,154	4,021,805	330.2%	5,742,844		379	0.71650
2026	1,024,259	3,626,354	354.0%	5,249,563		319	0.68894
2027	856,848	3,273,396	382.0%	4,782,246		267	0.66245
2028	713,508	2,958,997	414.7%	4,347,429		223	0.63697
2029	591,677	2,673,887	451.9%	3,946,377		186	0.61247
2030	488,730	2,409,844	493.1%	3,578,792		154	0.58891
2031	402,223	2,168,943	539.2%	3,241,772		127	0.56626
2032	329,900	1,944,916	589.5%	2,932,626		104	0.54448
2033	269,678	1,739,502	645.0%	2,647,959		85	0.52354
2034	219,775	1,554,130	707.1%	2,386,561		69	0.50340
2035	178,669	1,383,502	774.3%	2,147,774		56	0.48404
2036	144,999	1,225,219	845.0%	1,929,020		45	0.46543
2037	117,531	1,076,457	915.9%	1,728,019		36	0.44752
2038	95,176	940,771	988.5%	1,542,413		29	0.43031
2039	76,988	817,980	1062.5%	1,370,940		23	0.41376
2040	62,180	707,582	1138.0%	1,213,185		19	0.39785
2041	50,099	608,965	1215.5%	1,068,273		15	0.38255
2042	40,236	520,862	1294.5%	935,773		12	0.36783
2043	32,179	438,152	1361.6%	814,681		9	0.35368
2044	25,595	363,178	1419.0%	703,317		7	0.34008
2045	20,225	296,622	1466.6%	600,997		5	0.32700
2046	15,865	240,296	1514.6%	507,480		4	0.31442
2047	12,355	192,436	1557.5%	423,307		3	0.30233
2048	9,554	151,225	1582.8%	348,591		2	0.29070
2049	7,338	117,141	1596.4%	283,134		2	0.27952
2050	5,594	88,728	1586.2%	226,760		1	0.26877
2051	4,227	67,188	1589.7%	178,930		1	0.25843
2052	3,165	50,738	1603.0%	139,079		1	0.24849
2053	2,346	38,191	1627.9%	106,201		0	0.23894
2054	1,720	28,433	1653.6%	79,213		0	0.22975
2055	1,252	21,200	1692.8%	58,062		0	0.22091
2056	896	16,074	1794.4%	41,848		0	0.21241
2057	635	12,324	1939.4%	29,866		0	0.20424
2058	443	9,482	2138.1%	21,146		0	0.19639
2059	311	7,058	2272.3%	14,773		0	0.18884
2060	216	5,170	2389.5%	10,374		0	0.18157
2061	149	3,729	2502.7%	7,211		0	0.17459
2062	102	2,630	2575.8%	4,948		0	0.16787
2063	62	1,803	2898.0%	3,352		0	0.16142
2064	43	1,198	2762.0%	2,233		0	0.15521
2065	18	765	4230.0%	1,453		0	0.14924
2066	8	455	5703.5%	909		0	0.14350
2067	4	267	7434.6%	542		0	0.13798
2068	2	155	9657.3%	314		0	0.13267
2069	1	86	12360.5%	180		0	0.12757
2070	0	47	15617.2%	101		0	0.12266
2071	0	25	19261.1%	55		0	0.11795
2072	0	12	21952.6%	29		0	0.11341
2073	0	5	22218.1%	15		0	0.10905
2074	0	2	16188.0%	7		0	0.10485
2075	0	0	4626.2%	2		0	0.10082
2076	0	0	0.0%	0		0	0.09694
PV Past	253,309,000	201,071,028	79.4%				
PV Future	19,384,701	63,724,354	328.7%				
PV Total	272,693,701	264,795,382	97.1%				

Attachment 4b: PrePCS Policy Forms
Virginia State Experience Projection
Lifetime Benefit Periods With 117% Lifetime Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1988	3,494	0	0.0%	0		36	3.05809
1989	570,645	980	0.2%	990		670	2.94047
1990	1,236,315	46,663	3.8%	20,176		906	2.82738
1991	2,037,327	377,237	18.5%	92,396		1,615	2.71863
1992	2,913,016	180,447	6.2%	182,245		2,262	2.61407
1993	3,742,858	1,014,108	27.1%	222,751		2,725	2.51353
1994	4,113,573	719,819	17.5%	374,691		2,866	2.41685
1995	4,113,988	356,178	8.7%	431,128		2,862	2.32390
1996	4,046,413	1,967,162	48.6%	599,335		2,829	2.23452
1997	3,929,109	2,662,480	67.8%	1,024,698		2,771	2.14857
1998	3,837,079	2,476,407	64.5%	1,485,817		2,679	2.06594
1999	3,654,239	2,199,541	60.2%	1,917,110		2,452	1.98648
2000	3,125,147	2,126,785	68.1%	2,122,795		2,230	1.91007
2001	2,894,221	2,976,958	102.9%	2,016,188		2,105	1.83661
2002	2,685,123	3,815,724	142.1%	2,321,208		2,012	1.76597
2003	2,524,797	2,418,798	95.8%	2,643,692		1,917	1.69805
2004	2,402,101	3,608,823	150.2%	3,278,981		1,837	1.63274
2005	2,260,222	2,586,315	114.4%	3,324,326		1,761	1.56994
2006	2,121,205	2,735,106	128.9%	3,163,699		1,686	1.50956
2007	1,980,033	3,262,972	164.8%	3,310,274		1,601	1.45150
2008	1,851,120	4,670,311	252.3%	3,368,723		1,513	1.39567
2009	1,773,602	5,288,849	298.2%	4,291,106		1,409	1.34199
2010	1,693,290	5,507,937	325.3%	4,498,969		1,314	1.29038
2011	1,544,264	4,463,336	289.0%	5,358,690		1,224	1.24075
2012	1,410,804	4,593,637	325.6%	5,061,272		1,145	1.19303
2013	1,291,613	3,980,730	308.2%	5,056,565		1,069	1.14714
2014	1,476,802	3,578,419	242.3%	5,203,427		971	1.10302
2015	1,550,388	6,129,556	395.4%	4,639,556		882	1.06060
2016	1,615,293	4,531,237	280.5%	4,920,275	23,952,068	816	1.01980
2017	1,455,735	4,992,890	343.0%	5,098,339		731	0.98058
2018	1,384,624	4,704,977	339.8%	5,305,058		654	0.94287
2019	2,260,855	4,574,908	202.4%	5,436,481		581	0.90660
2020	2,000,354	4,267,308	213.3%	5,366,169		513	0.87173
2021	1,755,882	3,969,237	226.1%	5,220,824		451	0.83820
2022	1,529,637	3,683,535	240.8%	5,005,727		394	0.80597
2023	1,323,081	3,410,453	257.8%	4,752,955		343	0.77497
2024	1,136,457	3,151,969	277.4%	4,481,474		297	0.74516
2025	969,608	2,902,946	299.4%	4,199,458		257	0.71650
2026	822,005	2,667,093	324.5%	3,913,858		220	0.68894
2027	692,827	2,455,667	354.4%	3,630,793		188	0.66245
2028	580,923	2,262,829	389.5%	3,359,453		160	0.63697
2029	484,787	2,083,111	429.7%	3,102,306		136	0.61247
2030	402,756	1,911,399	474.6%	2,860,063		115	0.58891
2031	333,217	1,751,235	525.6%	2,632,394		96	0.56626
2032	274,598	1,598,725	582.2%	2,418,682		80	0.54448
2033	225,429	1,454,319	645.1%	2,217,546		67	0.52354
2034	184,412	1,320,389	716.0%	2,028,543		55	0.50340
2035	150,423	1,193,094	793.2%	1,852,016		45	0.48404
2036	122,418	1,070,214	874.2%	1,686,379		37	0.46543
2037	99,439	951,751	957.1%	1,530,068		30	0.44752
2038	80,635	840,669	1042.6%	1,382,028		24	0.43031
2039	65,268	737,539	1130.0%	1,241,803		20	0.41376
2040	52,703	642,741	1219.6%	1,109,453		16	0.39785
2041	42,420	555,868	1310.4%	984,986		13	0.38255
2042	33,996	476,877	1402.7%	868,461		10	0.36783
2043	27,099	401,074	1480.1%	759,844		8	0.35368
2044	21,458	331,361	1544.2%	658,140		6	0.34008
2045	16,863	268,981	1595.1%	563,181		5	0.32700
2046	13,141	215,452	1639.6%	475,314		4	0.31442
2047	10,148	169,580	1671.0%	395,164		3	0.30233
2048	7,767	129,894	1672.4%	323,299		2	0.29070
2049	5,892	97,239	1650.4%	260,036		1	0.27952
2050	4,431	70,282	1586.0%	205,446		1	0.26877
2051	3,301	50,086	1517.3%	159,132		1	0.25843
2052	2,434	35,073	1441.0%	120,562		1	0.24849
2053	1,770	23,989	1355.5%	89,058		0	0.23894
2054	1,272	15,710	1235.4%	63,884		0	0.22975
2055	905	9,952	1100.3%	44,321		0	0.22091
2056	637	6,173	968.3%	29,601		0	0.21241
2057	442	3,749	848.8%	18,983		0	0.20424
2058	299	2,253	752.7%	11,661		0	0.19639
2059	204	1,334	655.1%	6,856		0	0.18884
2060	138	771	559.7%	3,909		0	0.18157
2061	92	431	466.9%	2,169		0	0.17459
2062	63	234	372.4%	1,167		0	0.16787
2063	37	121	330.0%	604		0	0.16142
2064	26	58	226.2%	301		0	0.15521
2065	8	25	310.2%	143		0	0.14924
2066	3	10	299.0%	60		0	0.14350
2067	1	4	275.6%	23		0	0.13798
2068	0	1	213.3%	10		0	0.13267
2069	0	0	119.9%	5		0	0.12757
2070	0	0	11.9%	1		0	0.12266
2071	0	0	0.8%	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	130,928,357	116,920,075	89.3%				
PV Future	14,599,593	44,556,272	305.2%				
PV Total	145,527,950	161,476,346	111.0%				

Attachment 4c: PrePCS Policy Forms
Virginia State Experience Projection
Limited Benefit Periods With 39% Limited Rate Increase

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Paid Claims	Active Life Reserves	Life Years	4.00% Discount Factor
1988	1,836	0	0.0%	0		15	3.05809
1989	269,449	82,943	30.8%	8,861		522	2.94047
1990	712,900	47,880	6.7%	37,482		693	2.82738
1991	1,488,860	273,255	18.4%	80,117		1,573	2.71863
1992	2,687,710	129,614	4.8%	150,252		2,409	2.61407
1993	3,636,087	302,606	8.3%	244,363		2,844	2.51353
1994	4,012,354	212,624	5.3%	203,365		2,943	2.41685
1995	3,965,739	332,138	8.4%	361,002		2,898	2.32390
1996	3,880,617	937,247	24.2%	319,300		2,890	2.23452
1997	3,836,032	1,998,073	52.1%	856,195		2,867	2.14857
1998	3,806,209	1,832,883	48.2%	1,321,572		2,821	2.06594
1999	3,619,779	1,699,511	47.0%	1,567,885		2,685	1.98648
2000	3,410,804	1,831,452	53.7%	1,775,808		2,559	1.91007
2001	3,192,135	2,905,525	91.0%	2,031,397		2,338	1.83661
2002	2,820,889	3,106,138	110.1%	2,317,886		2,172	1.76597
2003	2,613,968	2,326,265	89.0%	2,554,036		2,049	1.69805
2004	2,422,136	2,603,781	107.5%	2,711,007		1,933	1.63274
2005	2,230,620	2,406,528	107.9%	2,929,756		1,789	1.56994
2006	2,019,745	3,880,226	192.1%	2,594,782		1,661	1.50956
2007	1,840,313	2,898,587	157.5%	3,368,366		1,547	1.45150
2008	1,680,177	2,375,938	141.4%	3,385,747		1,413	1.39567
2009	1,557,503	2,592,514	166.5%	3,032,585		1,296	1.34199
2010	1,458,031	2,484,934	170.4%	3,213,747		1,177	1.29038
2011	1,292,187	4,043,295	312.9%	2,874,030		1,070	1.24075
2012	1,148,420	2,306,126	200.8%	3,429,950		971	1.19303
2013	1,035,379	1,847,163	178.4%	3,330,368		873	1.14714
2014	1,004,972	4,029,370	400.9%	2,730,013		776	1.10302
2015	947,589	3,132,236	330.5%	2,820,599		682	1.06060
2016	890,230	3,014,765	338.7%	3,210,168	13,412,666	620	1.01980
2017	773,057	3,066,346	396.7%	3,218,690		540	0.98058
2018	681,641	2,747,736	403.1%	3,380,567		464	0.94287
2019	763,504	2,481,835	325.1%	3,258,224		392	0.90660
2020	648,202	2,209,886	340.9%	3,066,276		330	0.87173
2021	542,788	1,956,387	360.4%	2,697,194		273	0.83820
2022	449,162	1,717,456	382.4%	2,327,617		224	0.80597
2023	369,764	1,495,598	404.5%	2,014,442		185	0.77497
2024	303,863	1,297,432	427.0%	1,768,555		151	0.74516
2025	248,546	1,118,859	450.2%	1,543,386		122	0.71650
2026	202,254	959,262	474.3%	1,335,705		99	0.68894
2027	164,021	817,729	498.6%	1,151,453		79	0.66245
2028	132,585	696,168	525.1%	987,975		63	0.63697
2029	106,890	590,776	552.7%	844,071		50	0.61247
2030	85,973	498,445	579.8%	718,729		39	0.58891
2031	69,006	417,708	605.3%	609,378		31	0.56626
2032	55,302	346,191	626.0%	513,943		24	0.54448
2033	44,249	285,183	644.5%	430,413		18	0.52354
2034	35,364	233,741	661.0%	358,018		14	0.50340
2035	28,246	190,408	674.1%	295,758		11	0.48404
2036	22,581	155,006	686.5%	242,641		8	0.46543
2037	18,093	124,706	689.3%	197,951		6	0.44752
2038	14,541	100,102	688.4%	160,385		5	0.43031
2039	11,720	80,441	686.3%	129,137		4	0.41376
2040	9,477	64,841	684.2%	103,733		3	0.39785
2041	7,678	53,097	691.5%	83,287		2	0.38255
2042	6,240	43,985	704.9%	67,312		2	0.36783
2043	5,080	37,078	729.9%	54,837		1	0.35368
2044	4,137	31,817	769.1%	45,178		1	0.34008
2045	3,362	27,641	822.2%	37,816		1	0.32700
2046	2,724	24,844	911.9%	32,165		1	0.31442
2047	2,207	22,856	1035.6%	28,142		1	0.30233
2048	1,787	21,332	1193.4%	25,292		0	0.29070
2049	1,446	19,902	1376.6%	23,099		0	0.27952
2050	1,163	18,446	1586.7%	21,314		0	0.26877
2051	926	17,102	1847.7%	19,799		0	0.25843
2052	731	15,665	2142.2%	18,517		0	0.24849
2053	576	14,202	2464.3%	17,143		0	0.23894
2054	448	12,723	2840.5%	15,329		0	0.22975
2055	348	11,248	3233.7%	13,741		0	0.22091
2056	258	9,901	3833.5%	12,246		0	0.21241
2057	194	8,575	4425.1%	10,883		0	0.20424
2058	144	7,229	5013.1%	9,484		0	0.19639
2059	107	5,724	5350.6%	7,917		0	0.18884
2060	79	4,399	5593.1%	6,465		0	0.18157
2061	57	3,298	5819.4%	5,042		0	0.17459
2062	39	2,396	6116.8%	3,781		0	0.16787
2063	26	1,682	6589.9%	2,748		0	0.16142
2064	18	1,140	6416.8%	1,932		0	0.15521
2065	10	740	7326.1%	1,310		0	0.14924
2066	5	445	9554.4%	849		0	0.14350
2067	2	263	11423.8%	519		0	0.13798
2068	1	154	13530.9%	304		0	0.13267
2069	1	86	15703.9%	176		0	0.12757
2070	0	47	18161.8%	100		0	0.12266
2071	0	25	20879.5%	55		0	0.11795
2072	0	12	22916.4%	29		0	0.11341
2073	0	5	22321.0%	15		0	0.10905
2074	0	2	16219.3%	7		0	0.10485
2075	0	0	4632.9%	2		0	0.10082
2076	0	0	0.0%	0		0	0.09694
PV Past	122,380,643	84,150,953	68.8%				
PV Future	4,785,108	19,168,082	400.6%				
PV Total	127,165,751	103,319,035	81.2%				

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

Year	Actual	Expected	A to E
1974-86	10,770	13,817	78%
1987-89	31,670	30,031	105%
1990	25,521	21,876	117%
1991	36,672	32,577	113%
1992	56,120	44,849	125%
1993	84,043	58,715	143%
1994	87,280	73,973	118%
1995	110,040	89,268	123%
1996	144,173	104,428	138%
1997	149,806	118,615	126%
1998	186,153	132,090	141%
1999	201,206	145,258	139%
2000	228,936	157,487	145%
2001	243,175	164,852	148%
2002	253,864	172,097	148%
2003	262,779	178,400	147%
2004	262,666	187,267	140%
2005	274,686	194,794	141%
2006	287,763	201,697	143%
2007	302,007	207,456	146%
2008	328,186	210,424	156%
2009	339,863	206,996	164%
2010	340,944	201,769	169%
2011	354,681	193,076	184%
2012	333,676	182,565	183%
2013	340,120	167,345	203%
2014	314,183	152,057	207%
2015	308,923	136,442	226%
2016	299,139	122,717	244%

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

Year	Actual	Expected	A to E
1988	3	80	4%
1989	1,548	3,324	47%
1990	5,949	8,078	74%
1991	8,788	10,817	81%
1992	12,072	12,125	100%
1993	12,299	12,452	99%
1994	12,617	12,135	104%
1995	11,863	11,431	104%
1996	9,411	11,061	85%
1997	6,900	10,817	64%
1998	5,878	10,469	56%
1999	5,726	9,868	58%
2000	7,595	9,293	82%
2001	6,365	8,702	73%
2002	4,744	8,102	59%
2003	4,236	7,539	56%
2004	1,943	7,044	28%
2005	1,760	6,642	26%
2006	1,888	6,244	30%
2007	1,584	5,847	27%
2008	2,034	5,444	37%
2009	1,973	5,031	39%
2010	1,449	4,646	31%
2011	1,357	4,271	32%
2012	1,375	3,926	35%
2013	1,324	3,575	37%
2014	1,048	3,242	32%
2015	926	2,922	32%
2016	806	2,644	30%

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

Year	Actual	Expected	A to E
1988	0	13	0%
1989	156	526	30%
1990	666	1,448	46%
1991	1,211	2,293	53%
1992	1,716	3,073	56%
1993	2,428	3,858	63%
1994	3,052	4,574	67%
1995	3,727	5,057	74%
1996	4,217	5,467	77%
1997	4,797	5,865	82%
1998	5,195	6,212	84%
1999	5,574	6,465	86%
2000	5,830	6,636	88%
2001	6,407	6,723	95%
2002	6,384	6,775	94%
2003	6,638	6,807	98%
2004	6,489	6,886	94%
2005	6,778	6,947	98%
2006	6,702	6,959	96%
2007	6,703	6,945	97%
2008	6,846	6,876	100%
2009	6,643	6,730	99%
2010	6,474	6,575	98%
2011	6,301	6,399	98%
2012	5,960	6,209	96%
2013	6,022	5,971	101%
2014	5,852	5,698	103%
2015	5,403	5,418	100%
2016	4,491	5,148	87%

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

Actual to Model Lapse
Active Lives

Pol Dur	Actual	Model	A/E
1	32,794	30,965	1.06
2	16,064	15,138	1.06
3	11,092	10,430	1.06
4	7,511	7,062	1.06
5	5,452	5,132	1.06
6	4,415	4,134	1.07
7	3,393	3,236	1.05
8	2,826	2,720	1.04
9	2,376	2,302	1.03
10	2,097	2,004	1.05
11	1,780	1,857	0.96
12	1,693	1,709	0.99
13	1,489	1,560	0.95
14	1,442	1,413	1.02
15	1,358	1,269	1.07
16	1,324	1,254	1.06
17	1,183	1,218	0.97
18	1,145	1,160	0.99
19	1,063	1,081	0.98
20+	3,479	3,931	0.89
Total	103,976	99,574	1.04

Actual to Model Mortality
Active Lives

Pol Dur	Actual	Model	A/E
1	2,192	2,136	1.03
2	2,761	3,079	0.90
3	3,208	3,479	0.92
4	3,479	3,702	0.94
5	3,826	3,859	0.99
6	3,928	3,981	0.99
7	4,087	4,080	1.00
8	4,158	4,157	1.00
9	4,371	4,219	1.04
10	4,420	4,263	1.04
11	4,504	4,297	1.05
12	4,388	4,314	1.02
13	4,363	4,312	1.01
14	4,345	4,294	1.01
15	4,427	4,256	1.04
16	4,231	4,172	1.01
17	4,013	4,017	1.00
18	3,853	3,851	1.00
19	3,688	3,668	1.01
20+	14,201	14,055	1.01
Total	88,443	88,191	1.00

Actual to Model Incidence
Active Lives

Pol Dur	Actual	Expected	A/E
1	710	835	0.85
2	1,082	1,194	0.91
3	1,355	1,427	0.95
4	1,826	1,737	1.05
5	2,111	1,974	1.07
6	2,385	2,334	1.02
7	2,742	2,603	1.05
8	2,893	2,834	1.02
9	3,210	3,057	1.05
10	3,176	3,192	0.99
11	3,374	3,368	1.00
12	3,545	3,532	1.00
13	3,805	3,657	1.04
14	3,756	3,763	1.00
15	3,709	3,843	0.97
16	3,821	3,873	0.99
17	3,943	3,910	1.01
18	3,851	3,914	0.98
19	3,841	3,880	0.99
20+	16,947	16,886	1.00
Total	72,082	71,812	1.00

Actual to Model Claim Termination Rates
Disabled Lives

Clm Dur	Actual	Expected	A/E
1	36,200	37,193	0.97
2	13,528	13,547	1.00
3	8,852	9,017	0.98
4	5,916	5,946	0.99
5	3,158	3,073	1.03
6	1,734	1,724	1.01
7	1,099	1,216	0.90
8	817	780	1.05
9	508	500	1.02
10+	873	816	1.07
Total	72,685	73,813	0.98

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

CONFIDENTIAL

	2007 Rate Action			2012 Rate Action						2014 Rate Action						2015/2016 Rate Action						2017 Rate Action						Cumulative Rate Increase Annuals		Data as of 12/31/2016 In-Force Annualized Premium ($MM)				
Jurisdiction	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)	Amount 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)	Requested Increase (Lifetime)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Approved or Filed (Lifetime)	Amount Approved or Filed (Limited)	Requested Increase (Lifetime)	Requested Increase (Limited)	Date of Submission	Date Approved or Filed	Approved or Filed (Lifetime)	Amount Approved or Filed (Limited)	Lifetime	Limited	Lifetime	Limited	Total	% of Total	Total Exposed Lives
Alabama	9%	11/6/2007	9%	88%	35%	11/2/2012	1/16/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2014 filing expected						117%	39%	9/22/2017%				105%	47%	$8.0	$4.2	$12.1	15.4%	7,575
Alaska	Filing Not Required. Implemented 9% increase.			Filing Not Required. Implementing 88% (lifetime) and 35% (limited) increase.						Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2014 filing expected												105%	47%	$0.0	$0.0	$0.0	0.0%	-
Arizona	9%	1/14/2008	9%	88%	35%	12/7/2012	2/4/2013	25%	25%	56%	14%	10/10/2014	12/4/2014	12%	12%	88%	35%	12/31/2015	4/28/2017	42%	0%							117%	53%	$0.6	$0.4	$1.0	1.3%	757
Arkansas	9%	2/7/2008	9%	88%	35%	12/13/2012	10/24/2013	20%	20%	63%	18%	9/30/2014	1/27/2015	25%	10%	75%	43%	12/21/2015	8/16/2016	25%	25%	118%	14%	8/9/2017	8/30/2017	25%	25%	155%	125%	$0.4	$0.2	$0.7	0.9%	490
California (Loss Ratio Non-Partnership)	9%	2/6/2008	9%	88%	35%	4/12/2013	10/27/2015	20%	20%	100%	100%	12/23/2016																31%	31%	$2.7	$2.9	$5.7	7.2%	4,347
Colorado	9%	12/11/2007	9%	88%	35%	11/21/2012	10/25/2013	30%	12%	30%	12%	11/13/2014	1/15/2015	30%	12%	56%	51%	8/31/2016	Disapproved			141%	50%	8/1/2017	Disapproved			84%	37%	$1.1	$0.4	$1.5	1.9%	1,026
Connecticut	9%	4/1/2008	9%	88%	35%	10/11/2012	1/25/2013	40%	40%	39%	n/a[6]	9/19/2014	1/5/2015	19%	0%	58%	35%	12/30/2015	3/30/2016	43%	43%	71%	0%	10/10/2017	11/28/2017	42%	0%	269%	118%	$0.8	$0.8	$1.6	2.0%	722
Delaware	9%	10/11/2007	9%	88%	35%	9/14/2012	3/14/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						155.7%	40.9%	11/3/2017				105%	47%	$0.0	$0.0	$0.02	0.0%	15
Florida	11%/10%[1]	7/16/09 & 6/3/09	11%/10%[1]	4%	4%	12/8/2011	5/29/2012	4%	4%													77%	77%	7/17/2017				15%	15%	$1.1	$0.7	$1.9	2.4%	1,680
Georgia	9%	6/15/2009	9%	88%	35%	11/7/2012	9/6/2013	18%	18%	65%	20%	9/11/2014	3/13/2015	15%	15%													48%	48%	$0.0	$0.0	$0.0	0.0%	3
Hawaii	9%	1/9/2008	9%	88%	35%	10/18/2012	5/31/2013	57%	15%	24%	24%	10/1/2014	8/14/2017	9.3%	18.3%													87%	48%	$0.2	$0.1	$0.2	0.3%	175
Idaho	9%	10/17/2007	9%	88%	35%	11/9/2012	10/25/2013	25%	15%	56%	24%	10/7/2014	4/28/2015	15%	15%	83%	43%	12/7/2015	5/9/2016	15%	15%	147%	23%	8/28/2017				80%	66%	$0.0	$0.0	$0.1	0.1%	36
Illinois	9%	10/25/2007	9%	88%	35%	9/19/2012	12/24/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected												105%	47%	$2.9	$1.1	$4.0	5.1%	2,892
Indiana	9%	4/30/2008	9%	88%	35%	12/27/2012	7/17/2014	14%	7%	71%	33%	11/4/2014				131%	77%	1/26/2016	6/30/2016	16.6%	16.6%							45%	36%	$1.4	$1.0	$2.4	3.0%	2,218
Iowa	9%	4/25/2008	9%	88%	35%	10/10/2012	11/14/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected												105%	47%	$1.5	$0.3	$1.9	2.4%	1,819
Kansas	9%	12/5/2007	9%	88%	35%	10/26/2012	10/13/2014	38%	38%													196%	36%	10/3/2017				50%	50%	$1.2	$0.4	$1.6	2.0%	1,372
Kentucky	9%	11/19/2007	9%	88%	35%	9/21/2012	5/29/2013	9.9%[2]	9.9%[2]	77%	29%	10/23/2014				139%	72%	3/31/2016	10/4/2016	60%	25%							92%	50%	$0.6	$0.3	$0.9	1.2%	944
Louisiana	9%	11/6/2007	9%	88%	35%	10/26/2012	5/27/2014	20%	20%	63%	18%	9/25/2014	2/11/2016	20%	15%							183%	36%	7/13/2017				57%	50%	$0.0	$0.0	$0.0	0.0%	18
Maine	9%	9/18/2007	9%	41%[3]	9%[3]	12/14/2012	5/2/2013	41%	9%																			54%	19%	$0.1	$0.1	$0.1	0.2%	93
Maryland	9%	10/5/2007	9%	88%	35%	11/16/2012	11/15/2013	15%	15%	15%	15%	11/17/2014	2/12/2015	15%	15%	15%	15%	12/22/2015	4/12/2016	15%	15%	168%	23%	8/17/2017				66%	66%	$0.8	$0.5	$1.3	1.6%	774
Massachusetts	9%	Closed		88%	35%	12/21/2012																						0%	0%	$0.0	$0.0	$0.0	0.0%	21
Michigan	9%	10/1/2007	9%	88%	35%	8/31/2012	10/15/2012	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	9/21/2017				105%	47%	$0.9	$0.9	$1.8	2.3%	1,062
Minnesota	9%	Closed																										n/a	n/a	$0.0	$0.0	$0.0	0.0%	-
Mississippi	9%	3/20/2008	9%	88%	35%	10/8/2012	2/12/2013	25%	25%	25%	14%	9/19/2014	10/19/2014	25%	14%													70%	55%	$0.0	$0.0	$0.0	0.0%	2
Missouri	9%	11/8/2007	9%	88%	35%	10/9/2012	5/9/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	11/22/2017				105%	47%	$2.6	$1.2	$3.7	4.7%	2,827
Montana	9%	4/14/2008	9%	88%	35%	9/17/2012	7/16/2013	30%	25%	50%	14%	10/2/2014	4/8/2015	7.7%	0.0%	88%	51%	12/31/2015	Disapproved			191%	50%	9/18/2017				53%	36%	$0.0	$0.0	$0.0	0.0%	17
Nebraska	9%	10/29/2007	9%	88%	35%	8/31/2012	12/9/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected												105%	47%	$1.9	$0.3	$2.2	2.8%	1,716
Nevada	9%	10/3/2008	9%	88%	35%	12/21/2012	8/14/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	12/4/2017				105%	47%	$0.1	$0.0	$0.1	0.1%	68
New Hampshire	9%	11/2/2007	9%	88%	35%	11/11/2012		Disapproved																				9%	9%	$0.0	$0.0	$0.0	0.0%	3
New Jersey	9%	11/6/2007[2]	9%				1/16/13[2]	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected												105%	47%	$0.0	$0.0	$0.0	0.0%	9
New Mexico	9%	9/17/2007	9%	88%	35%	11/20/2012	5/16/2014	15%	15%	70%	24%	9/29/2014	8/18/2015	15%	15%													44%	44%	$0.0	$0.0	$0.1	0.1%	92
New York	9%	Disapproved		95%[4]	25%[4]	12/27/2012	8/13/2013	2%	2%	56.2%	56.2%	10/22/2014	4/28/2015	56.2%[6]	56.2%[6]	98.5%[7]	98.5%[7]	12/26/2016										59%	59%	$1.5	$2.0	$3.5	4.4%	1,727
North Carolina	9%	12/21/2007	9%	88%	35%	12/14/2012	9/12/2013	74%	18%																			90%	29%	$2.0	$1.1	$3.1	3.9%	2,047
North Dakota	9%	10/9/2007	9%	88%	35%	12/19/2012	4/5/2013	20%	20%	63%	18%	10/1/2014	11/19/2014	15%	15%	91%	37%	12/30/2015	1/12/2016	15%	15%	157%	18%	7/24/2017	10/30/2017	72.8%	18%	199%	104%	$0.8	$0.1	$0.8	1.1%	766
Ohio	9%	10/17/2007	9%	88%	35%	11/16/2012	12/19/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						15%	15%	10/10/2017	12/5/2017	15%	15%	136%	69%	$2.4	$1.5	$3.9	4.9%	2,476
Oklahoma	9%	10/15/2007	9%	88%	35%	9/17/2012	6/26/2013	25%	25%	56%	14%	9/30/2014	3/13/2015	25%	25%	68%	21%	12/16/2015	4/1/2016	10%	10%	137%	9%	7/17/2017	9/25/2017	10%	10%	186%	106%	$0.6	$0.3	$0.9	1.2%	767
Oregon	9%	9/28/2007	9%	88%	35%	12/3/2012	12/13/2013	15%	15%	70%	24%	10/2/2014	3/25/2015	25%	25%	83%	31%	12/10/2015	5/9/2016	42%	31%	100%	0%	11/8/2017				122%	105%	$0.4	$0.3	$0.7	0.9%	425
Pennsylvania	9%	12/21/2007	9%	20%[3]	20%[3]	12/10/2012	3/8/2013	20%	20%	20%	18%	9/23/2014	12/29/2014	20%	18%	83%	33%	1/28/2016	4/26/2016	30%	15%	118%	15%	8/21/2017	12/5/2017	10%	0%	124%	77%	$2.9	$2.4	$5.3	6.7%	3,276
Rhode Island	9%	11/14/2007	9%	88%	35%	12/10/2012	10/14/2014	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected												105%	47%	$0.1	$0.1	$0.2	0.2%	89
South Carolina	9%	1/3/2008	9%	88%	35%	10/24/2012	4/16/2013	20%	20%	63%	18%	9/12/2014	12/11/2014	20%	20%	83%	31%	1/25/2016	4/29/2016	20%	20%	136%	9%	9/19/2017	11/15/2017	20%	9%	126%	105%	$1.1	$0.6	$1.8	2.2%	1,154
South Dakota	9%	10/22/2007	9%	88%	35%	11/2/2012	12/21/2012	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	10/24/2017				105%	47%	$0.4	$0.1	$0.5	0.6%	354
Tennessee	9%	10/8/2007	9%	88%	35%	11/19/2012	5/29/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	10/31/2017				105%	47%	$0.9	$0.4	$1.3	1.7%	807
Texas	9%	8/5/2008	9%	88%	35%	12/18/2012	5/3/2013	56%	29%							69%	47%	12/9/2015	9/30/2016	70%	47%							189%	107%	$2.3	$1.1	$3.4	4.3%	2,477
Utah	9%	2/13/2008	9%	88%	35%	12/19/2012	6/26/2013	35%	35%	44%	0%	10/13/2014																47%	47%	$0.1	$0.1	$0.2	0.3%	183
Vermont	9%	11/30/2007	9%	88%	35%	12/18/2012	Disapproved			103%	50%	5/12/2015		Disapproved														9%	9%	$0.1	$0.0	$0.1	0.1%	73
Virginia	9%	11/5/2008	9%	88%	35%	10/31/2012	7/11/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected												105%	47%	$1.6	$0.9	$2.5	3.2%	1,447
Washington	9%	6/24/2008	9%	88%	35%	10/26/2012	4/12/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	9/29/2017				105%	47%	$1.6	$1.5	$3.1	3.9%	1,942
Washington, DC	9%	12/31/2007	9%	88%	35%	12/24/2012	5/29/2013	10%	10%	10%[3]	10%[3]	10/9/2014	12/3/2014	10%	10%													32%	32%	$0.0	$0.0	$0.0	0.0%	1
West Virginia	9%	10/30/2007	9%	88%	35%	10/12/2012	11/6/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected												105%	47%	$0.1	$0.1	$0.2	0.3%	119
Wisconsin	9%	10/31/2007	9%	88%	35%	12/13/2012	5/2/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	11/21/2017				105%	47%	$1.4	$0.9	$2.3	2.9%	1,564
Wyoming	9%	8/24/2007	9%	88%	35%	10/23/2012	2/4/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	11/3/2017				105%	47%	$0.0	$0.0	$0.0	0.0%	12

[1] FL Comprehensive plans approved for 11%; Nursing Home plans approved for 10%
[2] All policies issued in NJ are group trust policies sold under Alabama group trust. Alabama approval thus applies to all policies issued in NJ
[3] 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.
[4] States with requests higher than 88%/35% approved less than full amount in previous rate actions
[5] Graded based on issue age
[6] Weighted average; approved for 60% for issue ages 74 and under; 0% over age 75
[7] Requesting 98.5% for issue ages 74 and under, 0% for issue ages 75 and over

Genworth

Genworth Life Insurance Company
[company addr 1]
[company addr2]
[company city, st zip]

Important Change – Decision Required

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

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

You have [3] options:

1. Keep your current coverage the same and pay the premium increase
2. Review and Adjust your coverage to reduce your premiums
3. <If nonfor available> {See Addendum for CBUL, OLB, NFO}

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

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

This letter is to inform you that,as a result of higher than expected aggregate policyholder claims costs,**the premium on your current long term care coverage will increase from [$99,999.99] to [$99,999.99] beginning on your next billing anniversary date, [Mmmm dd, yyyy].** [<if phased>**This increase will take place in a phased manner, over multiple years, as detailed on the enclosed option page.]** 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 Genworth Life Insurance policyholder.

Sincerely,

[Signature image, name and title]

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

Long Term Care Insurance
Premium Increase Notice
[mm/dd/yyyy]
Genworth Life Insurance Company
[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**]

Genworth

Coverage Options

Genworth Life Insurance Company
PO Box 40005
Lynchburg, VA 24506

Customer service:
[company_phone]
[company hours]]

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 Review & Adjust your coverage		
	If you are comfortable with your current level of coverage, pay the increased premium [<not EFT> when you receive your next bill]. If we don't hear from you by [mm/dd/yyyy] [<if phased> the first phase of] this [999.999%] rate increase will take effect.	If you are comfortable reducing your benefits, the alternative[s] below [is <or> are] designed to provide different levels of cost and coverage as you evaluate your current needs. There may be other ways that you can reduce your benefits and premiums beyond [that<or>those] listed.		
		Alternative [A]	Alternative B	Alternative C
[Monthly maximum benefit]	[$5,400.00]	[$5,400.00]	[$5,400.00]	[$4,050.00]
[Benefit period]	[4 years]	[3 years]	[3 years]	[3 Years]
[Inflation protection]	[Simple 5%]	[Simple 5%]	[Simple 5%]	[Simple 5%]
[Elimination period]	[100 days]	[100 days]	[100 days]	[100 days]
[Annual] premium as of 12/11/2018*	[$99,999.99]	[$99,999.99]	[$99,999.99]	[$99,999.99]
▶ [Annual] premium as of 12/11/2019	[$99,999.99]	[$99,999.99]	[$99,999.99]	[$99,999.99]
[Annual] premium as of 12/11/2020	[$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 the option in the enclosed [<if CBUL or OLB> endorsement and] Important Information Regarding This Premium Increase. The benefit value is current as of the date of this notice; a final benefits value will be sent to you following your selection of this option.	[$99.999.99] Paid up policy benefit ☐ [Contingent Benefit Upon Lapse]

You may have other ways to reduce your benefits than than those shown above; contact the Customer Service team for additional quotes. More information on your optons can be found in the 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 online or by mail in the enclosed envelope by: **[Mmmmm dd, 20yy]**

▶ Policyholder Signature _____ Date _____

[<if shared> Policyholder Signature] _____ Date _____

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

Genworth

Important Information Regarding This Premium Increase

from Genworth Life Insurance Company

Genworth Life Insurance Company
Administrative Office:
3100 Albert Lankford Drive
Lynchburg, VA 24501

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 CBUL 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 CBUL > 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].

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

Long Term Care Insurance

Premium change notice
[document_date]
from Genworth Life Insurance Company

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

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

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

Policy number
[policy_number]

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

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

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

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

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

[<if phased>This increase will take place in a phased manner, over multiple years, as detailed below.]
Please note that this increase is not due to a change in your health, age, or claims history.

<if phased>

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

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

<if on claim/waiver>

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

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

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

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

Sincerely,

[sig image]

[sig name]
[sig title]

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

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) Pre-PCS Virginia rate increase request. The comments and our responses are as follows:

1. **Please remove the Current Rates from the Rate/Rule Schedule and attach these rates under Supporting Documentation. Only the proposed rates should be attached under the Rate/Rule Schedule.**

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

2. **Please provide the SERFF numbers for the Annual Experience Reports for all years following the implementation of the rate increase approved in SERFF # GEFA-128658805 as required under 14VAC5-200-153 D.**

   Virginia dispositioned the most recent prior rate increase of 88% for Lifetime benefits and 35% for Limited benefits under SERFF #GEFA-128660223. Annual Experience Reports were not required pursuant to 14VAC5-200-153 D as Pre-PCS policies were issued prior to October 1, 2003.

   SERFF # GEFA-128658805 referenced in the objection letter comments captures the Virginia Bureau's July 12, 2013 approval of Contingent Nonforfeiture Benefit Endorsement 134613 8/17/12, Limited Nonforfeiture Benefit Endorsement 134612 04/30/12, and Optional Limited Benefit Endorsement Election Form OLB 0613. Please note Contingent Nonforfeiture Benefit Endorsement 134613 8/17/12 has since been replaced by Contingent Benefit Upon Lapse Endorsement 134613 VA 06/29/16 and Limited Nonforfeiture Benefit Endorsement 134612 04/30/12 has been replaced by Optional Limited Benefit Endorsement 158271 10/17/13.

3. **Please correct the minimum policyholder notification period to 75 day minimum notice in the Actuarial Memo as well as any other supporting reference. 14VAC5-200-185 d. 3. requires policyholders to be notified at least 75 days prior to the due date of the premium reflecting the rate increase.**

   To satisfy regulation 14VAC5-200-185 d, please see the attached file "2017 VA PCS Actuarial Memorandum Revised 20180425.pdf" for the revised 75-day minimum notice.

4. **Please amend the Actuarial Memorandum and exhibits to reflect the loss ratio based on the original interest rate as set forth in 14VAC5-130-70 C 1 b.**

   The interest rate originally assumed in the determination of the premiums was 7.5% as cited in the previous rate approval filed in GEFA-128658805. The Actuarial Memorandum indicates on page 15 that discounting occurred at 4.0%.

   To satisfy regulation 14VAC5-130-50 B, please see Attachments Q4a-Q4f, in the file "VA Pre-PCS Objection 1 Attachments 20180425.pdf." Additionally, the tab Q4a-Q4f, 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 to using an original 7.5% interest rate.

5. **Please advise in which states the company has requested rate increases, the rate increase percentage and the current status of these rate requests.**

   Please see Attachment Q5 in the attached file "VA Pre-PCS Objection 1 Additional Attachments 20180425.pdf" for a current status of filing in each state.

6. **Please provide the documentation for the experience and model(s) utilized to calculate the requested rate increase in Excel format along with working formulas so that the projections may be recreated.**

   Please see the tab, Q6a-Q6f, in the attached file "VA Pre-PCS Objection 1 Attachments 20180425.xlsm" for an excel version of the experience projections previously submitted with the Actuarial Memorandum. Additionally, the same exhibits have been provided in a pdf format in "VA Pre-PCS Objection 1 Attachments 20180425.pdf."

   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.

7. **Please clarify if Attachments I-A, I-B, and I-C are historical and projections before the requested rate increase is implemented.**

   Please provide an exhibit similar to Attachments 1-A, 1-B and 1-C using the original premium and assumptions for morbidity, lapse, mortality, etc. for all future years.

   Yes, Attachments I-A, I-B, and I-C are historical and projection before the requested rate increase is implemented.

   Please see Attachment Q7 of the file "VA Pre-PCS Objection 1 Additional Attachments 20180425.pdf" for the requested exhibits using original premium and assumptions for all future years.

8. **Please provide a comparison of the changes in the actuarial assumptions used in the development of the current rate increase to those used in the original rate filing. Please include details of these changes for lapses, mortality, and morbidity, and a description of what portion of the rate increase is attributable to the change in each of these assumptions individually.**

   Please see Attachments Q8a-Q8f of the file "VA Pre-PCS Objection 1 Additional Attachments 20180425.pdf" for a comparison of the changes in the actuarial assumptions used in the development of the current rate increase to those used in the original rate filing. Of the requested rate increase presented in this filing, 60.6% can be attributed to morbidity and 39.4% can be attributed to terminations.

9. **Please amend the certification to include the language, "Certification by a qualified actuary that, to the best of the actuary's knowledge and judgment, the rate filing is in compliance with applicable laws and regulations of this Commonwealth and the premiums are reasonable in relation to the benefits provided." as required by 14VAC5-130-70 B. 14**

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

Regards,

_____

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

Date: April 26, 2018

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50000 & 50000C

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	82.80	62.51	173.77	131.36	264.97	200.41
19	82.80	62.51	173.77	131.36	264.97	200.41
20	82.80	62.51	173.77	131.36	264.97	200.41
21	82.80	62.51	173.77	131.36	264.97	200.41
22	82.80	62.51	173.77	131.36	264.97	200.41
23	82.80	62.51	173.77	131.36	264.97	200.41
24	82.80	62.51	173.77	131.36	264.97	200.41
25	82.80	62.51	173.77	131.36	264.97	200.41
26	82.80	62.51	173.77	131.36	264.97	200.41
27	82.80	62.51	173.77	131.36	264.97	200.41
28	82.80	62.51	173.77	131.36	264.97	200.41
29	82.80	62.51	173.77	131.36	264.97	200.41
30	82.80	62.51	173.77	131.36	264.97	200.41
31	82.80	62.51	173.77	131.36	264.97	200.41
32	82.80	62.51	173.77	131.36	264.97	200.41
33	82.80	62.51	173.77	131.36	264.97	200.41
34	82.80	62.51	173.77	131.36	264.97	200.41
35	82.80	62.51	173.77	131.36	264.97	200.41
36	82.80	62.51	173.77	131.36	264.97	200.41
37	82.80	62.51	173.77	131.36	264.97	200.41
38	82.80	62.51	173.77	131.36	264.97	200.41
39	82.80	62.51	173.77	131.36	264.97	200.41
40	82.80	62.51	173.77	131.36	264.97	200.41
41	82.80	62.51	173.77	131.36	264.97	200.41
42	82.80	62.51	173.77	131.36	264.97	200.41
43	82.80	62.51	173.77	131.36	264.97	200.41
44	82.80	62.51	173.77	131.36	264.97	200.41
45	82.80	62.51	173.77	131.36	264.97	200.41
46	82.80	62.51	173.77	131.36	264.97	200.41
47	82.80	62.51	173.77	131.36	264.97	200.41
48	82.80	62.51	173.77	131.36	264.97	200.41
49	82.80	62.51	173.77	131.36	264.97	200.41
50	82.80	62.51	173.77	131.36	264.97	200.41
51	82.80	62.51	173.77	131.36	264.97	200.41
52	82.80	62.51	173.77	131.36	264.97	200.41
53	82.80	62.51	173.77	131.36	264.97	200.41
54	82.80	62.51	173.77	131.36	264.97	200.41
55	82.80	62.51	173.77	131.36	264.97	200.41
56	90.16	69.88	189.15	146.72	286.47	222.35
57	97.35	75.41	204.51	158.41	312.51	242.01
58	108.40	82.80	227.67	173.77	337.29	257.37
59	119.47	90.16	245.90	185.46	361.69	272.75
60	130.53	103.08	263.12	207.59	388.52	306.55
61	145.29	117.63	277.47	225.00	408.62	321.10
62	158.00	125.00	290.37	229.92	418.24	335.24
63	180.12	145.29	315.78	254.72	442.63	356.97
64	200.41	158.20	338.74	267.43	477.67	377.05
65	220.49	180.33	356.77	291.40	507.58	414.56
66	240.79	193.04	376.64	302.27	521.93	418.86
67	268.45	213.32	408.62	324.81	566.41	450.20
68	295.91	240.98	444.26	361.88	621.94	506.57
69	330.96	263.12	482.99	383.82	673.98	535.67
70	365.79	290.57	518.45	411.89	754.93	599.80
71	400.63	318.25	555.33	440.99	768.66	610.25
72	441.20	351.24	592.84	472.14	802.27	638.94
73	488.93	393.65	641.81	516.61	849.59	684.02
74	538.53	434.02	689.96	556.16	905.75	730.14
75	599.19	476.45	748.79	595.30	987.92	785.46
76	661.68	524.18	805.96	638.52	1,042.22	825.83
77	724.19	579.30	874.59	699.60	1,133.00	906.37
78	786.69	627.26	925.22	737.71	1,212.30	966.60
79	847.35	682.38	978.69	788.11	1,310.27	1,055.13
80	917.21	737.51	1,049.81	844.06	1,419.27	1,140.99
81	992.64	792.83	1,104.73	882.38	1,536.28	1,227.06
82	1,068.05	855.34	1,166.20	934.02	1,650.64	1,321.94
83	1,158.00	925.22	1,240.18	990.80	1,814.37	1,449.40
84	1,255.54	1,000.63	1,318.26	1,050.62	1,908.01	1,520.71

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50000 & 50000C

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

	No Benefit Increase Option		**Simple Benefit Increase Option**		**Compound Benefit Increase Option**	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	45.76	32.97	95.94	69.31	133.03	96.09
19	45.76	32.97	95.94	69.31	133.03	96.09
20	45.76	32.97	95.94	69.31	133.03	96.09
21	45.76	32.97	95.94	69.31	133.03	96.09
22	45.76	32.97	95.94	69.31	133.03	96.09
23	45.76	32.97	95.94	69.31	133.03	96.09
24	45.76	32.97	95.94	69.31	133.03	96.09
25	45.76	32.97	95.94	69.31	133.03	96.09
26	45.76	32.97	95.94	69.31	133.03	96.09
27	45.76	32.97	95.94	69.31	133.03	96.09
28	45.76	32.97	95.94	69.31	133.03	96.09
29	45.76	32.97	95.94	69.31	133.03	96.09
30	45.76	32.97	95.94	69.31	133.03	96.09
31	45.76	32.97	95.94	69.31	133.03	96.09
32	45.76	32.97	95.94	69.31	133.03	96.09
33	45.76	32.97	95.94	69.31	133.03	96.09
34	45.76	32.97	95.94	69.31	133.03	96.09
35	45.76	32.97	95.94	69.31	133.03	96.09
36	45.76	32.97	95.94	69.31	133.03	96.09
37	45.76	32.97	95.94	69.31	133.03	96.09
38	45.76	32.97	95.94	69.31	133.03	96.09
39	45.76	32.97	95.94	69.31	133.03	96.09
40	45.76	32.97	95.94	69.31	133.03	96.09
41	45.76	32.97	95.94	69.31	133.03	96.09
42	45.76	32.97	95.94	69.31	133.03	96.09
43	45.76	32.97	95.94	69.31	133.03	96.09
44	45.76	32.97	95.94	69.31	133.03	96.09
45	45.76	32.97	95.94	69.31	133.03	96.09
46	45.76	32.97	95.94	69.31	133.03	96.09
47	45.76	32.97	95.94	69.31	133.03	96.09
48	45.76	32.97	95.94	69.31	133.03	96.09
49	45.76	32.97	95.94	69.31	133.03	96.09
50	45.76	32.97	95.94	69.31	133.03	96.09
51	45.76	32.97	95.94	69.31	133.03	96.09
52	45.76	32.97	95.94	69.31	133.03	96.09
53	45.76	32.97	95.94	69.31	133.03	96.09
54	45.76	32.97	95.94	69.31	133.03	96.09
55	45.76	32.97	95.94	69.31	133.03	96.09
56	49.73	36.94	104.48	77.54	143.91	106.83
57	53.85	39.88	113.01	83.58	157.00	116.10
58	59.89	43.70	125.82	91.83	169.37	123.61
59	66.07	47.53	135.82	98.00	181.59	130.96
60	72.10	54.45	145.38	109.63	195.26	147.15
61	80.20	62.10	153.33	118.75	205.28	154.66
62	87.26	66.07	160.39	121.41	210.13	163.48
63	99.47	76.67	174.51	134.50	222.34	171.44
64	110.66	83.58	187.03	141.26	239.71	181.14
65	121.84	95.20	197.03	153.91	251.92	193.21
66	133.03	101.98	208.08	159.52	263.70	203.94
67	148.18	112.71	225.73	171.57	284.44	216.31
68	163.48	127.29	245.44	191.00	312.40	243.09
69	182.76	138.91	266.79	202.62	338.44	257.07
70	202.04	153.48	286.35	217.48	379.05	287.97
71	221.32	168.05	306.81	232.94	386.13	293.13
72	243.67	185.56	327.55	249.28	403.04	306.67
73	270.03	207.78	354.48	272.82	426.59	328.29
74	297.54	229.26	381.12	293.57	454.84	350.37
75	330.94	251.48	413.64	314.31	496.19	377.00
76	365.53	276.79	445.27	337.12	523.56	396.28
77	400.10	305.92	483.10	369.35	569.02	434.97
78	434.54	331.24	511.06	389.50	608.76	463.97
79	468.09	360.37	540.63	416.14	658.06	506.49
80	506.64	389.50	579.92	445.72	712.65	547.84
81	548.28	418.65	610.23	465.87	771.36	588.90
82	589.92	451.60	644.22	493.10	828.90	634.51
83	639.66	488.54	685.12	523.26	911.16	695.87
84	693.52	528.27	728.10	554.76	958.09	730.01

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50000 & 50000C

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	41.05	31.05	86.22	65.19	119.49	90.36
19	41.05	31.05	86.22	65.19	119.49	90.36
20	41.05	31.05	86.22	65.19	119.49	90.36
21	41.05	31.05	86.22	65.19	119.49	90.36
22	41.05	31.05	86.22	65.19	119.49	90.36
23	41.05	31.05	86.22	65.19	119.49	90.36
24	41.05	31.05	86.22	65.19	119.49	90.36
25	41.05	31.05	86.22	65.19	119.49	90.36
26	41.05	31.05	86.22	65.19	119.49	90.36
27	41.05	31.05	86.22	65.19	119.49	90.36
28	41.05	31.05	86.22	65.19	119.49	90.36
29	41.05	31.05	86.22	65.19	119.49	90.36
30	41.05	31.05	86.22	65.19	119.49	90.36
31	41.05	31.05	86.22	65.19	119.49	90.36
32	41.05	31.05	86.22	65.19	119.49	90.36
33	41.05	31.05	86.22	65.19	119.49	90.36
34	41.05	31.05	86.22	65.19	119.49	90.36
35	41.05	31.05	86.22	65.19	119.49	90.36
36	41.05	31.05	86.22	65.19	119.49	90.36
37	41.05	31.05	86.22	65.19	119.49	90.36
38	41.05	31.05	86.22	65.19	119.49	90.36
39	41.05	31.05	86.22	65.19	119.49	90.36
40	41.05	31.05	86.22	65.19	119.49	90.36
41	41.05	31.05	86.22	65.19	119.49	90.36
42	41.05	31.05	86.22	65.19	119.49	90.36
43	41.05	31.05	86.22	65.19	119.49	90.36
44	41.05	31.05	86.22	65.19	119.49	90.36
45	41.05	31.05	86.22	65.19	119.49	90.36
46	41.05	31.05	86.22	65.19	119.49	90.36
47	41.05	31.05	86.22	65.19	119.49	90.36
48	41.05	31.05	86.22	65.19	119.49	90.36
49	41.05	31.05	86.22	65.19	119.49	90.36
50	41.05	31.05	86.22	65.19	119.49	90.36
51	41.05	31.05	86.22	65.19	119.49	90.36
52	41.05	31.05	86.22	65.19	119.49	90.36
53	41.05	31.05	86.22	65.19	119.49	90.36
54	41.05	31.05	86.22	65.19	119.49	90.36
55	41.05	31.05	86.22	65.19	119.49	90.36
56	44.29	34.29	93.00	71.95	128.02	99.04
57	48.56	37.53	101.98	78.87	141.56	109.48
58	54.30	41.50	114.05	87.12	153.63	117.27
59	59.45	44.74	122.28	92.11	163.48	123.16
60	64.75	50.91	130.52	102.71	175.26	137.88
61	71.51	57.98	136.70	110.81	183.06	148.32
62	78.58	62.25	144.36	114.33	189.09	152.74
63	90.06	72.70	157.90	127.43	201.15	162.31
64	99.47	78.43	168.20	132.58	215.58	169.96
65	109.34	89.32	176.73	144.50	224.11	179.52
66	118.60	95.05	185.56	148.77	233.82	187.47
67	133.61	106.10	203.36	161.57	256.34	203.66
68	148.03	120.51	222.34	180.99	282.97	230.30
69	164.36	130.67	239.85	190.70	304.30	241.92
70	181.29	143.91	256.92	203.94	340.21	270.03
71	197.18	156.57	273.25	217.05	343.89	273.10
72	219.70	174.81	295.33	234.99	363.31	289.16
73	244.86	196.88	321.38	258.39	386.71	310.93
74	267.66	215.43	342.86	275.91	409.23	329.32
75	296.95	236.03	370.97	294.89	444.99	353.75
76	325.80	257.96	396.86	314.17	466.61	369.35
77	360.67	288.27	435.56	348.02	512.96	409.82
78	393.48	313.58	462.79	368.75	551.22	439.25
79	421.00	338.74	486.19	391.27	591.69	476.17
80	450.72	360.67	515.90	412.76	634.07	507.22
81	481.48	385.24	535.92	428.80	677.48	542.11
82	512.96	410.40	560.20	448.21	720.89	576.68
83	541.96	433.50	580.36	464.26	771.81	617.44
84	572.56	458.08	601.25	481.03	791.22	632.89

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50000 & 50000C

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	34.59	25.89	72.55	54.45	100.66	75.49
19	34.59	25.89	72.55	54.45	100.66	75.49
20	34.59	25.89	72.55	54.45	100.66	75.49
21	34.59	25.89	72.55	54.45	100.66	75.49
22	34.59	25.89	72.55	54.45	100.66	75.49
23	34.59	25.89	72.55	54.45	100.66	75.49
24	34.59	25.89	72.55	54.45	100.66	75.49
25	34.59	25.89	72.55	54.45	100.66	75.49
26	34.59	25.89	72.55	54.45	100.66	75.49
27	34.59	25.89	72.55	54.45	100.66	75.49
28	34.59	25.89	72.55	54.45	100.66	75.49
29	34.59	25.89	72.55	54.45	100.66	75.49
30	34.59	25.89	72.55	54.45	100.66	75.49
31	34.59	25.89	72.55	54.45	100.66	75.49
32	34.59	25.89	72.55	54.45	100.66	75.49
33	34.59	25.89	72.55	54.45	100.66	75.49
34	34.59	25.89	72.55	54.45	100.66	75.49
35	34.59	25.89	72.55	54.45	100.66	75.49
36	34.59	25.89	72.55	54.45	100.66	75.49
37	34.59	25.89	72.55	54.45	100.66	75.49
38	34.59	25.89	72.55	54.45	100.66	75.49
39	34.59	25.89	72.55	54.45	100.66	75.49
40	34.59	25.89	72.55	54.45	100.66	75.49
41	34.59	25.89	72.55	54.45	100.66	75.49
42	34.59	25.89	72.55	54.45	100.66	75.49
43	34.59	25.89	72.55	54.45	100.66	75.49
44	34.59	25.89	72.55	54.45	100.66	75.49
45	34.59	25.89	72.55	54.45	100.66	75.49
46	34.59	25.89	72.55	54.45	100.66	75.49
47	34.59	25.89	72.55	54.45	100.66	75.49
48	34.59	25.89	72.55	54.45	100.66	75.49
49	34.59	25.89	72.55	54.45	100.66	75.49
50	34.59	25.89	72.55	54.45	100.66	75.49
51	34.59	25.89	72.55	54.45	100.66	75.49
52	34.59	25.89	72.55	54.45	100.66	75.49
53	34.59	25.89	72.55	54.45	100.66	75.49
54	34.59	25.89	72.55	54.45	100.66	75.49
55	34.59	25.89	72.55	54.45	100.66	75.49
56	38.56	27.81	81.08	58.41	111.69	80.49
57	41.65	31.50	87.41	66.22	121.41	91.98
58	45.76	35.17	95.94	74.02	129.19	99.62
59	49.73	37.96	102.41	78.29	137.00	104.62
60	56.79	41.80	114.63	84.17	150.97	113.01
61	60.93	45.47	116.40	86.82	155.83	116.25
62	69.01	51.95	126.85	95.35	166.13	121.99
63	76.22	55.62	133.46	97.56	170.10	124.35
64	87.26	62.98	147.60	106.54	189.23	136.55
65	95.50	69.61	154.36	112.43	199.68	145.38
66	106.69	76.96	166.72	120.37	209.98	151.71
67	117.72	83.43	179.37	126.99	226.02	160.10
68	129.94	93.58	195.12	140.53	248.24	178.79
69	141.12	101.09	206.01	147.45	261.33	187.03
70	152.31	111.24	215.86	157.75	285.77	208.80
71	167.60	121.41	232.20	168.34	292.23	211.90
72	182.76	132.58	245.59	178.20	302.10	219.25
73	198.06	145.98	259.86	191.59	312.70	230.58
74	217.34	159.95	278.41	204.84	332.26	244.42
75	239.56	174.23	299.46	217.78	359.19	261.20
76	262.95	191.00	320.34	232.65	376.56	273.55
77	285.32	208.66	344.48	251.92	405.69	296.65
78	308.72	226.17	363.01	266.04	432.32	316.97
79	335.06	243.82	387.00	281.65	471.03	342.86
80	361.39	264.28	413.64	302.40	508.41	371.70
81	391.86	285.47	436.16	317.84	551.37	401.87
82	422.32	309.61	461.17	338.15	593.46	435.12
83	456.91	333.73	489.28	357.43	650.70	475.29
84	498.54	365.23	523.41	383.47	688.66	504.58

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50001

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	82.80	62.51	173.77	131.36	264.97	200.41
19	82.80	62.51	173.77	131.36	264.97	200.41
20	82.80	62.51	173.77	131.36	264.97	200.41
21	82.80	62.51	173.77	131.36	264.97	200.41
22	82.80	62.51	173.77	131.36	264.97	200.41
23	82.80	62.51	173.77	131.36	264.97	200.41
24	82.80	62.51	173.77	131.36	264.97	200.41
25	82.80	62.51	173.77	131.36	264.97	200.41
26	82.80	62.51	173.77	131.36	264.97	200.41
27	82.80	62.51	173.77	131.36	264.97	200.41
28	82.80	62.51	173.77	131.36	264.97	200.41
29	82.80	62.51	173.77	131.36	264.97	200.41
30	82.80	62.51	173.77	131.36	264.97	200.41
31	82.80	62.51	173.77	131.36	264.97	200.41
32	82.80	62.51	173.77	131.36	264.97	200.41
33	82.80	62.51	173.77	131.36	264.97	200.41
34	82.80	62.51	173.77	131.36	264.97	200.41
35	82.80	62.51	173.77	131.36	264.97	200.41
36	82.80	62.51	173.77	131.36	264.97	200.41
37	82.80	62.51	173.77	131.36	264.97	200.41
38	82.80	62.51	173.77	131.36	264.97	200.41
39	82.80	62.51	173.77	131.36	264.97	200.41
40	82.80	62.51	173.77	131.36	264.97	200.41
41	82.80	62.51	173.77	131.36	264.97	200.41
42	82.80	62.51	173.77	131.36	264.97	200.41
43	82.80	62.51	173.77	131.36	264.97	200.41
44	82.80	62.51	173.77	131.36	264.97	200.41
45	82.80	62.51	173.77	131.36	264.97	200.41
46	82.80	62.51	173.77	131.36	264.97	200.41
47	82.80	62.51	173.77	131.36	264.97	200.41
48	82.80	62.51	173.77	131.36	264.97	200.41
49	82.80	62.51	173.77	131.36	264.97	200.41
50	82.80	62.51	173.77	131.36	264.97	200.41
51	82.80	62.51	173.77	131.36	264.97	200.41
52	82.80	62.51	173.77	131.36	264.97	200.41
53	82.80	62.51	173.77	131.36	264.97	200.41
54	82.80	62.51	173.77	131.36	264.97	200.41
55	82.80	62.51	173.77	131.36	264.97	200.41
56	90.16	69.88	189.15	146.72	286.47	222.35
57	97.35	75.41	204.51	158.41	312.51	242.01
58	108.40	82.80	227.67	173.77	337.29	257.37
59	119.47	90.16	245.90	185.46	361.69	272.75
60	130.53	103.08	263.12	207.59	388.52	306.55
61	145.29	117.63	277.47	225.00	408.62	321.10
62	158.00	125.00	290.37	229.92	418.24	335.24
63	180.12	145.29	315.78	254.72	442.63	356.97
64	200.41	158.20	338.74	267.43	477.67	377.05
65	220.49	180.33	356.77	291.40	507.58	414.56
66	240.79	193.04	376.64	302.27	521.93	418.86
67	268.45	213.32	408.62	324.81	566.41	450.20
68	295.91	240.98	444.26	361.88	621.94	506.57
69	330.96	263.12	482.99	383.82	673.98	535.67
70	365.79	290.57	518.45	411.89	754.93	599.80
71	400.63	318.25	555.33	440.99	768.66	610.25
72	441.20	351.24	592.84	472.14	802.27	638.94
73	488.93	393.65	641.81	516.61	849.59	684.02
74	538.53	434.02	689.96	556.16	905.75	730.14
75	599.19	476.45	748.79	595.30	987.92	785.46
76	661.68	524.18	805.96	638.52	1,042.22	825.83
77	724.19	579.30	874.59	699.60	1,133.00	906.37
78	786.69	627.26	925.22	737.71	1,212.30	966.60
79	847.35	682.38	978.69	788.11	1,310.27	1,055.13
80	917.21	737.51	1,049.81	844.06	1,419.27	1,140.99
81	992.64	792.83	1,104.73	882.38	1,536.28	1,227.06
82	1,068.05	855.34	1,166.20	934.02	1,650.64	1,321.94
83	1,158.00	925.22	1,240.18	990.80	1,814.37	1,449.40
84	1,255.54	1,000.63	1,318.26	1,050.62	1,908.01	1,520.71

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50001

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	45.76	32.97	95.94	69.31	133.03	96.09
19	45.76	32.97	95.94	69.31	133.03	96.09
20	45.76	32.97	95.94	69.31	133.03	96.09
21	45.76	32.97	95.94	69.31	133.03	96.09
22	45.76	32.97	95.94	69.31	133.03	96.09
23	45.76	32.97	95.94	69.31	133.03	96.09
24	45.76	32.97	95.94	69.31	133.03	96.09
25	45.76	32.97	95.94	69.31	133.03	96.09
26	45.76	32.97	95.94	69.31	133.03	96.09
27	45.76	32.97	95.94	69.31	133.03	96.09
28	45.76	32.97	95.94	69.31	133.03	96.09
29	45.76	32.97	95.94	69.31	133.03	96.09
30	45.76	32.97	95.94	69.31	133.03	96.09
31	45.76	32.97	95.94	69.31	133.03	96.09
32	45.76	32.97	95.94	69.31	133.03	96.09
33	45.76	32.97	95.94	69.31	133.03	96.09
34	45.76	32.97	95.94	69.31	133.03	96.09
35	45.76	32.97	95.94	69.31	133.03	96.09
36	45.76	32.97	95.94	69.31	133.03	96.09
37	45.76	32.97	95.94	69.31	133.03	96.09
38	45.76	32.97	95.94	69.31	133.03	96.09
39	45.76	32.97	95.94	69.31	133.03	96.09
40	45.76	32.97	95.94	69.31	133.03	96.09
41	45.76	32.97	95.94	69.31	133.03	96.09
42	45.76	32.97	95.94	69.31	133.03	96.09
43	45.76	32.97	95.94	69.31	133.03	96.09
44	45.76	32.97	95.94	69.31	133.03	96.09
45	45.76	32.97	95.94	69.31	133.03	96.09
46	45.76	32.97	95.94	69.31	133.03	96.09
47	45.76	32.97	95.94	69.31	133.03	96.09
48	45.76	32.97	95.94	69.31	133.03	96.09
49	45.76	32.97	95.94	69.31	133.03	96.09
50	45.76	32.97	95.94	69.31	133.03	96.09
51	45.76	32.97	95.94	69.31	133.03	96.09
52	45.76	32.97	95.94	69.31	133.03	96.09
53	45.76	32.97	95.94	69.31	133.03	96.09
54	45.76	32.97	95.94	69.31	133.03	96.09
55	45.76	32.97	95.94	69.31	133.03	96.09
56	49.73	36.94	104.48	77.54	143.91	106.83
57	53.85	39.88	113.01	83.58	157.00	116.10
58	59.89	43.70	125.82	91.83	169.37	123.61
59	66.07	47.53	135.82	98.00	181.59	130.96
60	72.10	54.45	145.38	109.63	195.26	147.15
61	80.20	62.10	153.33	118.75	205.28	154.66
62	87.26	66.07	160.39	121.41	210.13	163.48
63	99.47	76.67	174.51	134.50	222.34	171.44
64	110.66	83.58	187.03	141.26	239.71	181.14
65	121.84	95.20	197.03	153.91	251.92	193.21
66	133.03	101.98	208.08	159.52	263.70	203.94
67	148.18	112.71	225.73	171.57	284.44	216.31
68	163.48	127.29	245.44	191.00	312.40	243.09
69	182.76	138.91	266.79	202.62	338.44	257.07
70	202.04	153.48	286.35	217.48	379.05	287.97
71	221.32	168.05	306.81	232.94	386.13	293.13
72	243.67	185.56	327.55	249.28	403.04	306.67
73	270.03	207.78	354.48	272.82	426.59	328.29
74	297.54	229.26	381.12	293.57	454.84	350.37
75	330.94	251.48	413.64	314.31	496.19	377.00
76	365.53	276.79	445.27	337.12	523.56	396.28
77	400.10	305.92	483.10	369.35	569.02	434.97
78	434.54	331.24	511.06	389.50	608.76	463.97
79	468.09	360.37	540.63	416.14	658.06	506.49
80	506.64	389.50	579.92	445.72	712.65	547.84
81	548.28	418.65	610.23	465.87	771.36	588.90
82	589.92	451.60	644.22	493.10	828.90	634.51
83	639.66	488.54	685.12	523.26	911.16	695.87
84	693.52	528.27	728.10	554.76	958.09	730.01

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50001

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	41.05	31.05	86.22	65.19	119.49	90.36
19	41.05	31.05	86.22	65.19	119.49	90.36
20	41.05	31.05	86.22	65.19	119.49	90.36
21	41.05	31.05	86.22	65.19	119.49	90.36
22	41.05	31.05	86.22	65.19	119.49	90.36
23	41.05	31.05	86.22	65.19	119.49	90.36
24	41.05	31.05	86.22	65.19	119.49	90.36
25	41.05	31.05	86.22	65.19	119.49	90.36
26	41.05	31.05	86.22	65.19	119.49	90.36
27	41.05	31.05	86.22	65.19	119.49	90.36
28	41.05	31.05	86.22	65.19	119.49	90.36
29	41.05	31.05	86.22	65.19	119.49	90.36
30	41.05	31.05	86.22	65.19	119.49	90.36
31	41.05	31.05	86.22	65.19	119.49	90.36
32	41.05	31.05	86.22	65.19	119.49	90.36
33	41.05	31.05	86.22	65.19	119.49	90.36
34	41.05	31.05	86.22	65.19	119.49	90.36
35	41.05	31.05	86.22	65.19	119.49	90.36
36	41.05	31.05	86.22	65.19	119.49	90.36
37	41.05	31.05	86.22	65.19	119.49	90.36
38	41.05	31.05	86.22	65.19	119.49	90.36
39	41.05	31.05	86.22	65.19	119.49	90.36
40	41.05	31.05	86.22	65.19	119.49	90.36
41	41.05	31.05	86.22	65.19	119.49	90.36
42	41.05	31.05	86.22	65.19	119.49	90.36
43	41.05	31.05	86.22	65.19	119.49	90.36
44	41.05	31.05	86.22	65.19	119.49	90.36
45	41.05	31.05	86.22	65.19	119.49	90.36
46	41.05	31.05	86.22	65.19	119.49	90.36
47	41.05	31.05	86.22	65.19	119.49	90.36
48	41.05	31.05	86.22	65.19	119.49	90.36
49	41.05	31.05	86.22	65.19	119.49	90.36
50	41.05	31.05	86.22	65.19	119.49	90.36
51	41.05	31.05	86.22	65.19	119.49	90.36
52	41.05	31.05	86.22	65.19	119.49	90.36
53	41.05	31.05	86.22	65.19	119.49	90.36
54	41.05	31.05	86.22	65.19	119.49	90.36
55	41.05	31.05	86.22	65.19	119.49	90.36
56	44.29	34.29	93.00	71.95	128.02	99.04
57	48.56	37.53	101.98	78.87	141.56	109.48
58	54.30	41.50	114.05	87.12	153.63	117.27
59	59.45	44.74	122.28	92.11	163.48	123.16
60	64.75	50.91	130.52	102.71	175.26	137.88
61	71.51	57.98	136.70	110.81	183.06	148.32
62	78.58	62.25	144.36	114.33	189.09	152.74
63	90.06	72.70	157.90	127.43	201.15	162.31
64	99.47	78.43	168.20	132.58	215.58	169.96
65	109.34	89.32	176.73	144.50	224.11	179.52
66	118.60	95.05	185.56	148.77	233.82	187.47
67	133.61	106.10	203.36	161.57	256.34	203.66
68	148.03	120.51	222.34	180.99	282.97	230.30
69	164.36	130.67	239.85	190.70	304.30	241.92
70	181.29	143.91	256.92	203.94	340.21	270.03
71	197.18	156.57	273.25	217.05	343.89	273.10
72	219.70	174.81	295.33	234.99	363.31	289.16
73	244.86	196.88	321.38	258.39	386.71	310.93
74	267.66	215.43	342.86	275.91	409.23	329.32
75	296.95	236.03	370.97	294.89	444.99	353.75
76	325.80	257.96	396.86	314.17	466.61	369.35
77	360.67	288.27	435.56	348.02	512.96	409.82
78	393.48	313.58	462.79	368.75	551.22	439.25
79	421.00	338.74	486.19	391.27	591.69	476.17
80	450.72	360.67	515.90	412.76	634.07	507.22
81	481.48	385.24	535.92	428.80	677.48	542.11
82	512.96	410.40	560.20	448.21	720.89	576.68
83	541.96	433.50	580.36	464.26	771.81	617.44
84	572.56	458.08	601.25	481.03	791.22	632.89

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50001

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	34.59	25.89	72.55	54.45	100.66	75.49
19	34.59	25.89	72.55	54.45	100.66	75.49
20	34.59	25.89	72.55	54.45	100.66	75.49
21	34.59	25.89	72.55	54.45	100.66	75.49
22	34.59	25.89	72.55	54.45	100.66	75.49
23	34.59	25.89	72.55	54.45	100.66	75.49
24	34.59	25.89	72.55	54.45	100.66	75.49
25	34.59	25.89	72.55	54.45	100.66	75.49
26	34.59	25.89	72.55	54.45	100.66	75.49
27	34.59	25.89	72.55	54.45	100.66	75.49
28	34.59	25.89	72.55	54.45	100.66	75.49
29	34.59	25.89	72.55	54.45	100.66	75.49
30	34.59	25.89	72.55	54.45	100.66	75.49
31	34.59	25.89	72.55	54.45	100.66	75.49
32	34.59	25.89	72.55	54.45	100.66	75.49
33	34.59	25.89	72.55	54.45	100.66	75.49
34	34.59	25.89	72.55	54.45	100.66	75.49
35	34.59	25.89	72.55	54.45	100.66	75.49
36	34.59	25.89	72.55	54.45	100.66	75.49
37	34.59	25.89	72.55	54.45	100.66	75.49
38	34.59	25.89	72.55	54.45	100.66	75.49
39	34.59	25.89	72.55	54.45	100.66	75.49
40	34.59	25.89	72.55	54.45	100.66	75.49
41	34.59	25.89	72.55	54.45	100.66	75.49
42	34.59	25.89	72.55	54.45	100.66	75.49
43	34.59	25.89	72.55	54.45	100.66	75.49
44	34.59	25.89	72.55	54.45	100.66	75.49
45	34.59	25.89	72.55	54.45	100.66	75.49
46	34.59	25.89	72.55	54.45	100.66	75.49
47	34.59	25.89	72.55	54.45	100.66	75.49
48	34.59	25.89	72.55	54.45	100.66	75.49
49	34.59	25.89	72.55	54.45	100.66	75.49
50	34.59	25.89	72.55	54.45	100.66	75.49
51	34.59	25.89	72.55	54.45	100.66	75.49
52	34.59	25.89	72.55	54.45	100.66	75.49
53	34.59	25.89	72.55	54.45	100.66	75.49
54	34.59	25.89	72.55	54.45	100.66	75.49
55	34.59	25.89	72.55	54.45	100.66	75.49
56	38.56	27.81	81.08	58.41	111.69	80.49
57	41.65	31.50	87.41	66.22	121.41	91.98
58	45.76	35.17	95.94	74.02	129.19	99.62
59	49.73	37.96	102.41	78.29	137.00	104.62
60	56.79	41.80	114.63	84.17	150.97	113.01
61	60.93	45.47	116.40	86.82	155.83	116.25
62	69.01	51.95	126.85	95.35	166.13	121.99
63	76.22	55.62	133.46	97.56	170.10	124.35
64	87.26	62.98	147.60	106.54	189.23	136.55
65	95.50	69.61	154.36	112.43	199.68	145.38
66	106.69	76.96	166.72	120.37	209.98	151.71
67	117.72	83.43	179.37	126.99	226.02	160.10
68	129.94	93.58	195.12	140.53	248.24	178.79
69	141.12	101.09	206.01	147.45	261.33	187.03
70	152.31	111.24	215.86	157.75	285.77	208.80
71	167.60	121.41	232.20	168.34	292.23	211.90
72	182.76	132.58	245.59	178.20	302.10	219.25
73	198.06	145.98	259.86	191.59	312.70	230.58
74	217.34	159.95	278.41	204.84	332.26	244.42
75	239.56	174.23	299.46	217.78	359.19	261.20
76	262.95	191.00	320.34	232.65	376.56	273.55
77	285.32	208.66	344.48	251.92	405.69	296.65
78	308.72	226.17	363.01	266.04	432.32	316.97
79	335.06	243.82	387.00	281.65	471.03	342.86
80	361.39	264.28	413.64	302.40	508.41	371.70
81	391.86	285.47	436.16	317.84	551.37	401.87
82	422.32	309.61	461.17	338.15	593.46	435.12
83	456.91	333.73	489.28	357.43	650.70	475.29
84	498.54	365.23	523.41	383.47	688.66	504.58

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50003

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	233.20	209.85	489.76	440.78
19	233.20	209.85	489.76	440.78
20	233.20	209.85	489.76	440.78
21	233.20	209.85	489.76	440.78
22	233.20	209.85	489.76	440.78
23	233.20	209.85	489.76	440.78
24	233.20	209.85	489.76	440.78
25	233.20	209.85	489.76	440.78
26	233.20	209.85	489.76	440.78
27	233.20	209.85	489.76	440.78
28	233.20	209.85	489.76	440.78
29	233.20	209.85	489.76	440.78
30	233.20	209.85	489.76	440.78
31	233.20	209.85	489.76	440.78
32	233.20	209.85	489.76	440.78
33	233.20	209.85	489.76	440.78
34	233.20	209.85	489.76	440.78
35	233.20	209.85	489.76	440.78
36	233.20	209.85	489.76	440.78
37	233.20	209.85	489.76	440.78
38	233.20	209.85	489.76	440.78
39	233.20	209.85	489.76	440.78
40	233.20	209.85	489.76	440.78
41	233.20	209.85	489.76	440.78
42	233.20	209.85	489.76	440.78
43	233.20	209.85	489.76	440.78
44	233.20	209.85	489.76	440.78
45	233.20	209.85	489.76	440.78
46	233.20	209.85	489.76	440.78
47	233.20	209.85	489.76	440.78
48	233.20	209.85	489.76	440.78
49	233.20	209.85	489.76	440.78
50	233.20	209.85	489.76	440.78
51	233.20	209.85	489.76	440.78
52	233.20	209.85	489.76	440.78
53	233.20	209.85	489.76	440.78
54	233.20	209.85	489.76	440.78
55	233.20	209.85	489.76	440.78
56	245.08	220.69	514.76	463.33
57	256.77	231.15	539.15	485.25
58	276.02	248.57	579.92	521.93
59	294.67	265.17	606.36	545.71
60	311.06	279.91	626.85	564.15
61	334.43	301.03	639.35	575.41
62	352.05	316.80	646.93	582.18
63	388.13	349.40	680.54	612.50
64	417.62	375.83	705.96	635.46
65	444.68	400.21	719.06	647.34
66	469.68	422.76	734.84	661.27
67	505.95	455.34	770.29	693.25
68	539.97	485.87	810.66	729.72
69	583.82	525.42	852.05	766.81
70	624.18	561.69	884.84	796.31
71	686.69	618.03	951.66	856.57
72	755.33	679.71	1,015.18	913.53
73	824.61	742.02	1,082.18	973.99
74	898.17	808.42	1,150.64	1,035.47
75	993.66	894.28	1,241.61	1,117.43
76	1,117.85	1,006.16	1,361.70	1,225.42
77	1,237.10	1,113.54	1,493.87	1,344.48
78	1,371.33	1,234.24	1,612.72	1,451.45
79	1,512.52	1,361.29	1,746.95	1,572.15
80	1,656.58	1,490.80	1,895.92	1,706.36
81	1,801.66	1,621.54	2,005.15	1,804.72
82	1,951.67	1,756.58	2,131.17	1,918.05
83	2,144.50	1,929.93	2,296.74	2,067.02
84	2,339.17	2,105.36	2,456.16	2,210.47

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50003

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	111.10	99.91	233.24	209.98
19	111.10	99.91	233.24	209.98
20	111.10	99.91	233.24	209.98
21	111.10	99.91	233.24	209.98
22	111.10	99.91	233.24	209.98
23	111.10	99.91	233.24	209.98
24	111.10	99.91	233.24	209.98
25	111.10	99.91	233.24	209.98
26	111.10	99.91	233.24	209.98
27	111.10	99.91	233.24	209.98
28	111.10	99.91	233.24	209.98
29	111.10	99.91	233.24	209.98
30	111.10	99.91	233.24	209.98
31	111.10	99.91	233.24	209.98
32	111.10	99.91	233.24	209.98
33	111.10	99.91	233.24	209.98
34	111.10	99.91	233.24	209.98
35	111.10	99.91	233.24	209.98
36	111.10	99.91	233.24	209.98
37	111.10	99.91	233.24	209.98
38	111.10	99.91	233.24	209.98
39	111.10	99.91	233.24	209.98
40	111.10	99.91	233.24	209.98
41	111.10	99.91	233.24	209.98
42	111.10	99.91	233.24	209.98
43	111.10	99.91	233.24	209.98
44	111.10	99.91	233.24	209.98
45	111.10	99.91	233.24	209.98
46	111.10	99.91	233.24	209.98
47	111.10	99.91	233.24	209.98
48	111.10	99.91	233.24	209.98
49	111.10	99.91	233.24	209.98
50	111.10	99.91	233.24	209.98
51	111.10	99.91	233.24	209.98
52	111.10	99.91	233.24	209.98
53	111.10	99.91	233.24	209.98
54	111.10	99.91	233.24	209.98
55	111.10	99.91	233.24	209.98
56	117.27	105.65	246.33	221.75
57	123.46	111.10	259.28	233.37
58	133.46	120.07	280.18	252.22
59	143.03	128.76	294.45	265.02
60	151.71	136.55	305.77	275.32
61	163.93	147.60	313.43	282.08
62	173.34	155.98	318.59	286.79
63	192.04	172.91	336.82	303.13
64	207.63	186.88	351.09	315.93
65	222.20	199.98	359.34	323.43
66	235.74	212.19	368.90	331.96
67	255.16	229.70	388.62	349.77
68	273.70	246.33	410.85	369.79
69	297.24	267.52	433.80	390.54
70	319.32	287.39	452.63	407.46
71	351.24	316.22	486.92	438.21
72	393.19	353.75	528.42	475.59
73	438.80	394.96	575.95	518.26
74	487.36	438.66	624.21	561.82
75	540.63	486.62	675.57	608.03
76	606.11	545.48	738.25	664.39
77	689.40	620.38	832.42	749.14
78	772.69	695.43	908.66	817.71
79	849.93	764.88	981.64	883.49
80	931.61	838.46	1,066.24	959.57
81	1,012.69	911.45	1,127.17	1,014.46
82	1,094.80	985.31	1,195.60	1,075.96
83	1,184.11	1,065.66	1,268.14	1,141.29
84	1,330.09	1,197.07	1,396.60	1,256.96

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50003

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	102.86	92.56	216.01	194.39
19	102.86	92.56	216.01	194.39
20	102.86	92.56	216.01	194.39
21	102.86	92.56	216.01	194.39
22	102.86	92.56	216.01	194.39
23	102.86	92.56	216.01	194.39
24	102.86	92.56	216.01	194.39
25	102.86	92.56	216.01	194.39
26	102.86	92.56	216.01	194.39
27	102.86	92.56	216.01	194.39
28	102.86	92.56	216.01	194.39
29	102.86	92.56	216.01	194.39
30	102.86	92.56	216.01	194.39
31	102.86	92.56	216.01	194.39
32	102.86	92.56	216.01	194.39
33	102.86	92.56	216.01	194.39
34	102.86	92.56	216.01	194.39
35	102.86	92.56	216.01	194.39
36	102.86	92.56	216.01	194.39
37	102.86	92.56	216.01	194.39
38	102.86	92.56	216.01	194.39
39	102.86	92.56	216.01	194.39
40	102.86	92.56	216.01	194.39
41	102.86	92.56	216.01	194.39
42	102.86	92.56	216.01	194.39
43	102.86	92.56	216.01	194.39
44	102.86	92.56	216.01	194.39
45	102.86	92.56	216.01	194.39
46	102.86	92.56	216.01	194.39
47	102.86	92.56	216.01	194.39
48	102.86	92.56	216.01	194.39
49	102.86	92.56	216.01	194.39
50	102.86	92.56	216.01	194.39
51	102.86	92.56	216.01	194.39
52	102.86	92.56	216.01	194.39
53	102.86	92.56	216.01	194.39
54	102.86	92.56	216.01	194.39
55	102.86	92.56	216.01	194.39
56	108.16	97.42	227.20	204.39
57	113.16	101.83	237.65	213.81
58	121.54	109.34	255.31	229.70
59	129.64	116.69	266.79	240.15
60	136.70	123.01	275.62	248.09
61	147.15	132.43	281.20	253.10
62	155.25	139.79	285.32	256.78
63	165.98	149.36	291.06	261.93
64	183.21	164.96	309.76	278.71
65	194.98	175.55	315.35	283.70
66	211.75	190.57	331.24	298.12
67	227.93	205.13	346.98	312.40
68	242.95	218.66	364.78	328.29
69	262.67	236.47	383.33	345.07
70	280.61	252.50	397.75	358.02
71	300.19	270.16	415.99	374.35
72	330.21	297.24	443.80	399.37
73	360.52	324.47	473.23	425.86
74	391.86	352.71	501.93	451.75
75	434.39	390.97	542.83	488.54
76	488.69	439.83	595.23	535.63
77	540.78	486.77	653.05	587.72
78	599.49	539.59	705.00	634.51
79	661.15	595.08	763.56	687.19
80	723.98	651.58	828.60	745.75
81	787.55	708.82	876.57	788.87
82	852.74	767.53	931.16	838.03
83	937.35	843.61	1,003.86	903.50
84	1,021.96	919.84	1,073.02	965.75

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50003

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	89.46	80.49	187.91	169.22
19	89.46	80.49	187.91	169.22
20	89.46	80.49	187.91	169.22
21	89.46	80.49	187.91	169.22
22	89.46	80.49	187.91	169.22
23	89.46	80.49	187.91	169.22
24	89.46	80.49	187.91	169.22
25	89.46	80.49	187.91	169.22
26	89.46	80.49	187.91	169.22
27	89.46	80.49	187.91	169.22
28	89.46	80.49	187.91	169.22
29	89.46	80.49	187.91	169.22
30	89.46	80.49	187.91	169.22
31	89.46	80.49	187.91	169.22
32	89.46	80.49	187.91	169.22
33	89.46	80.49	187.91	169.22
34	89.46	80.49	187.91	169.22
35	89.46	80.49	187.91	169.22
36	89.46	80.49	187.91	169.22
37	89.46	80.49	187.91	169.22
38	89.46	80.49	187.91	169.22
39	89.46	80.49	187.91	169.22
40	89.46	80.49	187.91	169.22
41	89.46	80.49	187.91	169.22
42	89.46	80.49	187.91	169.22
43	89.46	80.49	187.91	169.22
44	89.46	80.49	187.91	169.22
45	89.46	80.49	187.91	169.22
46	89.46	80.49	187.91	169.22
47	89.46	80.49	187.91	169.22
48	89.46	80.49	187.91	169.22
49	89.46	80.49	187.91	169.22
50	89.46	80.49	187.91	169.22
51	89.46	80.49	187.91	169.22
52	89.46	80.49	187.91	169.22
53	89.46	80.49	187.91	169.22
54	89.46	80.49	187.91	169.22
55	89.46	80.49	187.91	169.22
56	93.58	84.17	196.59	176.88
57	97.56	87.84	204.84	184.38
58	104.33	93.88	219.10	197.18
59	110.81	99.76	227.93	205.13
60	116.40	104.77	234.56	211.17
61	124.48	112.13	237.94	214.11
62	130.37	117.27	239.56	215.58
63	143.03	128.76	250.75	225.73
64	153.04	137.73	258.84	232.94
65	162.16	145.98	262.22	236.03
66	170.40	153.33	266.64	240.00
67	182.61	164.36	278.11	250.30
68	193.94	174.51	291.21	262.08
69	208.66	187.76	304.45	274.00
70	221.90	199.68	314.60	283.12
71	244.12	219.70	338.30	304.45
72	268.56	241.62	360.81	324.76
73	293.13	263.84	384.80	346.25
74	319.32	287.39	409.08	368.17
75	353.31	317.99	441.45	397.30
76	397.45	357.72	484.12	435.71
77	439.83	395.83	531.06	477.94
78	487.51	438.80	573.29	516.05
79	537.69	483.97	620.97	558.87
80	588.90	530.04	673.95	606.55
81	640.55	576.38	712.80	641.57
82	693.82	624.51	757.67	681.90
83	762.39	686.16	816.53	734.87
84	831.55	748.40	873.19	785.93

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50004Z

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	233.20	209.85	489.76	440.78
19	233.20	209.85	489.76	440.78
20	233.20	209.85	489.76	440.78
21	233.20	209.85	489.76	440.78
22	233.20	209.85	489.76	440.78
23	233.20	209.85	489.76	440.78
24	233.20	209.85	489.76	440.78
25	233.20	209.85	489.76	440.78
26	233.20	209.85	489.76	440.78
27	233.20	209.85	489.76	440.78
28	233.20	209.85	489.76	440.78
29	233.20	209.85	489.76	440.78
30	233.20	209.85	489.76	440.78
31	233.20	209.85	489.76	440.78
32	233.20	209.85	489.76	440.78
33	233.20	209.85	489.76	440.78
34	233.20	209.85	489.76	440.78
35	233.20	209.85	489.76	440.78
36	233.20	209.85	489.76	440.78
37	233.20	209.85	489.76	440.78
38	233.20	209.85	489.76	440.78
39	233.20	209.85	489.76	440.78
40	233.20	209.85	489.76	440.78
41	233.20	209.85	489.76	440.78
42	233.20	209.85	489.76	440.78
43	233.20	209.85	489.76	440.78
44	233.20	209.85	489.76	440.78
45	233.20	209.85	489.76	440.78
46	233.20	209.85	489.76	440.78
47	233.20	209.85	489.76	440.78
48	233.20	209.85	489.76	440.78
49	233.20	209.85	489.76	440.78
50	233.20	209.85	489.76	440.78
51	233.20	209.85	489.76	440.78
52	233.20	209.85	489.76	440.78
53	233.20	209.85	489.76	440.78
54	233.20	209.85	489.76	440.78
55	233.20	209.85	489.76	440.78
56	245.08	220.69	514.76	463.33
57	256.77	231.15	539.15	485.25
58	276.02	248.57	579.92	521.93
59	294.67	265.17	606.36	545.71
60	311.06	279.91	626.85	564.15
61	334.43	301.03	639.35	575.41
62	352.05	316.80	646.93	582.18
63	388.13	349.40	680.54	612.50
64	417.62	375.83	705.96	635.46
65	444.68	400.21	719.06	647.34
66	469.68	422.76	734.84	661.27
67	505.95	455.34	770.29	693.25
68	539.97	485.87	810.66	729.72
69	583.82	525.42	852.05	766.81
70	624.18	561.69	884.84	796.31
71	686.69	618.03	951.66	856.57
72	755.33	679.71	1,015.18	913.53
73	824.61	742.02	1,082.18	973.99
74	898.17	808.42	1,150.64	1,035.47
75	993.66	894.28	1,241.61	1,117.43
76	1,117.85	1,006.16	1,361.70	1,225.42
77	1,237.10	1,113.54	1,493.87	1,344.48
78	1,371.33	1,234.24	1,612.72	1,451.45
79	1,512.52	1,361.29	1,746.95	1,572.15
80	1,656.58	1,490.80	1,895.92	1,706.36
81	1,801.66	1,621.54	2,005.15	1,804.72
82	1,951.67	1,756.58	2,131.17	1,918.05
83	2,144.50	1,929.93	2,296.74	2,067.02
84	2,339.17	2,105.36	2,456.16	2,210.47

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50004Z

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	111.10	99.91	233.24	209.98
19	111.10	99.91	233.24	209.98
20	111.10	99.91	233.24	209.98
21	111.10	99.91	233.24	209.98
22	111.10	99.91	233.24	209.98
23	111.10	99.91	233.24	209.98
24	111.10	99.91	233.24	209.98
25	111.10	99.91	233.24	209.98
26	111.10	99.91	233.24	209.98
27	111.10	99.91	233.24	209.98
28	111.10	99.91	233.24	209.98
29	111.10	99.91	233.24	209.98
30	111.10	99.91	233.24	209.98
31	111.10	99.91	233.24	209.98
32	111.10	99.91	233.24	209.98
33	111.10	99.91	233.24	209.98
34	111.10	99.91	233.24	209.98
35	111.10	99.91	233.24	209.98
36	111.10	99.91	233.24	209.98
37	111.10	99.91	233.24	209.98
38	111.10	99.91	233.24	209.98
39	111.10	99.91	233.24	209.98
40	111.10	99.91	233.24	209.98
41	111.10	99.91	233.24	209.98
42	111.10	99.91	233.24	209.98
43	111.10	99.91	233.24	209.98
44	111.10	99.91	233.24	209.98
45	111.10	99.91	233.24	209.98
46	111.10	99.91	233.24	209.98
47	111.10	99.91	233.24	209.98
48	111.10	99.91	233.24	209.98
49	111.10	99.91	233.24	209.98
50	111.10	99.91	233.24	209.98
51	111.10	99.91	233.24	209.98
52	111.10	99.91	233.24	209.98
53	111.10	99.91	233.24	209.98
54	111.10	99.91	233.24	209.98
55	111.10	99.91	233.24	209.98
56	117.27	105.65	246.33	221.75
57	123.46	111.10	259.28	233.37
58	133.46	120.07	280.18	252.22
59	143.03	128.76	294.45	265.02
60	151.71	136.55	305.77	275.32
61	163.93	147.60	313.43	282.08
62	173.34	155.98	318.59	286.79
63	192.04	172.91	336.82	303.13
64	207.63	186.88	351.09	315.93
65	222.20	199.98	359.34	323.43
66	235.74	212.19	368.90	331.96
67	255.16	229.70	388.62	349.77
68	273.70	246.33	410.85	369.79
69	297.24	267.52	433.80	390.54
70	319.32	287.39	452.63	407.46
71	351.24	316.22	486.92	438.21
72	393.19	353.75	528.42	475.59
73	438.80	394.96	575.95	518.26
74	487.36	438.66	624.21	561.82
75	540.63	486.62	675.57	608.03
76	606.11	545.48	738.25	664.39
77	689.40	620.38	832.42	749.14
78	772.69	695.43	908.66	817.71
79	849.93	764.88	981.64	883.49
80	931.61	838.46	1,066.24	959.57
81	1,012.69	911.45	1,127.17	1,014.46
82	1,094.80	985.31	1,195.60	1,075.96
83	1,184.11	1,065.66	1,268.14	1,141.29
84	1,330.09	1,197.07	1,396.60	1,256.96

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50004Z

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	102.86	92.56	216.01	194.39
19	102.86	92.56	216.01	194.39
20	102.86	92.56	216.01	194.39
21	102.86	92.56	216.01	194.39
22	102.86	92.56	216.01	194.39
23	102.86	92.56	216.01	194.39
24	102.86	92.56	216.01	194.39
25	102.86	92.56	216.01	194.39
26	102.86	92.56	216.01	194.39
27	102.86	92.56	216.01	194.39
28	102.86	92.56	216.01	194.39
29	102.86	92.56	216.01	194.39
30	102.86	92.56	216.01	194.39
31	102.86	92.56	216.01	194.39
32	102.86	92.56	216.01	194.39
33	102.86	92.56	216.01	194.39
34	102.86	92.56	216.01	194.39
35	102.86	92.56	216.01	194.39
36	102.86	92.56	216.01	194.39
37	102.86	92.56	216.01	194.39
38	102.86	92.56	216.01	194.39
39	102.86	92.56	216.01	194.39
40	102.86	92.56	216.01	194.39
41	102.86	92.56	216.01	194.39
42	102.86	92.56	216.01	194.39
43	102.86	92.56	216.01	194.39
44	102.86	92.56	216.01	194.39
45	102.86	92.56	216.01	194.39
46	102.86	92.56	216.01	194.39
47	102.86	92.56	216.01	194.39
48	102.86	92.56	216.01	194.39
49	102.86	92.56	216.01	194.39
50	102.86	92.56	216.01	194.39
51	102.86	92.56	216.01	194.39
52	102.86	92.56	216.01	194.39
53	102.86	92.56	216.01	194.39
54	102.86	92.56	216.01	194.39
55	102.86	92.56	216.01	194.39
56	108.16	97.42	227.20	204.39
57	113.16	101.83	237.65	213.81
58	121.54	109.34	255.31	229.70
59	129.64	116.69	266.79	240.15
60	136.70	123.01	275.62	248.09
61	147.15	132.43	281.20	253.10
62	155.25	139.79	285.32	256.78
63	165.98	149.36	291.06	261.93
64	183.21	164.96	309.76	278.71
65	194.98	175.55	315.35	283.70
66	211.75	190.57	331.24	298.12
67	227.93	205.13	346.98	312.40
68	242.95	218.66	364.78	328.29
69	262.67	236.47	383.33	345.07
70	280.61	252.50	397.75	358.02
71	300.19	270.16	415.99	374.35
72	330.21	297.24	443.80	399.37
73	360.52	324.47	473.23	425.86
74	391.86	352.71	501.93	451.75
75	434.39	390.97	542.83	488.54
76	488.69	439.83	595.23	535.63
77	540.78	486.77	653.05	587.72
78	599.49	539.59	705.00	634.51
79	661.15	595.08	763.56	687.19
80	723.98	651.58	828.60	745.75
81	787.55	708.82	876.57	788.87
82	852.74	767.53	931.16	838.03
83	937.35	843.61	1,003.86	903.50
84	1,021.96	919.84	1,073.02	965.75

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50004Z

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	89.46	80.49	187.91	169.22
19	89.46	80.49	187.91	169.22
20	89.46	80.49	187.91	169.22
21	89.46	80.49	187.91	169.22
22	89.46	80.49	187.91	169.22
23	89.46	80.49	187.91	169.22
24	89.46	80.49	187.91	169.22
25	89.46	80.49	187.91	169.22
26	89.46	80.49	187.91	169.22
27	89.46	80.49	187.91	169.22
28	89.46	80.49	187.91	169.22
29	89.46	80.49	187.91	169.22
30	89.46	80.49	187.91	169.22
31	89.46	80.49	187.91	169.22
32	89.46	80.49	187.91	169.22
33	89.46	80.49	187.91	169.22
34	89.46	80.49	187.91	169.22
35	89.46	80.49	187.91	169.22
36	89.46	80.49	187.91	169.22
37	89.46	80.49	187.91	169.22
38	89.46	80.49	187.91	169.22
39	89.46	80.49	187.91	169.22
40	89.46	80.49	187.91	169.22
41	89.46	80.49	187.91	169.22
42	89.46	80.49	187.91	169.22
43	89.46	80.49	187.91	169.22
44	89.46	80.49	187.91	169.22
45	89.46	80.49	187.91	169.22
46	89.46	80.49	187.91	169.22
47	89.46	80.49	187.91	169.22
48	89.46	80.49	187.91	169.22
49	89.46	80.49	187.91	169.22
50	89.46	80.49	187.91	169.22
51	89.46	80.49	187.91	169.22
52	89.46	80.49	187.91	169.22
53	89.46	80.49	187.91	169.22
54	89.46	80.49	187.91	169.22
55	89.46	80.49	187.91	169.22
56	93.58	84.17	196.59	176.88
57	97.56	87.84	204.84	184.38
58	104.33	93.88	219.10	197.18
59	110.81	99.76	227.93	205.13
60	116.40	104.77	234.56	211.17
61	124.48	112.13	237.94	214.11
62	130.37	117.27	239.56	215.58
63	143.03	128.76	250.75	225.73
64	153.04	137.73	258.84	232.94
65	162.16	145.98	262.22	236.03
66	170.40	153.33	266.64	240.00
67	182.61	164.36	278.11	250.30
68	193.94	174.51	291.21	262.08
69	208.66	187.76	304.45	274.00
70	221.90	199.68	314.60	283.12
71	244.12	219.70	338.30	304.45
72	268.56	241.62	360.81	324.76
73	293.13	263.84	384.80	346.25
74	319.32	287.39	409.08	368.17
75	353.31	317.99	441.45	397.30
76	397.45	357.72	484.12	435.71
77	439.83	395.83	531.06	477.94
78	487.51	438.80	573.29	516.05
79	537.69	483.97	620.97	558.87
80	588.90	530.04	673.95	606.55
81	640.55	576.38	712.80	641.57
82	693.82	624.51	757.67	681.90
83	762.39	686.16	816.53	734.87
84	831.55	748.40	873.19	785.93

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50018

Annual Premiums per $10 Daily Benefit

5 Year Benefit Period

	No Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	24.22	22.18	27.00	24.26
19	24.22	22.18	27.00	24.26
20	24.22	22.18	27.00	24.26
21	25.66	23.45	30.48	27.28
22	27.20	24.80	33.98	30.29
23	28.82	26.22	37.46	33.32
24	30.55	27.73	40.95	36.33
25	32.37	29.31	44.44	39.35
26	34.32	31.01	47.92	42.36
27	36.36	32.79	51.41	45.39
28	38.54	34.67	54.89	48.40
29	40.84	36.65	58.37	51.41
30	43.28	38.76	61.86	54.43
31	45.87	40.99	69.34	60.88
32	48.60	43.33	76.83	67.36
33	51.52	45.82	84.31	73.84
34	54.46	48.44	91.77	80.30
35	57.85	51.22	99.25	86.78
36	61.30	54.16	106.73	93.24
37	64.96	57.27	114.20	99.71
38	68.85	60.56	121.68	106.18
39	72.97	64.04	129.15	112.66
40	77.33	67.72	136.65	119.12
41	81.94	71.60	151.35	130.25
42	86.85	75.71	166.06	141.37
43	92.04	80.05	180.78	152.50
44	97.54	84.66	195.48	163.62
45	103.37	89.50	210.19	174.74
46	109.54	94.65	224.91	185.85
47	116.09	100.08	239.62	196.98
48	123.03	105.81	254.31	208.10
49	130.37	111.89	269.03	219.23
50	138.17	118.33	283.74	230.35
51	169.84	145.12	312.50	254.92
52	205.54	175.23	384.36	314.94
53	235.51	200.33	447.48	368.21
54	271.75	230.65	524.49	433.32
55	298.62	252.88	585.31	485.39
56	348.75	294.65	694.01	572.97
57	412.24	347.53	832.72	684.61
58	468.72	394.25	960.88	786.83
59	587.72	493.25	1,216.58	992.53
60	617.87	517.39	1,297.53	1,054.86
61	900.85	752.69	1,918.82	1,570.37
62	1,174.97	979.53	2,526.20	2,080.54
63	1,817.01	1,511.38	3,906.56	3,236.69
64	3,609.74	2,995.85	7,760.95	6,466.77

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50020D

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	47.13	34.84	88.12	65.57	110.66	81.97
19	47.13	34.84	88.12	65.57	110.66	81.97
20	47.13	34.84	88.12	65.57	110.66	81.97
21	47.13	34.84	88.12	65.57	110.66	81.97
22	47.13	34.84	88.12	65.57	110.66	81.97
23	47.13	34.84	88.12	65.57	110.66	81.97
24	47.13	34.84	88.12	65.57	110.66	81.97
25	47.13	34.84	88.12	65.57	110.66	81.97
26	47.13	34.84	88.12	65.57	110.66	81.97
27	47.13	34.84	88.12	65.57	110.66	81.97
28	47.13	34.84	88.12	65.57	110.66	81.97
29	47.13	34.84	88.12	65.57	110.66	81.97
30	47.13	34.84	88.12	65.57	110.66	81.97
31	47.13	34.84	88.12	65.57	110.66	81.97
32	47.13	34.84	88.12	65.57	110.66	81.97
33	47.13	34.84	88.12	65.57	110.66	81.97
34	47.13	34.84	88.12	65.57	110.66	81.97
35	47.13	34.84	88.12	65.57	110.66	81.97
36	47.13	34.84	88.12	65.57	110.66	81.97
37	47.13	34.84	88.12	65.57	110.66	81.97
38	47.13	34.84	88.12	65.57	110.66	81.97
39	47.13	34.84	88.12	65.57	110.66	81.97
40	47.13	34.84	88.12	65.57	110.66	81.97
41	47.13	34.84	88.12	65.57	110.66	81.97
42	47.13	34.84	88.12	65.57	110.66	81.97
43	47.13	34.84	88.12	65.57	110.66	81.97
44	47.13	34.84	88.12	65.57	110.66	81.97
45	47.13	34.84	88.12	65.57	110.66	81.97
46	51.23	38.93	92.21	69.67	116.80	88.12
47	51.23	38.93	94.26	69.67	118.85	88.12
48	53.28	38.93	96.31	71.72	120.90	90.16
49	53.28	40.98	96.31	73.77	122.95	92.21
50	55.33	40.98	98.36	73.77	125.00	94.26
51	57.38	43.03	102.46	77.87	129.10	98.36
52	61.48	45.08	106.56	79.92	135.25	102.46
53	63.53	47.13	110.66	84.02	141.39	106.56
54	67.62	51.23	116.80	88.12	149.59	112.71
55	75.82	57.38	129.10	98.36	165.99	125.00
56	81.97	63.53	141.39	108.61	180.33	141.39
57	90.16	69.67	153.69	118.85	196.72	151.64
58	100.41	77.87	170.08	129.10	215.17	165.99
59	112.71	84.02	186.48	141.39	237.71	180.33
60	125.00	98.36	204.92	161.89	260.25	204.92
61	139.35	112.71	231.56	188.53	290.99	235.66
62	153.69	120.90	252.05	200.82	319.68	252.05
63	176.23	143.44	288.94	233.61	364.76	295.08
64	198.77	155.74	323.77	254.10	407.79	321.72
65	221.31	180.33	354.51	288.94	446.73	364.76
66	241.81	192.62	381.15	305.33	481.56	385.25
67	268.45	213.12	420.09	334.02	526.64	418.04
68	295.08	241.81	456.97	372.95	571.73	465.17
69	331.97	262.30	508.20	403.69	633.20	502.05
70	366.81	290.99	557.38	442.63	690.58	549.19
71	401.64	317.63	602.46	477.46	739.76	588.12
72	440.58	350.41	657.79	524.60	797.14	635.25
73	489.76	393.45	719.27	577.87	862.71	694.68
74	538.94	434.43	786.89	633.20	928.29	747.96
75	598.37	475.41	868.86	690.58	1,006.16	801.24
76	668.04	528.69	954.93	756.15	1,094.27	866.81
77	745.91	596.32	1,057.39	846.32	1,190.59	952.88
78	825.83	657.79	1,153.70	920.09	1,282.80	1,024.60
79	897.55	723.37	1,245.91	1,002.06	1,358.62	1,094.27
80	981.57	788.94	1,340.18	1,077.88	1,442.64	1,159.85
81	1,071.73	856.57	1,452.88	1,159.85	1,538.95	1,231.57
82	1,163.95	932.39	1,553.29	1,243.86	1,637.31	1,311.49
83	1,274.60	1,018.45	1,684.44	1,346.32	1,756.16	1,403.70
84	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
85	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
86	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
87	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
88	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
89	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
90	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
91	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
92	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
93	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
94	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
95	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
96	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
97	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
98	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
99	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
100	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50020D

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	26.49	19.13	47.09	33.84	58.86	42.67
19	26.49	19.13	47.09	33.84	58.86	42.67
20	26.49	19.13	47.09	33.84	58.86	42.67
21	26.49	19.13	47.09	33.84	58.86	42.67
22	26.49	19.13	47.09	33.84	58.86	42.67
23	26.49	19.13	47.09	33.84	58.86	42.67
24	26.49	19.13	47.09	33.84	58.86	42.67
25	26.49	19.13	47.09	33.84	58.86	42.67
26	26.49	19.13	47.09	33.84	58.86	42.67
27	26.49	19.13	47.09	33.84	58.86	42.67
28	26.49	19.13	47.09	33.84	58.86	42.67
29	26.49	19.13	47.09	33.84	58.86	42.67
30	26.49	19.13	47.09	33.84	58.86	42.67
31	26.49	19.13	47.09	33.84	58.86	42.67
32	26.49	19.13	47.09	33.84	58.86	42.67
33	26.49	19.13	47.09	33.84	58.86	42.67
34	26.49	19.13	47.09	33.84	58.86	42.67
35	26.49	19.13	47.09	33.84	58.86	42.67
36	26.49	19.13	47.09	33.84	58.86	42.67
37	26.49	19.13	47.09	33.84	58.86	42.67
38	26.49	19.13	47.09	33.84	58.86	42.67
39	26.49	19.13	47.09	33.84	58.86	42.67
40	26.49	19.13	47.09	33.84	58.86	42.67
41	26.49	19.13	47.09	33.84	58.86	42.67
42	26.49	19.13	47.09	33.84	58.86	42.67
43	26.49	19.13	47.09	33.84	58.86	42.67
44	26.49	19.13	47.09	33.84	58.86	42.67
45	26.49	19.13	47.09	33.84	58.86	42.67
46	27.96	20.60	48.56	35.32	61.80	44.14
47	29.43	20.60	50.03	35.32	63.27	45.62
48	29.43	20.60	50.03	36.79	63.27	45.62
49	29.43	22.07	51.50	38.26	64.75	47.09
50	30.90	22.07	52.97	38.26	66.22	47.09
51	32.37	23.54	54.45	41.20	72.10	51.50
52	33.84	23.54	55.92	41.20	73.57	52.97
53	35.32	25.02	58.86	42.67	75.05	54.45
54	38.26	26.49	61.80	44.14	79.46	57.39
55	41.20	29.43	67.69	48.56	88.29	63.27
56	45.62	33.84	75.05	54.45	95.65	70.63
57	50.03	36.79	80.93	60.33	103.00	76.52
58	55.92	41.20	89.76	64.75	113.31	82.40
59	61.80	44.14	98.59	70.63	125.08	89.76
60	69.16	51.50	108.89	82.40	136.85	103.00
61	76.52	60.33	122.13	94.18	153.04	119.19
62	85.35	64.75	132.43	101.53	167.75	126.55
63	97.12	75.05	151.56	117.72	191.29	148.62
64	108.89	82.40	169.22	128.02	214.84	161.86
65	122.13	95.65	186.88	145.68	235.44	183.94
66	132.43	101.53	200.12	154.51	253.10	194.24
67	148.62	113.31	220.72	167.75	278.11	210.42
68	163.34	126.55	241.33	186.88	301.66	233.97
69	182.47	138.32	266.34	203.07	332.56	253.10
70	201.60	153.04	292.83	222.20	363.46	276.64
71	220.72	167.75	316.37	239.85	389.95	295.77
72	244.27	185.41	345.80	263.40	419.38	319.32
73	270.76	207.48	378.18	291.36	453.22	348.75
74	297.24	229.55	413.49	319.32	488.54	376.70
75	331.09	251.63	457.64	347.27	529.74	401.72
76	369.35	279.58	501.78	379.65	576.83	435.56
77	412.02	314.90	556.23	425.26	626.86	478.24
78	456.16	347.27	607.73	462.05	675.42	515.02
79	495.90	382.59	654.82	504.72	718.09	550.34
80	541.51	416.43	704.85	541.51	768.12	587.13
81	591.54	451.75	765.18	582.71	822.57	625.39
82	643.05	492.95	816.68	625.39	879.96	669.53
83	703.38	537.10	885.84	676.89	944.70	716.62
84	762.24	581.24	946.17	721.03	1,009.45	765.18
85	762.24	581.24	946.17	721.03	1,009.45	765.18
86	762.24	581.24	946.17	721.03	1,009.45	765.18
87	762.24	581.24	946.17	721.03	1,009.45	765.18
88	762.24	581.24	946.17	721.03	1,009.45	765.18
89	762.24	581.24	946.17	721.03	1,009.45	765.18
90	762.24	581.24	946.17	721.03	1,009.45	765.18
91	762.24	581.24	946.17	721.03	1,009.45	765.18
92	762.24	581.24	946.17	721.03	1,009.45	765.18
93	762.24	581.24	946.17	721.03	1,009.45	765.18
94	762.24	581.24	946.17	721.03	1,009.45	765.18
95	762.24	581.24	946.17	721.03	1,009.45	765.18
96	762.24	581.24	946.17	721.03	1,009.45	765.18
97	762.24	581.24	946.17	721.03	1,009.45	765.18
98	762.24	581.24	946.17	721.03	1,009.45	765.18
99	762.24	581.24	946.17	721.03	1,009.45	765.18
100	762.24	581.24	946.17	721.03	1,009.45	765.18

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50020D

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	23.54	17.66	41.20	30.90	51.50	38.26
19	23.54	17.66	41.20	30.90	51.50	38.26
20	23.54	17.66	41.20	30.90	51.50	38.26
21	23.54	17.66	41.20	30.90	51.50	38.26
22	23.54	17.66	41.20	30.90	51.50	38.26
23	23.54	17.66	41.20	30.90	51.50	38.26
24	23.54	17.66	41.20	30.90	51.50	38.26
25	23.54	17.66	41.20	30.90	51.50	38.26
26	23.54	17.66	41.20	30.90	51.50	38.26
27	23.54	17.66	41.20	30.90	51.50	38.26
28	23.54	17.66	41.20	30.90	51.50	38.26
29	23.54	17.66	41.20	30.90	51.50	38.26
30	23.54	17.66	41.20	30.90	51.50	38.26
31	23.54	17.66	41.20	30.90	51.50	38.26
32	23.54	17.66	41.20	30.90	51.50	38.26
33	23.54	17.66	41.20	30.90	51.50	38.26
34	23.54	17.66	41.20	30.90	51.50	38.26
35	23.54	17.66	41.20	30.90	51.50	38.26
36	23.54	17.66	41.20	30.90	51.50	38.26
37	23.54	17.66	41.20	30.90	51.50	38.26
38	23.54	17.66	41.20	30.90	51.50	38.26
39	23.54	17.66	41.20	30.90	51.50	38.26
40	23.54	17.66	41.20	30.90	51.50	38.26
41	23.54	17.66	41.20	30.90	51.50	38.26
42	23.54	17.66	41.20	30.90	51.50	38.26
43	23.54	17.66	41.20	30.90	51.50	38.26
44	23.54	17.66	41.20	30.90	51.50	38.26
45	23.54	17.66	41.20	30.90	51.50	38.26
46	25.02	19.13	42.67	32.37	54.45	41.20
47	25.02	19.13	44.14	33.84	55.92	42.67
48	26.49	19.13	45.62	33.84	57.39	42.67
49	26.49	20.60	45.62	35.32	57.39	44.14
50	27.96	20.60	47.09	35.32	58.86	44.14
51	29.43	22.07	48.56	36.79	61.80	48.56
52	29.43	22.07	50.03	38.26	63.27	50.03
53	32.37	23.54	52.97	39.73	67.69	52.97
54	33.84	25.02	55.92	42.67	70.63	54.45
55	36.79	27.96	60.33	45.62	77.99	58.86
56	41.20	30.90	66.22	51.50	85.35	64.75
57	45.62	35.32	72.10	55.92	92.70	72.10
58	50.03	38.26	80.93	61.80	103.00	77.99
59	55.92	42.67	88.29	67.69	113.31	85.35
60	61.80	48.56	97.12	76.52	123.61	97.12
61	69.16	55.92	108.89	88.29	136.85	110.36
62	76.52	60.33	119.19	94.18	151.56	119.19
63	88.29	70.63	138.32	111.83	173.64	139.79
64	98.59	77.99	153.04	120.66	192.77	151.56
65	108.89	89.76	167.75	136.85	210.42	172.17
66	119.19	95.65	179.52	144.21	225.14	180.99
67	133.91	105.95	198.65	157.45	250.15	198.65
68	148.62	120.66	217.78	176.58	272.23	222.20
69	164.81	130.96	239.85	191.29	298.71	238.38
70	180.99	144.21	263.40	208.95	326.67	258.98
71	197.18	155.98	282.53	223.67	347.27	275.17
72	219.25	175.11	311.96	248.68	378.18	300.19
73	244.27	197.18	342.86	275.17	412.02	331.09
74	267.81	214.84	372.29	300.19	438.51	353.16
75	297.24	235.44	410.55	325.20	475.29	378.18
76	329.62	260.46	447.34	354.63	513.55	406.13
77	370.82	297.24	501.78	400.25	565.06	451.75
78	413.49	329.62	550.34	438.51	612.14	487.07
79	445.86	359.05	588.60	473.82	648.93	520.91
80	482.65	385.53	626.86	501.78	691.60	553.28
81	519.44	416.43	671.00	537.10	735.75	590.07
82	559.17	447.34	713.68	572.41	785.78	628.33
83	595.96	476.77	754.88	606.26	828.45	663.65
84	629.80	503.25	794.61	635.69	869.66	697.49
85	629.80	503.25	794.61	635.69	869.66	697.49
86	629.80	503.25	794.61	635.69	869.66	697.49
87	629.80	503.25	794.61	635.69	869.66	697.49
88	629.80	503.25	794.61	635.69	869.66	697.49
89	629.80	503.25	794.61	635.69	869.66	697.49
90	629.80	503.25	794.61	635.69	869.66	697.49
91	629.80	503.25	794.61	635.69	869.66	697.49
92	629.80	503.25	794.61	635.69	869.66	697.49
93	629.80	503.25	794.61	635.69	869.66	697.49
94	629.80	503.25	794.61	635.69	869.66	697.49
95	629.80	503.25	794.61	635.69	869.66	697.49
96	629.80	503.25	794.61	635.69	869.66	697.49
97	629.80	503.25	794.61	635.69	869.66	697.49
98	629.80	503.25	794.61	635.69	869.66	697.49
99	629.80	503.25	794.61	635.69	869.66	697.49
100	629.80	503.25	794.61	635.69	869.66	697.49

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50020D

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	20.60	14.71	35.32	26.49	44.14	32.37
19	20.60	14.71	35.32	26.49	44.14	32.37
20	20.60	14.71	35.32	26.49	44.14	32.37
21	20.60	14.71	35.32	26.49	44.14	32.37
22	20.60	14.71	35.32	26.49	44.14	32.37
23	20.60	14.71	35.32	26.49	44.14	32.37
24	20.60	14.71	35.32	26.49	44.14	32.37
25	20.60	14.71	35.32	26.49	44.14	32.37
26	20.60	14.71	35.32	26.49	44.14	32.37
27	20.60	14.71	35.32	26.49	44.14	32.37
28	20.60	14.71	35.32	26.49	44.14	32.37
29	20.60	14.71	35.32	26.49	44.14	32.37
30	20.60	14.71	35.32	26.49	44.14	32.37
31	20.60	14.71	35.32	26.49	44.14	32.37
32	20.60	14.71	35.32	26.49	44.14	32.37
33	20.60	14.71	35.32	26.49	44.14	32.37
34	20.60	14.71	35.32	26.49	44.14	32.37
35	20.60	14.71	35.32	26.49	44.14	32.37
36	20.60	14.71	35.32	26.49	44.14	32.37
37	20.60	14.71	35.32	26.49	44.14	32.37
38	20.60	14.71	35.32	26.49	44.14	32.37
39	20.60	14.71	35.32	26.49	44.14	32.37
40	20.60	14.71	35.32	26.49	44.14	32.37
41	20.60	14.71	35.32	26.49	44.14	32.37
42	20.60	14.71	35.32	26.49	44.14	32.37
43	20.60	14.71	35.32	26.49	44.14	32.37
44	20.60	14.71	35.32	26.49	44.14	32.37
45	20.60	14.71	35.32	26.49	44.14	32.37
46	20.60	16.19	36.79	27.96	45.62	33.84
47	22.07	16.19	38.26	27.96	47.09	35.32
48	22.07	16.19	38.26	27.96	47.09	35.32
49	22.07	16.19	38.26	27.96	48.56	36.79
50	23.54	17.66	39.73	29.43	50.03	39.73
51	23.54	17.66	41.20	30.90	51.50	41.20
52	25.02	19.13	42.67	32.37	54.45	42.67
53	26.49	20.60	44.14	33.84	55.92	44.14
54	27.96	20.60	47.09	35.32	60.33	44.14
55	30.90	23.54	51.50	38.26	66.22	50.03
56	35.32	25.02	57.39	41.20	73.57	52.97
57	38.26	29.43	61.80	47.09	79.46	60.33
58	42.67	32.37	67.69	51.50	86.82	66.22
59	47.09	35.32	75.05	57.39	94.18	72.10
60	54.45	39.73	85.35	63.27	107.42	79.46
61	58.86	44.14	92.70	69.16	116.25	86.82
62	66.22	50.03	104.48	79.46	132.43	100.06
63	75.05	54.45	116.25	85.35	147.15	107.42
64	86.82	61.80	133.91	97.12	169.22	122.13
65	95.65	69.16	145.68	105.95	183.94	133.91
66	107.42	76.52	161.86	116.25	203.07	145.68
67	117.72	83.88	175.11	123.61	220.72	155.98
68	129.49	94.18	191.29	138.32	238.38	172.17
69	141.26	101.53	206.01	147.15	257.51	183.94
70	153.04	111.83	220.72	161.86	273.70	200.12
71	167.75	122.13	239.85	173.64	295.77	213.37
72	182.47	132.43	258.98	188.35	314.90	228.08
73	198.65	145.68	276.64	204.54	332.56	245.74
74	217.78	160.39	301.66	222.20	356.10	261.93
75	239.85	173.64	331.09	239.85	382.59	278.11
76	264.87	192.77	360.52	261.93	414.96	300.19
77	294.30	214.84	397.30	289.89	445.86	326.67
78	323.73	236.91	431.15	316.37	479.71	351.69
79	354.63	258.98	469.41	341.39	512.08	379.65
80	387.00	282.53	503.25	367.87	548.87	407.61
81	423.79	309.01	545.93	397.30	591.54	439.98
82	460.58	336.97	584.19	428.21	634.22	473.82
83	503.25	367.87	632.74	462.05	682.78	509.14
84	548.87	401.72	679.83	498.84	735.75	547.40
85	548.87	401.72	679.83	498.84	735.75	547.40
86	548.87	401.72	679.83	498.84	735.75	547.40
87	548.87	401.72	679.83	498.84	735.75	547.40
88	548.87	401.72	679.83	498.84	735.75	547.40
89	548.87	401.72	679.83	498.84	735.75	547.40
90	548.87	401.72	679.83	498.84	735.75	547.40
91	548.87	401.72	679.83	498.84	735.75	547.40
92	548.87	401.72	679.83	498.84	735.75	547.40
93	548.87	401.72	679.83	498.84	735.75	547.40
94	548.87	401.72	679.83	498.84	735.75	547.40
95	548.87	401.72	679.83	498.84	735.75	547.40
96	548.87	401.72	679.83	498.84	735.75	547.40
97	548.87	401.72	679.83	498.84	735.75	547.40
98	548.87	401.72	679.83	498.84	735.75	547.40
99	548.87	401.72	679.83	498.84	735.75	547.40
100	548.87	401.72	679.83	498.84	735.75	547.40

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	47.13	34.84	88.12	65.57	110.66	81.97
19	47.13	34.84	88.12	65.57	110.66	81.97
20	47.13	34.84	88.12	65.57	110.66	81.97
21	47.13	34.84	88.12	65.57	110.66	81.97
22	47.13	34.84	88.12	65.57	110.66	81.97
23	47.13	34.84	88.12	65.57	110.66	81.97
24	47.13	34.84	88.12	65.57	110.66	81.97
25	47.13	34.84	88.12	65.57	110.66	81.97
26	47.13	34.84	88.12	65.57	110.66	81.97
27	47.13	34.84	88.12	65.57	110.66	81.97
28	47.13	34.84	88.12	65.57	110.66	81.97
29	47.13	34.84	88.12	65.57	110.66	81.97
30	47.13	34.84	88.12	65.57	110.66	81.97
31	47.13	34.84	88.12	65.57	110.66	81.97
32	47.13	34.84	88.12	65.57	110.66	81.97
33	47.13	34.84	88.12	65.57	110.66	81.97
34	47.13	34.84	88.12	65.57	110.66	81.97
35	47.13	34.84	88.12	65.57	110.66	81.97
36	47.13	34.84	88.12	65.57	110.66	81.97
37	47.13	34.84	88.12	65.57	110.66	81.97
38	47.13	34.84	88.12	65.57	110.66	81.97
39	47.13	34.84	88.12	65.57	110.66	81.97
40	47.13	34.84	88.12	65.57	110.66	81.97
41	47.13	34.84	88.12	65.57	110.66	81.97
42	47.13	34.84	88.12	65.57	110.66	81.97
43	47.13	34.84	88.12	65.57	110.66	81.97
44	47.13	34.84	88.12	65.57	110.66	81.97
45	47.13	34.84	88.12	65.57	110.66	81.97
46	51.23	38.93	92.21	69.67	116.80	88.12
47	51.23	38.93	94.26	69.67	118.85	88.12
48	53.28	38.93	96.31	71.72	120.90	90.16
49	53.28	40.98	96.31	73.77	122.95	92.21
50	55.33	40.98	98.36	73.77	125.00	94.26
51	57.38	43.03	102.46	77.87	129.10	98.36
52	61.48	45.08	106.56	79.92	135.25	102.46
53	63.53	47.13	110.66	84.02	141.39	106.56
54	67.62	51.23	116.80	88.12	149.59	112.71
55	75.82	57.38	129.10	98.36	165.99	125.00
56	81.97	63.53	141.39	108.61	180.33	141.39
57	90.16	69.67	153.69	118.85	196.72	151.64
58	100.41	77.87	170.08	129.10	215.17	165.99
59	112.71	84.02	186.48	141.39	237.71	180.33
60	125.00	98.36	204.92	161.89	260.25	204.92
61	139.35	112.71	231.56	188.53	290.99	235.66
62	153.69	120.90	252.05	200.82	319.68	252.05
63	176.23	143.44	288.94	233.61	364.76	295.08
64	198.77	155.74	323.77	254.10	407.79	321.72
65	221.31	180.33	354.51	288.94	446.73	364.76
66	241.81	192.62	381.15	305.33	481.56	385.25
67	268.45	213.12	420.09	334.02	526.64	418.04
68	295.08	241.81	456.97	372.95	571.73	465.17
69	331.97	262.30	508.20	403.69	633.20	502.05
70	366.81	290.99	557.38	442.63	690.58	549.19
71	401.64	317.63	602.46	477.46	739.76	588.12
72	440.58	350.41	657.79	524.60	797.14	635.25
73	489.76	393.45	719.27	577.87	862.71	694.68
74	538.94	434.43	786.89	633.20	928.29	747.96
75	598.37	475.41	868.86	690.58	1,006.16	801.24
76	668.04	528.69	954.93	756.15	1,094.27	866.81
77	745.91	596.32	1,057.39	846.32	1,190.59	952.88
78	825.83	657.79	1,153.70	920.09	1,282.80	1,024.60
79	897.55	723.37	1,245.91	1,002.06	1,358.62	1,094.27
80	981.57	788.94	1,340.18	1,077.88	1,442.64	1,159.85
81	1,071.73	856.57	1,452.88	1,159.85	1,538.95	1,231.57
82	1,163.95	932.39	1,553.29	1,243.86	1,637.31	1,311.49
83	1,274.60	1,018.45	1,684.44	1,346.32	1,756.16	1,403.70
84	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
85	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
86	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
87	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
88	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
89	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
90	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
91	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
92	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
93	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
94	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
95	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
96	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
97	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
98	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
99	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82
100	1,381.16	1,100.42	1,799.20	1,432.39	1,870.92	1,491.82

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50021P

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	26.49	19.13	47.09	33.84	58.86	42.67
19	26.49	19.13	47.09	33.84	58.86	42.67
20	26.49	19.13	47.09	33.84	58.86	42.67
21	26.49	19.13	47.09	33.84	58.86	42.67
22	26.49	19.13	47.09	33.84	58.86	42.67
23	26.49	19.13	47.09	33.84	58.86	42.67
24	26.49	19.13	47.09	33.84	58.86	42.67
25	26.49	19.13	47.09	33.84	58.86	42.67
26	26.49	19.13	47.09	33.84	58.86	42.67
27	26.49	19.13	47.09	33.84	58.86	42.67
28	26.49	19.13	47.09	33.84	58.86	42.67
29	26.49	19.13	47.09	33.84	58.86	42.67
30	26.49	19.13	47.09	33.84	58.86	42.67
31	26.49	19.13	47.09	33.84	58.86	42.67
32	26.49	19.13	47.09	33.84	58.86	42.67
33	26.49	19.13	47.09	33.84	58.86	42.67
34	26.49	19.13	47.09	33.84	58.86	42.67
35	26.49	19.13	47.09	33.84	58.86	42.67
36	26.49	19.13	47.09	33.84	58.86	42.67
37	26.49	19.13	47.09	33.84	58.86	42.67
38	26.49	19.13	47.09	33.84	58.86	42.67
39	26.49	19.13	47.09	33.84	58.86	42.67
40	26.49	19.13	47.09	33.84	58.86	42.67
41	26.49	19.13	47.09	33.84	58.86	42.67
42	26.49	19.13	47.09	33.84	58.86	42.67
43	26.49	19.13	47.09	33.84	58.86	42.67
44	26.49	19.13	47.09	33.84	58.86	42.67
45	26.49	19.13	47.09	33.84	58.86	42.67
46	27.96	20.60	48.56	35.32	61.80	44.14
47	29.43	20.60	50.03	35.32	63.27	45.62
48	29.43	20.60	50.03	36.79	63.27	45.62
49	29.43	22.07	51.50	38.26	64.75	47.09
50	30.90	22.07	52.97	38.26	66.22	47.09
51	32.37	23.54	54.45	41.20	72.10	51.50
52	33.84	23.54	55.92	41.20	73.57	52.97
53	35.32	25.02	58.86	42.67	75.05	54.45
54	38.26	26.49	61.80	44.14	79.46	57.39
55	41.20	29.43	67.69	48.56	88.29	63.27
56	45.62	33.84	75.05	54.45	95.65	70.63
57	50.03	36.79	80.93	60.33	103.00	76.52
58	55.92	41.20	89.76	64.75	113.31	82.40
59	61.80	44.14	98.59	70.63	125.08	89.76
60	69.16	51.50	108.89	82.40	136.85	103.00
61	76.52	60.33	122.13	94.18	153.04	119.19
62	85.35	64.75	132.43	101.53	167.75	126.55
63	97.12	75.05	151.56	117.72	191.29	148.62
64	108.89	82.40	169.22	128.02	214.84	161.86
65	122.13	95.65	186.88	145.68	235.44	183.94
66	132.43	101.53	200.12	154.51	253.10	194.24
67	148.62	113.31	220.72	167.75	278.11	210.42
68	163.34	126.55	241.33	186.88	301.66	233.97
69	182.47	138.32	266.34	203.07	332.56	253.10
70	201.60	153.04	292.83	222.20	363.46	276.64
71	220.72	167.75	316.37	239.85	389.95	295.77
72	244.27	185.41	345.80	263.40	419.38	319.32
73	270.76	207.48	378.18	291.36	453.22	348.75
74	297.24	229.55	413.49	319.32	488.54	376.70
75	331.09	251.63	457.64	347.27	529.74	401.72
76	369.35	279.58	501.78	379.65	576.83	435.56
77	412.02	314.90	556.23	425.26	626.86	478.24
78	456.16	347.27	607.73	462.05	675.42	515.02
79	495.90	382.59	654.82	504.72	718.09	550.34
80	541.51	416.43	704.85	541.51	768.12	587.13
81	591.54	451.75	765.18	582.71	822.57	625.39
82	643.05	492.95	816.68	625.39	879.96	669.53
83	703.38	537.10	885.84	676.89	944.70	716.62
84	762.24	581.24	946.17	721.03	1,009.45	765.18
85	762.24	581.24	946.17	721.03	1,009.45	765.18
86	762.24	581.24	946.17	721.03	1,009.45	765.18
87	762.24	581.24	946.17	721.03	1,009.45	765.18
88	762.24	581.24	946.17	721.03	1,009.45	765.18
89	762.24	581.24	946.17	721.03	1,009.45	765.18
90	762.24	581.24	946.17	721.03	1,009.45	765.18
91	762.24	581.24	946.17	721.03	1,009.45	765.18
92	762.24	581.24	946.17	721.03	1,009.45	765.18
93	762.24	581.24	946.17	721.03	1,009.45	765.18
94	762.24	581.24	946.17	721.03	1,009.45	765.18
95	762.24	581.24	946.17	721.03	1,009.45	765.18
96	762.24	581.24	946.17	721.03	1,009.45	765.18
97	762.24	581.24	946.17	721.03	1,009.45	765.18
98	762.24	581.24	946.17	721.03	1,009.45	765.18
99	762.24	581.24	946.17	721.03	1,009.45	765.18
100	762.24	581.24	946.17	721.03	1,009.45	765.18

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	23.54	17.66	41.20	30.90	51.50	38.26
19	23.54	17.66	41.20	30.90	51.50	38.26
20	23.54	17.66	41.20	30.90	51.50	38.26
21	23.54	17.66	41.20	30.90	51.50	38.26
22	23.54	17.66	41.20	30.90	51.50	38.26
23	23.54	17.66	41.20	30.90	51.50	38.26
24	23.54	17.66	41.20	30.90	51.50	38.26
25	23.54	17.66	41.20	30.90	51.50	38.26
26	23.54	17.66	41.20	30.90	51.50	38.26
27	23.54	17.66	41.20	30.90	51.50	38.26
28	23.54	17.66	41.20	30.90	51.50	38.26
29	23.54	17.66	41.20	30.90	51.50	38.26
30	23.54	17.66	41.20	30.90	51.50	38.26
31	23.54	17.66	41.20	30.90	51.50	38.26
32	23.54	17.66	41.20	30.90	51.50	38.26
33	23.54	17.66	41.20	30.90	51.50	38.26
34	23.54	17.66	41.20	30.90	51.50	38.26
35	23.54	17.66	41.20	30.90	51.50	38.26
36	23.54	17.66	41.20	30.90	51.50	38.26
37	23.54	17.66	41.20	30.90	51.50	38.26
38	23.54	17.66	41.20	30.90	51.50	38.26
39	23.54	17.66	41.20	30.90	51.50	38.26
40	23.54	17.66	41.20	30.90	51.50	38.26
41	23.54	17.66	41.20	30.90	51.50	38.26
42	23.54	17.66	41.20	30.90	51.50	38.26
43	23.54	17.66	41.20	30.90	51.50	38.26
44	23.54	17.66	41.20	30.90	51.50	38.26
45	23.54	17.66	41.20	30.90	51.50	38.26
46	25.02	19.13	42.67	32.37	54.45	41.20
47	25.02	19.13	44.14	33.84	55.92	42.67
48	26.49	19.13	45.62	33.84	57.39	42.67
49	26.49	20.60	45.62	35.32	57.39	44.14
50	27.96	20.60	47.09	35.32	58.86	44.14
51	29.43	22.07	48.56	36.79	61.80	48.56
52	29.43	22.07	50.03	38.26	63.27	50.03
53	32.37	23.54	52.97	39.73	67.69	52.97
54	33.84	25.02	55.92	42.67	70.63	54.45
55	36.79	27.96	60.33	45.62	77.99	58.86
56	41.20	30.90	66.22	51.50	85.35	64.75
57	45.62	35.32	72.10	55.92	92.70	72.10
58	50.03	38.26	80.93	61.80	103.00	77.99
59	55.92	42.67	88.29	67.69	113.31	85.35
60	61.80	48.56	97.12	76.52	123.61	97.12
61	69.16	55.92	108.89	88.29	136.85	110.36
62	76.52	60.33	119.19	94.18	151.56	119.19
63	88.29	70.63	138.32	111.83	173.64	139.79
64	98.59	77.99	153.04	120.66	192.77	151.56
65	108.89	89.76	167.75	136.85	210.42	172.17
66	119.19	95.65	179.52	144.21	225.14	180.99
67	133.91	105.95	198.65	157.45	250.15	198.65
68	148.62	120.66	217.78	176.58	272.23	222.20
69	164.81	130.96	239.85	191.29	298.71	238.38
70	180.99	144.21	263.40	208.95	326.67	258.98
71	197.18	155.98	282.53	223.67	347.27	275.17
72	219.25	175.11	311.96	248.68	378.18	300.19
73	244.27	197.18	342.86	275.17	412.02	331.09
74	267.81	214.84	372.29	300.19	438.51	353.16
75	297.24	235.44	410.55	325.20	475.29	378.18
76	329.62	260.46	447.34	354.63	513.55	406.13
77	370.82	297.24	501.78	400.25	565.06	451.75
78	413.49	329.62	550.34	438.51	612.14	487.07
79	445.86	359.05	588.60	473.82	648.93	520.91
80	482.65	385.53	626.86	501.78	691.60	553.28
81	519.44	416.43	671.00	537.10	735.75	590.07
82	559.17	447.34	713.68	572.41	785.78	628.33
83	595.96	476.77	754.88	606.26	828.45	663.65
84	629.80	503.25	794.61	635.69	869.66	697.49
85	629.80	503.25	794.61	635.69	869.66	697.49
86	629.80	503.25	794.61	635.69	869.66	697.49
87	629.80	503.25	794.61	635.69	869.66	697.49
88	629.80	503.25	794.61	635.69	869.66	697.49
89	629.80	503.25	794.61	635.69	869.66	697.49
90	629.80	503.25	794.61	635.69	869.66	697.49
91	629.80	503.25	794.61	635.69	869.66	697.49
92	629.80	503.25	794.61	635.69	869.66	697.49
93	629.80	503.25	794.61	635.69	869.66	697.49
94	629.80	503.25	794.61	635.69	869.66	697.49
95	629.80	503.25	794.61	635.69	869.66	697.49
96	629.80	503.25	794.61	635.69	869.66	697.49
97	629.80	503.25	794.61	635.69	869.66	697.49
98	629.80	503.25	794.61	635.69	869.66	697.49
99	629.80	503.25	794.61	635.69	869.66	697.49
100	629.80	503.25	794.61	635.69	869.66	697.49

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 50021P

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	20.60	14.71	35.32	26.49	44.14	32.37
19	20.60	14.71	35.32	26.49	44.14	32.37
20	20.60	14.71	35.32	26.49	44.14	32.37
21	20.60	14.71	35.32	26.49	44.14	32.37
22	20.60	14.71	35.32	26.49	44.14	32.37
23	20.60	14.71	35.32	26.49	44.14	32.37
24	20.60	14.71	35.32	26.49	44.14	32.37
25	20.60	14.71	35.32	26.49	44.14	32.37
26	20.60	14.71	35.32	26.49	44.14	32.37
27	20.60	14.71	35.32	26.49	44.14	32.37
28	20.60	14.71	35.32	26.49	44.14	32.37
29	20.60	14.71	35.32	26.49	44.14	32.37
30	20.60	14.71	35.32	26.49	44.14	32.37
31	20.60	14.71	35.32	26.49	44.14	32.37
32	20.60	14.71	35.32	26.49	44.14	32.37
33	20.60	14.71	35.32	26.49	44.14	32.37
34	20.60	14.71	35.32	26.49	44.14	32.37
35	20.60	14.71	35.32	26.49	44.14	32.37
36	20.60	14.71	35.32	26.49	44.14	32.37
37	20.60	14.71	35.32	26.49	44.14	32.37
38	20.60	14.71	35.32	26.49	44.14	32.37
39	20.60	14.71	35.32	26.49	44.14	32.37
40	20.60	14.71	35.32	26.49	44.14	32.37
41	20.60	14.71	35.32	26.49	44.14	32.37
42	20.60	14.71	35.32	26.49	44.14	32.37
43	20.60	14.71	35.32	26.49	44.14	32.37
44	20.60	14.71	35.32	26.49	44.14	32.37
45	20.60	14.71	35.32	26.49	44.14	32.37
46	20.60	16.19	36.79	27.96	45.62	33.84
47	22.07	16.19	38.26	27.96	47.09	35.32
48	22.07	16.19	38.26	27.96	47.09	35.32
49	22.07	16.19	38.26	27.96	48.56	36.79
50	23.54	17.66	39.73	29.43	50.03	39.73
51	23.54	17.66	41.20	30.90	51.50	41.20
52	25.02	19.13	42.67	32.37	54.45	42.67
53	26.49	20.60	44.14	33.84	55.92	44.14
54	27.96	20.60	47.09	35.32	60.33	44.14
55	30.90	23.54	51.50	38.26	66.22	50.03
56	35.32	25.02	57.39	41.20	73.57	52.97
57	38.26	29.43	61.80	47.09	79.46	60.33
58	42.67	32.37	67.69	51.50	86.82	66.22
59	47.09	35.32	75.05	57.39	94.18	72.10
60	54.45	39.73	85.35	63.27	107.42	79.46
61	58.86	44.14	92.70	69.16	116.25	86.82
62	66.22	50.03	104.48	79.46	132.43	100.06
63	75.05	54.45	116.25	85.35	147.15	107.42
64	86.82	61.80	133.91	97.12	169.22	122.13
65	95.65	69.16	145.68	105.95	183.94	133.91
66	107.42	76.52	161.86	116.25	203.07	145.68
67	117.72	83.88	175.11	123.61	220.72	155.98
68	129.49	94.18	191.29	138.32	238.38	172.17
69	141.26	101.53	206.01	147.15	257.51	183.94
70	153.04	111.83	220.72	161.86	273.70	200.12
71	167.75	122.13	239.85	173.64	295.77	213.37
72	182.47	132.43	258.98	188.35	314.90	228.08
73	198.65	145.68	276.64	204.54	332.56	245.74
74	217.78	160.39	301.66	222.20	356.10	261.93
75	239.85	173.64	331.09	239.85	382.59	278.11
76	264.87	192.77	360.52	261.93	414.96	300.19
77	294.30	214.84	397.30	289.89	445.86	326.67
78	323.73	236.91	431.15	316.37	479.71	351.69
79	354.63	258.98	469.41	341.39	512.08	379.65
80	387.00	282.53	503.25	367.87	548.87	407.61
81	423.79	309.01	545.93	397.30	591.54	439.98
82	460.58	336.97	584.19	428.21	634.22	473.82
83	503.25	367.87	632.74	462.05	682.78	509.14
84	548.87	401.72	679.83	498.84	735.75	547.40
85	548.87	401.72	679.83	498.84	735.75	547.40
86	548.87	401.72	679.83	498.84	735.75	547.40
87	548.87	401.72	679.83	498.84	735.75	547.40
88	548.87	401.72	679.83	498.84	735.75	547.40
89	548.87	401.72	679.83	498.84	735.75	547.40
90	548.87	401.72	679.83	498.84	735.75	547.40
91	548.87	401.72	679.83	498.84	735.75	547.40
92	548.87	401.72	679.83	498.84	735.75	547.40
93	548.87	401.72	679.83	498.84	735.75	547.40
94	548.87	401.72	679.83	498.84	735.75	547.40
95	548.87	401.72	679.83	498.84	735.75	547.40
96	548.87	401.72	679.83	498.84	735.75	547.40
97	548.87	401.72	679.83	498.84	735.75	547.40
98	548.87	401.72	679.83	498.84	735.75	547.40
99	548.87	401.72	679.83	498.84	735.75	547.40
100	548.87	401.72	679.83	498.84	735.75	547.40

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60394

Annual Premiums per $10 Daily Benefit

5 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	104.92	157.30	218.08
19	104.92	157.30	218.08
20	104.92	157.30	218.08
21	104.92	157.30	218.08
22	104.92	157.30	218.08
23	104.92	157.30	218.08
24	104.92	157.30	218.08
25	104.92	157.30	218.08
26	104.92	157.30	218.08
27	104.92	157.30	218.08
28	104.92	157.30	218.08
29	104.92	157.30	218.08
30	104.92	157.30	218.08
31	104.92	157.30	218.08
32	104.92	157.30	218.08
33	104.92	157.30	218.08
34	104.92	157.30	218.08
35	104.92	157.30	218.08
36	104.92	157.30	218.08
37	104.92	157.30	218.08
38	104.92	157.30	218.08
39	104.92	157.30	218.08
40	104.92	157.30	218.08
41	104.92	157.30	218.08
42	104.92	157.30	218.08
43	104.92	157.30	218.08
44	104.92	157.30	218.08
45	104.92	157.30	218.08
46	104.92	157.30	218.08
47	104.92	157.30	218.08
48	104.92	157.30	218.08
49	104.92	157.30	218.08
50	104.92	157.30	218.08
51	104.92	157.30	218.08
52	104.92	157.30	218.08
53	104.92	157.30	218.08
54	104.92	157.30	218.08
55	104.92	157.30	218.08
56	107.12	160.54	221.02
57	109.77	164.66	228.68
58	115.22	172.91	232.79
59	120.66	181.14	242.20
60	124.78	187.33	251.48
61	131.71	197.63	260.16
62	136.12	201.45	263.84
63	147.00	214.54	273.40
64	154.36	222.34	285.03
65	160.54	227.93	294.75
66	182.76	255.89	322.41
67	192.77	266.04	335.35
68	199.53	271.35	345.36
69	211.17	282.97	358.90
70	219.10	289.29	383.04
71	250.60	325.65	409.82
72	282.23	361.26	444.39
73	316.37	398.78	479.86
74	351.69	436.01	520.32
75	386.28	471.33	565.35
76	448.66	538.42	633.04
77	512.08	604.19	711.61
78	584.93	678.66	808.30
79	652.47	743.85	905.42
80	727.37	814.77	1,001.36
81	798.58	870.53	1,100.53
82	869.51	921.60	1,185.88
83	943.83	972.36	1,293.15
84	1,072.57	1,104.80	1,411.32

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60394

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	74.02	111.10	154.06
19	74.02	111.10	154.06
20	74.02	111.10	154.06
21	74.02	111.10	154.06
22	74.02	111.10	154.06
23	74.02	111.10	154.06
24	74.02	111.10	154.06
25	74.02	111.10	154.06
26	74.02	111.10	154.06
27	74.02	111.10	154.06
28	74.02	111.10	154.06
29	74.02	111.10	154.06
30	74.02	111.10	154.06
31	74.02	111.10	154.06
32	74.02	111.10	154.06
33	74.02	111.10	154.06
34	74.02	111.10	154.06
35	74.02	111.10	154.06
36	74.02	111.10	154.06
37	74.02	111.10	154.06
38	74.02	111.10	154.06
39	74.02	111.10	154.06
40	74.02	111.10	154.06
41	74.02	111.10	154.06
42	74.02	111.10	154.06
43	74.02	111.10	154.06
44	74.02	111.10	154.06
45	74.02	111.10	154.06
46	74.02	111.10	154.06
47	74.02	111.10	154.06
48	74.02	111.10	154.06
49	74.02	111.10	154.06
50	74.02	111.10	154.06
51	74.02	111.10	154.06
52	74.02	111.10	154.06
53	74.02	111.10	154.06
54	74.02	111.10	154.06
55	74.02	111.10	154.06
56	77.11	115.65	159.22
57	80.64	120.96	168.05
58	86.52	129.79	174.81
59	92.41	138.62	185.26
60	96.82	145.53	195.41
61	103.75	155.53	203.81
62	108.89	161.14	211.02
63	120.07	175.41	223.52
64	127.14	183.06	234.71
65	132.88	188.80	244.12
66	151.42	212.04	267.22
67	159.80	220.58	277.96
68	165.10	224.69	285.92
69	174.96	234.27	297.09
70	181.44	239.56	317.11
71	207.33	269.58	339.19
72	233.82	299.31	368.17
73	262.08	330.21	397.30
74	293.13	363.46	433.80
75	324.03	395.24	474.12
76	378.92	454.54	534.45
77	441.90	521.36	614.06
78	515.62	598.17	712.50
79	587.13	669.38	814.77
80	659.38	738.54	907.62
81	729.42	794.91	1,004.89
82	800.05	847.88	1,090.98
83	874.66	901.00	1,198.25
84	1,000.92	1,030.93	1,316.99

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60394

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	61.65	92.56	128.32
19	61.65	92.56	128.32
20	61.65	92.56	128.32
21	61.65	92.56	128.32
22	61.65	92.56	128.32
23	61.65	92.56	128.32
24	61.65	92.56	128.32
25	61.65	92.56	128.32
26	61.65	92.56	128.32
27	61.65	92.56	128.32
28	61.65	92.56	128.32
29	61.65	92.56	128.32
30	61.65	92.56	128.32
31	61.65	92.56	128.32
32	61.65	92.56	128.32
33	61.65	92.56	128.32
34	61.65	92.56	128.32
35	61.65	92.56	128.32
36	61.65	92.56	128.32
37	61.65	92.56	128.32
38	61.65	92.56	128.32
39	61.65	92.56	128.32
40	61.65	92.56	128.32
41	61.65	92.56	128.32
42	61.65	92.56	128.32
43	61.65	92.56	128.32
44	61.65	92.56	128.32
45	61.65	92.56	128.32
46	61.65	92.56	128.32
47	61.65	92.56	128.32
48	61.65	92.56	128.32
49	61.65	92.56	128.32
50	61.65	92.56	128.32
51	61.65	92.56	128.32
52	61.65	92.56	128.32
53	61.65	92.56	128.32
54	61.65	92.56	128.32
55	61.65	92.56	128.32
56	63.72	95.65	131.71
57	66.07	99.18	137.73
58	70.33	105.50	142.01
59	74.45	111.83	149.50
60	77.54	116.40	156.28
61	82.40	123.46	162.31
62	85.20	125.95	164.96
63	92.41	134.93	171.87
64	97.71	140.82	180.55
65	102.13	145.08	187.62
66	116.40	163.04	205.42
67	122.88	169.52	213.66
68	126.99	172.76	219.85
69	134.65	180.27	228.68
70	139.50	184.38	244.12
71	159.66	207.33	260.90
72	179.82	230.30	283.27
73	201.45	253.98	305.63
74	225.44	279.73	333.88
75	249.28	304.01	364.63
76	291.36	349.62	410.99
77	334.62	394.96	465.14
78	384.94	446.61	531.95
79	434.97	495.75	603.31
80	485.00	543.13	667.47
81	532.39	580.22	733.55
82	579.77	614.49	790.64
83	629.36	648.20	862.00
84	714.85	736.34	940.59

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60394

Annual Premiums per $10 Daily Benefit

1 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	46.21	69.31	96.09
19	46.21	69.31	96.09
20	46.21	69.31	96.09
21	46.21	69.31	96.09
22	46.21	69.31	96.09
23	46.21	69.31	96.09
24	46.21	69.31	96.09
25	46.21	69.31	96.09
26	46.21	69.31	96.09
27	46.21	69.31	96.09
28	46.21	69.31	96.09
29	46.21	69.31	96.09
30	46.21	69.31	96.09
31	46.21	69.31	96.09
32	46.21	69.31	96.09
33	46.21	69.31	96.09
34	46.21	69.31	96.09
35	46.21	69.31	96.09
36	46.21	69.31	96.09
37	46.21	69.31	96.09
38	46.21	69.31	96.09
39	46.21	69.31	96.09
40	46.21	69.31	96.09
41	46.21	69.31	96.09
42	46.21	69.31	96.09
43	46.21	69.31	96.09
44	46.21	69.31	96.09
45	46.21	69.31	96.09
46	46.21	69.31	96.09
47	46.21	69.31	96.09
48	46.21	69.31	96.09
49	46.21	69.31	96.09
50	46.21	69.31	96.09
51	46.21	69.31	96.09
52	46.21	69.31	96.09
53	46.21	69.31	96.09
54	46.21	69.31	96.09
55	46.21	69.31	96.09
56	47.97	71.81	98.89
57	49.00	73.43	101.98
58	52.10	78.14	105.22
59	54.45	81.67	109.19
60	55.77	83.73	112.43
61	57.69	86.37	114.18
62	60.48	89.32	116.99
63	63.57	92.85	118.31
64	67.54	97.12	124.48
65	71.66	101.83	131.71
66	76.96	107.57	135.53
67	79.91	110.21	138.91
68	82.70	112.28	142.88
69	87.41	117.27	148.77
70	90.79	119.93	158.77
71	103.88	134.93	169.82
72	116.84	149.50	183.94
73	130.81	164.96	198.50
74	146.42	181.74	216.90
75	159.66	194.68	233.52
76	183.49	220.28	258.98
77	207.48	245.01	288.56
78	230.88	267.96	319.17
79	260.90	297.54	362.14
80	290.91	325.80	400.40
81	319.32	348.15	440.13
82	347.87	368.47	474.12
83	377.45	388.92	517.24
84	429.08	441.90	564.61

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60407

Annual Premiums per $10 Daily Benefit

5 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	104.92	157.30	218.08
19	104.92	157.30	218.08
20	104.92	157.30	218.08
21	104.92	157.30	218.08
22	104.92	157.30	218.08
23	104.92	157.30	218.08
24	104.92	157.30	218.08
25	104.92	157.30	218.08
26	104.92	157.30	218.08
27	104.92	157.30	218.08
28	104.92	157.30	218.08
29	104.92	157.30	218.08
30	104.92	157.30	218.08
31	104.92	157.30	218.08
32	104.92	157.30	218.08
33	104.92	157.30	218.08
34	104.92	157.30	218.08
35	104.92	157.30	218.08
36	104.92	157.30	218.08
37	104.92	157.30	218.08
38	104.92	157.30	218.08
39	104.92	157.30	218.08
40	104.92	157.30	218.08
41	104.92	157.30	218.08
42	104.92	157.30	218.08
43	104.92	157.30	218.08
44	104.92	157.30	218.08
45	104.92	157.30	218.08
46	104.92	157.30	218.08
47	104.92	157.30	218.08
48	104.92	157.30	218.08
49	104.92	157.30	218.08
50	104.92	157.30	218.08
51	104.92	157.30	218.08
52	104.92	157.30	218.08
53	104.92	157.30	218.08
54	104.92	157.30	218.08
55	104.92	157.30	218.08
56	107.12	160.54	221.02
57	109.77	164.66	228.68
58	115.22	172.91	232.79
59	120.66	181.14	242.20
60	124.78	187.33	251.48
61	131.71	197.63	260.16
62	136.12	201.45	263.84
63	147.00	214.54	273.40
64	154.36	222.34	285.03
65	160.54	227.93	294.75
66	182.76	255.89	322.41
67	192.77	266.04	335.35
68	199.53	271.35	345.36
69	211.17	282.97	358.90
70	219.10	289.29	383.04
71	250.60	325.65	409.82
72	282.23	361.26	444.39
73	316.37	398.78	479.86
74	351.69	436.01	520.32
75	386.28	471.33	565.35
76	448.66	538.42	633.04
77	512.08	604.19	711.61
78	584.93	678.66	808.30
79	652.47	743.85	905.42
80	727.37	814.77	1,001.36
81	798.58	870.53	1,100.53
82	869.51	921.60	1,185.88
83	943.83	972.36	1,293.15
84	1,072.57	1,104.80	1,411.32

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60407

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	74.02	111.10	154.06
19	74.02	111.10	154.06
20	74.02	111.10	154.06
21	74.02	111.10	154.06
22	74.02	111.10	154.06
23	74.02	111.10	154.06
24	74.02	111.10	154.06
25	74.02	111.10	154.06
26	74.02	111.10	154.06
27	74.02	111.10	154.06
28	74.02	111.10	154.06
29	74.02	111.10	154.06
30	74.02	111.10	154.06
31	74.02	111.10	154.06
32	74.02	111.10	154.06
33	74.02	111.10	154.06
34	74.02	111.10	154.06
35	74.02	111.10	154.06
36	74.02	111.10	154.06
37	74.02	111.10	154.06
38	74.02	111.10	154.06
39	74.02	111.10	154.06
40	74.02	111.10	154.06
41	74.02	111.10	154.06
42	74.02	111.10	154.06
43	74.02	111.10	154.06
44	74.02	111.10	154.06
45	74.02	111.10	154.06
46	74.02	111.10	154.06
47	74.02	111.10	154.06
48	74.02	111.10	154.06
49	74.02	111.10	154.06
50	74.02	111.10	154.06
51	74.02	111.10	154.06
52	74.02	111.10	154.06
53	74.02	111.10	154.06
54	74.02	111.10	154.06
55	74.02	111.10	154.06
56	77.11	115.65	159.22
57	80.64	120.96	168.05
58	86.52	129.79	174.81
59	92.41	138.62	185.26
60	96.82	145.53	195.41
61	103.75	155.53	203.81
62	108.89	161.14	211.02
63	120.07	175.41	223.52
64	127.14	183.06	234.71
65	132.88	188.80	244.12
66	151.42	212.04	267.22
67	159.80	220.58	277.96
68	165.10	224.69	285.92
69	174.96	234.27	297.09
70	181.44	239.56	317.11
71	207.33	269.58	339.19
72	233.82	299.31	368.17
73	262.08	330.21	397.30
74	293.13	363.46	433.80
75	324.03	395.24	474.12
76	378.92	454.54	534.45
77	441.90	521.36	614.06
78	515.62	598.17	712.50
79	587.13	669.38	814.77
80	659.38	738.54	907.62
81	729.42	794.91	1,004.89
82	800.05	847.88	1,090.98
83	874.66	901.00	1,198.25
84	1,000.92	1,030.93	1,316.99

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60407

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	61.65	92.56	128.32
19	61.65	92.56	128.32
20	61.65	92.56	128.32
21	61.65	92.56	128.32
22	61.65	92.56	128.32
23	61.65	92.56	128.32
24	61.65	92.56	128.32
25	61.65	92.56	128.32
26	61.65	92.56	128.32
27	61.65	92.56	128.32
28	61.65	92.56	128.32
29	61.65	92.56	128.32
30	61.65	92.56	128.32
31	61.65	92.56	128.32
32	61.65	92.56	128.32
33	61.65	92.56	128.32
34	61.65	92.56	128.32
35	61.65	92.56	128.32
36	61.65	92.56	128.32
37	61.65	92.56	128.32
38	61.65	92.56	128.32
39	61.65	92.56	128.32
40	61.65	92.56	128.32
41	61.65	92.56	128.32
42	61.65	92.56	128.32
43	61.65	92.56	128.32
44	61.65	92.56	128.32
45	61.65	92.56	128.32
46	61.65	92.56	128.32
47	61.65	92.56	128.32
48	61.65	92.56	128.32
49	61.65	92.56	128.32
50	61.65	92.56	128.32
51	61.65	92.56	128.32
52	61.65	92.56	128.32
53	61.65	92.56	128.32
54	61.65	92.56	128.32
55	61.65	92.56	128.32
56	63.72	95.65	131.71
57	66.07	99.18	137.73
58	70.33	105.50	142.01
59	74.45	111.83	149.50
60	77.54	116.40	156.28
61	82.40	123.46	162.31
62	85.20	125.95	164.96
63	92.41	134.93	171.87
64	97.71	140.82	180.55
65	102.13	145.08	187.62
66	116.40	163.04	205.42
67	122.88	169.52	213.66
68	126.99	172.76	219.85
69	134.65	180.27	228.68
70	139.50	184.38	244.12
71	159.66	207.33	260.90
72	179.82	230.30	283.27
73	201.45	253.98	305.63
74	225.44	279.73	333.88
75	249.28	304.01	364.63
76	291.36	349.62	410.99
77	334.62	394.96	465.14
78	384.94	446.61	531.95
79	434.97	495.75	603.31
80	485.00	543.13	667.47
81	532.39	580.22	733.55
82	579.77	614.49	790.64
83	629.36	648.20	862.00
84	714.85	736.34	940.59

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60407

Annual Premiums per $10 Daily Benefit

1 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	46.21	69.31	96.09
19	46.21	69.31	96.09
20	46.21	69.31	96.09
21	46.21	69.31	96.09
22	46.21	69.31	96.09
23	46.21	69.31	96.09
24	46.21	69.31	96.09
25	46.21	69.31	96.09
26	46.21	69.31	96.09
27	46.21	69.31	96.09
28	46.21	69.31	96.09
29	46.21	69.31	96.09
30	46.21	69.31	96.09
31	46.21	69.31	96.09
32	46.21	69.31	96.09
33	46.21	69.31	96.09
34	46.21	69.31	96.09
35	46.21	69.31	96.09
36	46.21	69.31	96.09
37	46.21	69.31	96.09
38	46.21	69.31	96.09
39	46.21	69.31	96.09
40	46.21	69.31	96.09
41	46.21	69.31	96.09
42	46.21	69.31	96.09
43	46.21	69.31	96.09
44	46.21	69.31	96.09
45	46.21	69.31	96.09
46	46.21	69.31	96.09
47	46.21	69.31	96.09
48	46.21	69.31	96.09
49	46.21	69.31	96.09
50	46.21	69.31	96.09
51	46.21	69.31	96.09
52	46.21	69.31	96.09
53	46.21	69.31	96.09
54	46.21	69.31	96.09
55	46.21	69.31	96.09
56	47.97	71.81	98.89
57	49.00	73.43	101.98
58	52.10	78.14	105.22
59	54.45	81.67	109.19
60	55.77	83.73	112.43
61	57.69	86.37	114.18
62	60.48	89.32	116.99
63	63.57	92.85	118.31
64	67.54	97.12	124.48
65	71.66	101.83	131.71
66	76.96	107.57	135.53
67	79.91	110.21	138.91
68	82.70	112.28	142.88
69	87.41	117.27	148.77
70	90.79	119.93	158.77
71	103.88	134.93	169.82
72	116.84	149.50	183.94
73	130.81	164.96	198.50
74	146.42	181.74	216.90
75	159.66	194.68	233.52
76	183.49	220.28	258.98
77	207.48	245.01	288.56
78	230.88	267.96	319.17
79	260.90	297.54	362.14
80	290.91	325.80	400.40
81	319.32	348.15	440.13
82	347.87	368.47	474.12
83	377.45	388.92	517.24
84	429.08	441.90	564.61

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60491

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	73.77	137.30	174.18
19	73.77	137.30	174.18
20	73.77	137.30	174.18
21	73.77	137.30	174.18
22	73.77	137.30	174.18
23	73.77	137.30	174.18
24	73.77	137.30	174.18
25	73.77	137.30	174.18
26	73.77	137.30	174.18
27	73.77	137.30	174.18
28	73.77	137.30	174.18
29	73.77	137.30	174.18
30	73.77	137.30	174.18
31	73.77	137.30	174.18
32	73.77	137.30	174.18
33	73.77	137.30	174.18
34	73.77	137.30	174.18
35	73.77	137.30	174.18
36	73.77	137.30	174.18
37	73.77	137.30	174.18
38	73.77	137.30	174.18
39	73.77	137.30	174.18
40	73.77	137.30	174.18
41	73.77	137.30	174.18
42	73.77	137.30	174.18
43	73.77	137.30	174.18
44	73.77	137.30	174.18
45	73.77	137.30	174.18
46	79.92	145.49	184.43
47	81.97	147.54	188.53
48	84.02	149.59	190.58
49	86.07	153.69	194.67
50	88.12	157.79	198.77
51	92.21	161.89	206.97
52	96.31	168.03	215.17
53	100.41	176.23	223.36
54	108.61	186.48	239.76
55	118.85	204.92	264.35
56	125.00	213.12	274.59
57	129.10	219.26	280.74
58	139.35	233.61	297.13
59	149.59	247.95	315.58
60	155.74	260.25	327.87
61	168.03	280.74	352.46
62	176.23	288.94	364.76
63	192.62	315.58	397.54
64	204.92	334.02	422.14
65	215.17	344.27	434.43
66	245.90	389.35	477.46
67	256.15	401.64	495.91
68	264.35	411.89	510.25
69	282.79	432.38	538.94
70	293.04	446.73	559.43
71	338.12	506.15	622.96
72	375.00	559.43	678.29
73	418.04	614.76	739.76
74	471.32	688.53	811.48
75	522.55	758.20	879.11
76	616.81	879.11	1,008.21
77	709.02	1,006.16	1,133.21
78	825.83	1,151.65	1,282.80
79	944.68	1,309.44	1,430.34
80	1,073.78	1,465.18	1,577.88
81	1,202.88	1,629.11	1,717.23
82	1,331.98	1,776.66	1,875.02
83	1,495.92	1,977.48	2,071.74
84	1,809.44	2,354.53	2,448.79
85	1,809.44	2,354.53	2,448.79
86	1,809.44	2,354.53	2,448.79
87	1,809.44	2,354.53	2,448.79
88	1,809.44	2,354.53	2,448.79
89	1,809.44	2,354.53	2,448.79
90	1,809.44	2,354.53	2,448.79
91	1,809.44	2,354.53	2,448.79
92	1,809.44	2,354.53	2,448.79
93	1,809.44	2,354.53	2,448.79
94	1,809.44	2,354.53	2,448.79
95	1,809.44	2,354.53	2,448.79
96	1,809.44	2,354.53	2,448.79
97	1,809.44	2,354.53	2,448.79
98	1,809.44	2,354.53	2,448.79
99	1,809.44	2,354.53	2,448.79
100	1,809.44	2,354.53	2,448.79

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60491

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	36.79	64.75	80.93
19	36.79	64.75	80.93
20	36.79	64.75	80.93
21	36.79	64.75	80.93
22	36.79	64.75	80.93
23	36.79	64.75	80.93
24	36.79	64.75	80.93
25	36.79	64.75	80.93
26	36.79	64.75	80.93
27	36.79	64.75	80.93
28	36.79	64.75	80.93
29	36.79	64.75	80.93
30	36.79	64.75	80.93
31	36.79	64.75	80.93
32	36.79	64.75	80.93
33	36.79	64.75	80.93
34	36.79	64.75	80.93
35	36.79	64.75	80.93
36	36.79	64.75	80.93
37	36.79	64.75	80.93
38	36.79	64.75	80.93
39	36.79	64.75	80.93
40	36.79	64.75	80.93
41	36.79	64.75	80.93
42	36.79	64.75	80.93
43	36.79	64.75	80.93
44	36.79	64.75	80.93
45	36.79	64.75	80.93
46	39.73	69.16	86.82
47	41.20	70.63	89.76
48	41.20	70.63	89.76
49	42.67	72.10	91.23
50	44.14	73.57	94.18
51	45.62	76.52	98.59
52	47.09	79.46	101.53
53	50.03	82.40	105.95
54	52.97	88.29	111.83
55	58.86	97.12	125.08
56	61.80	100.06	128.02
57	64.75	104.48	132.43
58	69.16	110.36	141.26
59	73.57	117.72	150.09
60	77.99	122.13	154.51
61	83.88	130.96	164.81
62	86.82	136.85	172.17
63	95.65	150.09	189.82
64	101.53	157.45	200.12
65	105.95	163.34	204.54
66	120.66	182.47	229.55
67	128.02	189.82	238.38
68	132.43	194.24	242.80
69	139.79	204.54	254.57
70	145.68	210.42	261.93
71	166.28	236.91	291.36
72	186.88	266.34	322.26
73	210.42	292.83	351.69
74	233.97	326.67	384.06
75	258.98	357.57	414.96
76	303.13	412.02	473.82
77	353.16	476.77	537.10
78	412.02	548.87	610.67
79	469.41	619.50	676.89
80	528.27	685.72	738.69
81	584.19	753.41	799.02
82	640.10	812.27	857.88
83	700.43	881.43	924.10
84	824.04	1,022.69	1,063.89
85	824.04	1,022.69	1,063.89
86	824.04	1,022.69	1,063.89
87	824.04	1,022.69	1,063.89
88	824.04	1,022.69	1,063.89
89	824.04	1,022.69	1,063.89
90	824.04	1,022.69	1,063.89
91	824.04	1,022.69	1,063.89
92	824.04	1,022.69	1,063.89
93	824.04	1,022.69	1,063.89
94	824.04	1,022.69	1,063.89
95	824.04	1,022.69	1,063.89
96	824.04	1,022.69	1,063.89
97	824.04	1,022.69	1,063.89
98	824.04	1,022.69	1,063.89
99	824.04	1,022.69	1,063.89
100	824.04	1,022.69	1,063.89

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60491

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	30.90	54.45	67.69
19	30.90	54.45	67.69
20	30.90	54.45	67.69
21	30.90	54.45	67.69
22	30.90	54.45	67.69
23	30.90	54.45	67.69
24	30.90	54.45	67.69
25	30.90	54.45	67.69
26	30.90	54.45	67.69
27	30.90	54.45	67.69
28	30.90	54.45	67.69
29	30.90	54.45	67.69
30	30.90	54.45	67.69
31	30.90	54.45	67.69
32	30.90	54.45	67.69
33	30.90	54.45	67.69
34	30.90	54.45	67.69
35	30.90	54.45	67.69
36	30.90	54.45	67.69
37	30.90	54.45	67.69
38	30.90	54.45	67.69
39	30.90	54.45	67.69
40	30.90	54.45	67.69
41	30.90	54.45	67.69
42	30.90	54.45	67.69
43	30.90	54.45	67.69
44	30.90	54.45	67.69
45	30.90	54.45	67.69
46	32.37	57.39	72.10
47	33.84	58.86	73.57
48	33.84	58.86	75.05
49	35.32	60.33	76.52
50	36.79	61.80	77.99
51	38.26	63.27	80.93
52	39.73	66.22	83.88
53	41.20	69.16	88.29
54	44.14	73.57	94.18
55	48.56	79.46	103.00
56	51.50	83.88	105.95
57	52.97	85.35	108.89
58	55.92	89.76	114.78
59	60.33	94.18	120.66
60	61.80	98.59	123.61
61	66.22	104.48	130.96
62	67.69	107.42	135.38
63	73.57	114.78	145.68
64	77.99	120.66	153.04
65	82.40	125.08	157.45
66	92.70	141.26	176.58
67	98.59	147.15	183.94
68	101.53	150.09	186.88
69	107.42	157.45	195.71
70	111.83	161.86	201.60
71	128.02	182.47	225.14
72	144.21	204.54	247.21
73	161.86	225.14	270.76
74	179.52	250.15	295.77
75	200.12	275.17	319.32
76	232.50	316.37	363.46
77	267.81	361.99	407.61
78	307.54	409.08	456.16
79	348.75	459.11	501.78
80	388.48	504.72	542.98
81	426.73	550.34	582.71
82	463.52	588.60	620.97
83	503.25	634.22	665.12
84	572.41	709.26	737.22
85	572.41	709.26	737.22
86	572.41	709.26	737.22
87	572.41	709.26	737.22
88	572.41	709.26	737.22
89	572.41	709.26	737.22
90	572.41	709.26	737.22
91	572.41	709.26	737.22
92	572.41	709.26	737.22
93	572.41	709.26	737.22
94	572.41	709.26	737.22
95	572.41	709.26	737.22
96	572.41	709.26	737.22
97	572.41	709.26	737.22
98	572.41	709.26	737.22
99	572.41	709.26	737.22
100	572.41	709.26	737.22

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60491

Annual Premiums per $10 Daily Benefit

1 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	23.54	41.20	51.50
19	23.54	41.20	51.50
20	23.54	41.20	51.50
21	23.54	41.20	51.50
22	23.54	41.20	51.50
23	23.54	41.20	51.50
24	23.54	41.20	51.50
25	23.54	41.20	51.50
26	23.54	41.20	51.50
27	23.54	41.20	51.50
28	23.54	41.20	51.50
29	23.54	41.20	51.50
30	23.54	41.20	51.50
31	23.54	41.20	51.50
32	23.54	41.20	51.50
33	23.54	41.20	51.50
34	23.54	41.20	51.50
35	23.54	41.20	51.50
36	23.54	41.20	51.50
37	23.54	41.20	51.50
38	23.54	41.20	51.50
39	23.54	41.20	51.50
40	23.54	41.20	51.50
41	23.54	41.20	51.50
42	23.54	41.20	51.50
43	23.54	41.20	51.50
44	23.54	41.20	51.50
45	23.54	41.20	51.50
46	25.02	42.67	54.45
47	25.02	44.14	55.92
48	26.49	45.62	57.39
49	26.49	45.62	57.39
50	27.96	47.09	58.86
51	27.96	48.56	63.27
52	29.43	50.03	66.22
53	30.90	51.50	69.16
54	33.84	54.45	73.57
55	36.79	60.33	77.99
56	38.26	61.80	79.46
57	39.73	63.27	80.93
58	41.20	66.22	85.35
59	44.14	69.16	88.29
60	44.14	70.63	89.76
61	45.62	73.57	91.23
62	48.56	76.52	95.65
63	51.50	79.46	100.06
64	54.45	83.88	105.95
65	57.39	88.29	110.36
66	61.80	92.70	116.25
67	63.27	94.18	119.19
68	66.22	97.12	122.13
69	70.63	103.00	128.02
70	72.10	105.95	130.96
71	83.88	119.19	145.68
72	92.70	132.43	160.39
73	104.48	147.15	175.11
74	117.72	163.34	192.77
75	128.02	176.58	204.54
76	147.15	200.12	229.55
77	166.28	223.67	251.63
78	185.41	245.74	273.70
79	208.95	275.17	300.19
80	232.50	303.13	325.20
81	256.04	329.62	350.22
82	278.11	353.16	373.76
83	301.66	381.12	398.78
84	342.86	425.26	442.92
85	342.86	425.26	442.92
86	342.86	425.26	442.92
87	342.86	425.26	442.92
88	342.86	425.26	442.92
89	342.86	425.26	442.92
90	342.86	425.26	442.92
91	342.86	425.26	442.92
92	342.86	425.26	442.92
93	342.86	425.26	442.92
94	342.86	425.26	442.92
95	342.86	425.26	442.92
96	342.86	425.26	442.92
97	342.86	425.26	442.92
98	342.86	425.26	442.92
99	342.86	425.26	442.92
100	342.86	425.26	442.92

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60494

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	73.77	137.30	174.18
19	73.77	137.30	174.18
20	73.77	137.30	174.18
21	73.77	137.30	174.18
22	73.77	137.30	174.18
23	73.77	137.30	174.18
24	73.77	137.30	174.18
25	73.77	137.30	174.18
26	73.77	137.30	174.18
27	73.77	137.30	174.18
28	73.77	137.30	174.18
29	73.77	137.30	174.18
30	73.77	137.30	174.18
31	73.77	137.30	174.18
32	73.77	137.30	174.18
33	73.77	137.30	174.18
34	73.77	137.30	174.18
35	73.77	137.30	174.18
36	73.77	137.30	174.18
37	73.77	137.30	174.18
38	73.77	137.30	174.18
39	73.77	137.30	174.18
40	73.77	137.30	174.18
41	73.77	137.30	174.18
42	73.77	137.30	174.18
43	73.77	137.30	174.18
44	73.77	137.30	174.18
45	73.77	137.30	174.18
46	79.92	145.49	184.43
47	81.97	147.54	188.53
48	84.02	149.59	190.58
49	86.07	153.69	194.67
50	88.12	157.79	198.77
51	92.21	161.89	206.97
52	96.31	168.03	215.17
53	100.41	176.23	223.36
54	108.61	186.48	239.76
55	118.85	204.92	264.35
56	125.00	213.12	274.59
57	129.10	219.26	280.74
58	139.35	233.61	297.13
59	149.59	247.95	315.58
60	155.74	260.25	327.87
61	168.03	280.74	352.46
62	176.23	288.94	364.76
63	192.62	315.58	397.54
64	204.92	334.02	422.14
65	215.17	344.27	434.43
66	245.90	389.35	477.46
67	256.15	401.64	495.91
68	264.35	411.89	510.25
69	282.79	432.38	538.94
70	293.04	446.73	559.43
71	338.12	506.15	622.96
72	375.00	559.43	678.29
73	418.04	614.76	739.76
74	471.32	688.53	811.48
75	522.55	758.20	879.11
76	616.81	879.11	1,008.21
77	709.02	1,006.16	1,133.21
78	825.83	1,151.65	1,282.80
79	944.68	1,309.44	1,430.34
80	1,073.78	1,465.18	1,577.88
81	1,202.88	1,629.11	1,717.23
82	1,331.98	1,776.66	1,875.02
83	1,495.92	1,977.48	2,071.74
84	1,809.44	2,354.53	2,448.79
85	1,809.44	2,354.53	2,448.79
86	1,809.44	2,354.53	2,448.79
87	1,809.44	2,354.53	2,448.79
88	1,809.44	2,354.53	2,448.79
89	1,809.44	2,354.53	2,448.79
90	1,809.44	2,354.53	2,448.79
91	1,809.44	2,354.53	2,448.79
92	1,809.44	2,354.53	2,448.79
93	1,809.44	2,354.53	2,448.79
94	1,809.44	2,354.53	2,448.79
95	1,809.44	2,354.53	2,448.79
96	1,809.44	2,354.53	2,448.79
97	1,809.44	2,354.53	2,448.79
98	1,809.44	2,354.53	2,448.79
99	1,809.44	2,354.53	2,448.79
100	1,809.44	2,354.53	2,448.79

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60494

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	36.79	64.75	80.93
19	36.79	64.75	80.93
20	36.79	64.75	80.93
21	36.79	64.75	80.93
22	36.79	64.75	80.93
23	36.79	64.75	80.93
24	36.79	64.75	80.93
25	36.79	64.75	80.93
26	36.79	64.75	80.93
27	36.79	64.75	80.93
28	36.79	64.75	80.93
29	36.79	64.75	80.93
30	36.79	64.75	80.93
31	36.79	64.75	80.93
32	36.79	64.75	80.93
33	36.79	64.75	80.93
34	36.79	64.75	80.93
35	36.79	64.75	80.93
36	36.79	64.75	80.93
37	36.79	64.75	80.93
38	36.79	64.75	80.93
39	36.79	64.75	80.93
40	36.79	64.75	80.93
41	36.79	64.75	80.93
42	36.79	64.75	80.93
43	36.79	64.75	80.93
44	36.79	64.75	80.93
45	36.79	64.75	80.93
46	39.73	69.16	86.82
47	41.20	70.63	89.76
48	41.20	70.63	89.76
49	42.67	72.10	91.23
50	44.14	73.57	94.18
51	45.62	76.52	98.59
52	47.09	79.46	101.53
53	50.03	82.40	105.95
54	52.97	88.29	111.83
55	58.86	97.12	125.08
56	61.80	100.06	128.02
57	64.75	104.48	132.43
58	69.16	110.36	141.26
59	73.57	117.72	150.09
60	77.99	122.13	154.51
61	83.88	130.96	164.81
62	86.82	136.85	172.17
63	95.65	150.09	189.82
64	101.53	157.45	200.12
65	105.95	163.34	204.54
66	120.66	182.47	229.55
67	128.02	189.82	238.38
68	132.43	194.24	242.80
69	139.79	204.54	254.57
70	145.68	210.42	261.93
71	166.28	236.91	291.36
72	186.88	266.34	322.26
73	210.42	292.83	351.69
74	233.97	326.67	384.06
75	258.98	357.57	414.96
76	303.13	412.02	473.82
77	353.16	476.77	537.10
78	412.02	548.87	610.67
79	469.41	619.50	676.89
80	528.27	685.72	738.69
81	584.19	753.41	799.02
82	640.10	812.27	857.88
83	700.43	881.43	924.10
84	824.04	1,022.69	1,063.89
85	824.04	1,022.69	1,063.89
86	824.04	1,022.69	1,063.89
87	824.04	1,022.69	1,063.89
88	824.04	1,022.69	1,063.89
89	824.04	1,022.69	1,063.89
90	824.04	1,022.69	1,063.89
91	824.04	1,022.69	1,063.89
92	824.04	1,022.69	1,063.89
93	824.04	1,022.69	1,063.89
94	824.04	1,022.69	1,063.89
95	824.04	1,022.69	1,063.89
96	824.04	1,022.69	1,063.89
97	824.04	1,022.69	1,063.89
98	824.04	1,022.69	1,063.89
99	824.04	1,022.69	1,063.89
100	824.04	1,022.69	1,063.89

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60494

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	30.90	54.45	67.69
19	30.90	54.45	67.69
20	30.90	54.45	67.69
21	30.90	54.45	67.69
22	30.90	54.45	67.69
23	30.90	54.45	67.69
24	30.90	54.45	67.69
25	30.90	54.45	67.69
26	30.90	54.45	67.69
27	30.90	54.45	67.69
28	30.90	54.45	67.69
29	30.90	54.45	67.69
30	30.90	54.45	67.69
31	30.90	54.45	67.69
32	30.90	54.45	67.69
33	30.90	54.45	67.69
34	30.90	54.45	67.69
35	30.90	54.45	67.69
36	30.90	54.45	67.69
37	30.90	54.45	67.69
38	30.90	54.45	67.69
39	30.90	54.45	67.69
40	30.90	54.45	67.69
41	30.90	54.45	67.69
42	30.90	54.45	67.69
43	30.90	54.45	67.69
44	30.90	54.45	67.69
45	30.90	54.45	67.69
46	32.37	57.39	72.10
47	33.84	58.86	73.57
48	33.84	58.86	75.05
49	35.32	60.33	76.52
50	36.79	61.80	77.99
51	38.26	63.27	80.93
52	39.73	66.22	83.88
53	41.20	69.16	88.29
54	44.14	73.57	94.18
55	48.56	79.46	103.00
56	51.50	83.88	105.95
57	52.97	85.35	108.89
58	55.92	89.76	114.78
59	60.33	94.18	120.66
60	61.80	98.59	123.61
61	66.22	104.48	130.96
62	67.69	107.42	135.38
63	73.57	114.78	145.68
64	77.99	120.66	153.04
65	82.40	125.08	157.45
66	92.70	141.26	176.58
67	98.59	147.15	183.94
68	101.53	150.09	186.88
69	107.42	157.45	195.71
70	111.83	161.86	201.60
71	128.02	182.47	225.14
72	144.21	204.54	247.21
73	161.86	225.14	270.76
74	179.52	250.15	295.77
75	200.12	275.17	319.32
76	232.50	316.37	363.46
77	267.81	361.99	407.61
78	307.54	409.08	456.16
79	348.75	459.11	501.78
80	388.48	504.72	542.98
81	426.73	550.34	582.71
82	463.52	588.60	620.97
83	503.25	634.22	665.12
84	572.41	709.26	737.22
85	572.41	709.26	737.22
86	572.41	709.26	737.22
87	572.41	709.26	737.22
88	572.41	709.26	737.22
89	572.41	709.26	737.22
90	572.41	709.26	737.22
91	572.41	709.26	737.22
92	572.41	709.26	737.22
93	572.41	709.26	737.22
94	572.41	709.26	737.22
95	572.41	709.26	737.22
96	572.41	709.26	737.22
97	572.41	709.26	737.22
98	572.41	709.26	737.22
99	572.41	709.26	737.22
100	572.41	709.26	737.22

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 60494

Annual Premiums per $10 Daily Benefit

1 Year Benefit Period

Issue Age	No Benefit Increase Option Elimination Period 20 Days	Simple Benefit Increase Option Elimination Period 20 Days	Compound Benefit Increase Option Elimination Period 20 Days
18	23.54	41.20	51.50
19	23.54	41.20	51.50
20	23.54	41.20	51.50
21	23.54	41.20	51.50
22	23.54	41.20	51.50
23	23.54	41.20	51.50
24	23.54	41.20	51.50
25	23.54	41.20	51.50
26	23.54	41.20	51.50
27	23.54	41.20	51.50
28	23.54	41.20	51.50
29	23.54	41.20	51.50
30	23.54	41.20	51.50
31	23.54	41.20	51.50
32	23.54	41.20	51.50
33	23.54	41.20	51.50
34	23.54	41.20	51.50
35	23.54	41.20	51.50
36	23.54	41.20	51.50
37	23.54	41.20	51.50
38	23.54	41.20	51.50
39	23.54	41.20	51.50
40	23.54	41.20	51.50
41	23.54	41.20	51.50
42	23.54	41.20	51.50
43	23.54	41.20	51.50
44	23.54	41.20	51.50
45	23.54	41.20	51.50
46	25.02	42.67	54.45
47	25.02	44.14	55.92
48	26.49	45.62	57.39
49	26.49	45.62	57.39
50	27.96	47.09	58.86
51	27.96	48.56	63.27
52	29.43	50.03	66.22
53	30.90	51.50	69.16
54	33.84	54.45	73.57
55	36.79	60.33	77.99
56	38.26	61.80	79.46
57	39.73	63.27	80.93
58	41.20	66.22	85.35
59	44.14	69.16	88.29
60	44.14	70.63	89.76
61	45.62	73.57	91.23
62	48.56	76.52	95.65
63	51.50	79.46	100.06
64	54.45	83.88	105.95
65	57.39	88.29	110.36
66	61.80	92.70	116.25
67	63.27	94.18	119.19
68	66.22	97.12	122.13
69	70.63	103.00	128.02
70	72.10	105.95	130.96
71	83.88	119.19	145.68
72	92.70	132.43	160.39
73	104.48	147.15	175.11
74	117.72	163.34	192.77
75	128.02	176.58	204.54
76	147.15	200.12	229.55
77	166.28	223.67	251.63
78	185.41	245.74	273.70
79	208.95	275.17	300.19
80	232.50	303.13	325.20
81	256.04	329.62	350.22
82	278.11	353.16	373.76
83	301.66	381.12	398.78
84	342.86	425.26	442.92
85	342.86	425.26	442.92
86	342.86	425.26	442.92
87	342.86	425.26	442.92
88	342.86	425.26	442.92
89	342.86	425.26	442.92
90	342.86	425.26	442.92
91	342.86	425.26	442.92
92	342.86	425.26	442.92
93	342.86	425.26	442.92
94	342.86	425.26	442.92
95	342.86	425.26	442.92
96	342.86	425.26	442.92
97	342.86	425.26	442.92
98	342.86	425.26	442.92
99	342.86	425.26	442.92
100	342.86	425.26	442.92

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 62100

Annual Premiums per $10 Daily Benefit

3 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	47.09	42.67	67.69	60.33	91.23	82.40
19	47.09	42.67	67.69	60.33	91.23	82.40
20	47.09	42.67	67.69	60.33	91.23	82.40
21	47.09	42.67	67.69	60.33	91.23	82.40
22	47.09	42.67	67.69	60.33	91.23	82.40
23	47.09	42.67	67.69	60.33	91.23	82.40
24	47.09	42.67	67.69	60.33	91.23	82.40
25	47.09	42.67	67.69	60.33	91.23	82.40
26	47.09	42.67	67.69	60.33	91.23	82.40
27	47.09	42.67	67.69	60.33	91.23	82.40
28	47.09	42.67	67.69	60.33	91.23	82.40
29	47.09	42.67	67.69	60.33	91.23	82.40
30	47.09	42.67	67.69	60.33	91.23	82.40
31	47.09	42.67	67.69	60.33	91.23	82.40
32	47.09	42.67	67.69	60.33	91.23	82.40
33	47.09	42.67	67.69	60.33	91.23	82.40
34	47.09	42.67	67.69	60.33	91.23	82.40
35	47.09	42.67	67.69	60.33	91.23	82.40
36	47.09	42.67	67.69	60.33	91.23	82.40
37	47.09	42.67	67.69	60.33	91.23	82.40
38	47.09	42.67	67.69	60.33	91.23	82.40
39	47.09	42.67	67.69	60.33	91.23	82.40
40	47.09	42.67	67.69	60.33	91.23	82.40
41	47.09	42.67	67.69	60.33	91.23	82.40
42	47.09	42.67	67.69	60.33	91.23	82.40
43	47.09	42.67	67.69	60.33	91.23	82.40
44	47.09	42.67	67.69	60.33	91.23	82.40
45	47.09	42.67	67.69	60.33	91.23	82.40
46	48.56	44.14	69.16	61.80	94.18	83.88
47	48.56	44.14	69.16	61.80	95.65	85.35
48	48.56	44.14	70.63	63.27	95.65	85.35
49	51.50	45.62	70.63	63.27	97.12	86.82
50	51.50	45.62	72.10	64.75	97.12	86.82
51	51.50	45.62	73.57	66.22	98.59	88.29
52	51.50	45.62	75.05	67.69	100.06	89.76
53	52.97	47.09	79.46	70.63	101.53	91.23
54	54.45	48.56	82.40	73.57	104.48	94.18
55	55.92	50.03	85.35	76.52	108.89	97.12
56	57.39	51.50	89.76	80.93	113.31	101.53
57	60.33	54.45	95.65	85.35	117.72	105.95
58	63.27	57.39	100.06	89.76	123.61	110.36
59	67.69	60.33	104.48	94.18	128.02	114.78
60	72.10	64.75	110.36	98.59	133.91	120.66
61	76.52	69.16	116.25	104.48	141.26	126.55
62	82.40	73.57	123.61	110.36	147.15	132.43
63	88.29	79.46	130.96	117.72	155.98	139.79
64	94.18	83.88	141.26	126.55	164.81	147.15
65	101.53	91.23	151.56	135.38	173.64	155.98
66	108.89	97.12	161.86	145.68	183.94	164.81
67	116.25	104.48	173.64	155.98	194.24	173.64
68	126.55	113.31	183.94	164.81	204.54	183.94
69	133.91	120.66	195.71	175.11	217.78	195.71
70	144.21	129.49	206.01	185.41	229.55	206.01
71	155.98	139.79	219.25	197.18	244.27	219.25
72	167.75	150.09	233.97	210.42	260.46	233.97
73	182.47	163.34	251.63	225.14	276.64	248.68
74	195.71	175.11	269.28	241.33	294.30	263.40
75	211.90	189.82	288.41	258.98	313.43	281.06
76	228.08	204.54	310.49	278.11	334.03	300.19
77	247.21	222.20	332.56	298.71	357.57	320.79
78	269.28	241.33	357.57	320.79	382.59	342.86
79	294.30	263.40	384.06	344.33	412.02	369.35
80	317.84	285.47	412.02	369.35	441.45	395.83
81	345.80	310.49	442.92	397.30	472.35	423.79
82	375.23	336.97	473.82	425.26	504.72	453.22
83	407.61	364.93	509.14	456.16	540.04	484.12
84	439.98	394.36	544.45	488.54	572.41	513.55
85	472.35	423.79	568.00	509.14	593.01	531.21
86	504.72	453.22	588.60	528.27	612.14	548.87
87	538.57	482.65	612.14	548.87	631.27	566.53
88	570.94	512.08	632.74	568.00	651.87	584.19
89	603.31	541.51	656.29	588.60	671.00	601.84
90	637.16	570.94	679.83	609.20	688.66	618.03
91	669.53	600.37	700.43	628.33	709.26	635.69
92	701.91	629.80	723.98	648.93	728.39	653.35
93	735.75	659.23	744.58	668.06	747.52	671.00
94	768.12	688.66	768.12	688.66	768.12	688.66
95	768.12	688.66	768.12	688.66	768.12	688.66
96	768.12	688.66	768.12	688.66	768.12	688.66
97	768.12	688.66	768.12	688.66	768.12	688.66
98	768.12	688.66	768.12	688.66	768.12	688.66
99	768.12	688.66	768.12	688.66	768.12	688.66
100	768.12	688.66	768.12	688.66	768.12	688.66

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 62100

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	39.73	35.32	54.45	48.56	72.10	64.75
19	39.73	35.32	54.45	48.56	72.10	64.75
20	39.73	35.32	54.45	48.56	72.10	64.75
21	39.73	35.32	54.45	48.56	72.10	64.75
22	39.73	35.32	54.45	48.56	72.10	64.75
23	39.73	35.32	54.45	48.56	72.10	64.75
24	39.73	35.32	54.45	48.56	72.10	64.75
25	39.73	35.32	54.45	48.56	72.10	64.75
26	39.73	35.32	54.45	48.56	72.10	64.75
27	39.73	35.32	54.45	48.56	72.10	64.75
28	39.73	35.32	54.45	48.56	72.10	64.75
29	39.73	35.32	54.45	48.56	72.10	64.75
30	39.73	35.32	54.45	48.56	72.10	64.75
31	39.73	35.32	54.45	48.56	72.10	64.75
32	39.73	35.32	54.45	48.56	72.10	64.75
33	39.73	35.32	54.45	48.56	72.10	64.75
34	39.73	35.32	54.45	48.56	72.10	64.75
35	39.73	35.32	54.45	48.56	72.10	64.75
36	39.73	35.32	54.45	48.56	72.10	64.75
37	39.73	35.32	54.45	48.56	72.10	64.75
38	39.73	35.32	54.45	48.56	72.10	64.75
39	39.73	35.32	54.45	48.56	72.10	64.75
40	39.73	35.32	54.45	48.56	72.10	64.75
41	39.73	35.32	54.45	48.56	72.10	64.75
42	39.73	35.32	54.45	48.56	72.10	64.75
43	39.73	35.32	54.45	48.56	72.10	64.75
44	39.73	35.32	54.45	48.56	72.10	64.75
45	39.73	35.32	54.45	48.56	72.10	64.75
46	39.73	35.32	55.92	50.03	73.57	66.22
47	39.73	35.32	55.92	50.03	75.05	67.69
48	41.20	36.79	57.39	51.50	75.05	67.69
49	41.20	36.79	57.39	51.50	76.52	69.16
50	41.20	36.79	57.39	51.50	76.52	69.16
51	41.20	36.79	58.86	52.97	76.52	69.16
52	41.20	36.79	60.33	54.45	79.46	70.63
53	42.67	38.26	61.80	55.92	80.93	72.10
54	42.67	38.26	63.27	57.39	83.88	75.05
55	44.14	39.73	66.22	58.86	85.35	76.52
56	45.62	41.20	69.16	61.80	88.29	79.46
57	47.09	42.67	72.10	64.75	91.23	82.40
58	51.50	45.62	76.52	69.16	95.65	85.35
59	52.97	47.09	80.93	72.10	100.06	89.76
60	55.92	50.03	85.35	76.52	104.48	94.18
61	60.33	54.45	89.76	80.93	110.36	98.59
62	63.27	57.39	97.12	86.82	114.78	103.00
63	69.16	61.80	103.00	92.70	122.13	108.89
64	75.05	67.69	113.31	101.53	129.49	116.25
65	82.40	73.57	122.13	108.89	138.32	123.61
66	88.29	79.46	130.96	117.72	145.68	130.96
67	95.65	85.35	141.26	126.55	154.51	138.32
68	101.53	91.23	148.62	133.91	164.81	147.15
69	110.36	98.59	155.98	139.79	173.64	155.98
70	116.25	104.48	164.81	147.15	183.94	164.81
71	125.08	111.83	173.64	155.98	195.71	175.11
72	133.91	120.66	183.94	164.81	206.01	185.41
73	145.68	130.96	197.18	176.58	219.25	197.18
74	155.98	139.79	211.90	189.82	232.50	208.95
75	169.22	151.56	228.08	204.54	247.21	222.20
76	182.47	163.34	244.27	219.25	261.93	235.44
77	197.18	176.58	261.93	235.44	279.58	250.15
78	214.84	192.77	281.06	251.63	297.24	266.34
79	232.50	208.95	300.19	269.28	316.37	284.00
80	253.10	226.61	319.32	286.94	338.44	303.13
81	275.17	247.21	341.39	306.07	360.52	323.73
82	298.71	267.81	364.93	326.67	384.06	344.33
83	323.73	289.89	388.48	348.75	409.08	366.40
84	348.75	313.43	416.43	373.76	432.62	388.48
85	375.23	336.97	437.04	391.42	451.75	404.66
86	401.72	360.52	456.16	409.08	469.41	420.85
87	428.21	384.06	475.29	426.73	487.07	437.04
88	454.69	407.61	495.90	444.39	504.72	453.22
89	481.18	431.15	515.02	462.05	523.85	469.41
90	507.67	454.69	532.68	478.24	540.04	484.12
91	532.68	478.24	553.28	495.90	557.70	500.31
92	559.17	501.78	572.41	513.55	575.36	516.50
93	585.66	525.33	593.01	531.21	594.49	532.68
94	612.14	548.87	612.14	548.87	612.14	548.87
95	612.14	548.87	612.14	548.87	612.14	548.87
96	612.14	548.87	612.14	548.87	612.14	548.87
97	612.14	548.87	612.14	548.87	612.14	548.87
98	612.14	548.87	612.14	548.87	612.14	548.87
99	612.14	548.87	612.14	548.87	612.14	548.87
100	612.14	548.87	612.14	548.87	612.14	548.87

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 62100

Annual Premiums per $10 Daily Benefit

1 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option		Compound Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
18	29.43	26.49	41.20	36.79	55.92	50.03
19	29.43	26.49	41.20	36.79	55.92	50.03
20	29.43	26.49	41.20	36.79	55.92	50.03
21	29.43	26.49	41.20	36.79	55.92	50.03
22	29.43	26.49	41.20	36.79	55.92	50.03
23	29.43	26.49	41.20	36.79	55.92	50.03
24	29.43	26.49	41.20	36.79	55.92	50.03
25	29.43	26.49	41.20	36.79	55.92	50.03
26	29.43	26.49	41.20	36.79	55.92	50.03
27	29.43	26.49	41.20	36.79	55.92	50.03
28	29.43	26.49	41.20	36.79	55.92	50.03
29	29.43	26.49	41.20	36.79	55.92	50.03
30	29.43	26.49	41.20	36.79	55.92	50.03
31	29.43	26.49	41.20	36.79	55.92	50.03
32	29.43	26.49	41.20	36.79	55.92	50.03
33	29.43	26.49	41.20	36.79	55.92	50.03
34	29.43	26.49	41.20	36.79	55.92	50.03
35	29.43	26.49	41.20	36.79	55.92	50.03
36	29.43	26.49	41.20	36.79	55.92	50.03
37	29.43	26.49	41.20	36.79	55.92	50.03
38	29.43	26.49	41.20	36.79	55.92	50.03
39	29.43	26.49	41.20	36.79	55.92	50.03
40	29.43	26.49	41.20	36.79	55.92	50.03
41	29.43	26.49	41.20	36.79	55.92	50.03
42	29.43	26.49	41.20	36.79	55.92	50.03
43	29.43	26.49	41.20	36.79	55.92	50.03
44	29.43	26.49	41.20	36.79	55.92	50.03
45	29.43	26.49	41.20	36.79	55.92	50.03
46	30.90	27.96	42.67	38.26	55.92	50.03
47	30.90	27.96	42.67	38.26	57.39	51.50
48	30.90	27.96	42.67	38.26	57.39	51.50
49	30.90	27.96	44.14	39.73	57.39	51.50
50	30.90	27.96	44.14	39.73	57.39	51.50
51	30.90	27.96	44.14	39.73	58.86	52.97
52	30.90	27.96	45.62	41.20	58.86	52.97
53	32.37	29.43	45.62	41.20	60.33	54.45
54	32.37	29.43	47.09	42.67	61.80	55.92
55	33.84	30.90	51.50	45.62	63.27	57.39
56	33.84	30.90	52.97	47.09	67.69	60.33
57	36.79	32.37	54.45	48.56	69.16	61.80
58	38.26	33.84	55.92	50.03	70.63	63.27
59	38.26	33.84	58.86	52.97	72.10	64.75
60	39.73	35.32	60.33	54.45	75.05	67.69
61	42.67	38.26	63.27	57.39	76.52	69.16
62	44.14	39.73	67.69	60.33	80.93	72.10
63	47.09	42.67	72.10	64.75	85.35	76.52
64	52.97	47.09	79.46	70.63	89.76	80.93
65	57.39	51.50	85.35	76.52	97.12	86.82
66	61.80	55.92	91.23	82.40	101.53	91.23
67	67.69	60.33	98.59	88.29	108.89	97.12
68	70.63	63.27	103.00	92.70	113.31	101.53
69	75.05	67.69	105.95	95.65	117.72	105.95
70	79.46	70.63	110.36	98.59	123.61	110.36
71	82.40	73.57	114.78	103.00	129.49	116.25
72	86.82	77.99	119.19	107.42	133.91	120.66
73	91.23	82.40	126.55	113.31	141.26	126.55
74	98.59	88.29	132.43	119.19	145.68	130.96
75	103.00	92.70	141.26	126.55	153.04	136.85
76	110.36	98.59	148.62	133.91	158.92	142.74
77	117.72	105.95	157.45	141.26	167.75	150.09
78	128.02	114.78	169.22	151.56	179.52	160.39
79	139.79	125.08	180.99	161.86	189.82	170.69
80	153.04	136.85	191.29	172.17	203.07	182.47
81	166.28	148.62	204.54	183.94	216.31	194.24
82	179.52	160.39	217.78	195.71	229.55	206.01
83	191.29	172.17	231.03	207.48	241.33	216.31
84	203.07	182.47	244.27	219.25	253.10	226.61
85	214.84	192.77	253.10	226.61	258.98	232.50
86	226.61	203.07	258.98	232.50	266.34	238.38
87	238.38	213.37	267.81	239.85	272.23	244.27
88	248.68	223.67	273.70	245.74	279.58	250.15
89	260.46	233.97	282.53	253.10	285.47	256.04
90	272.23	244.27	288.41	258.98	291.36	261.93
91	284.00	254.57	297.24	266.34	298.71	267.81
92	295.77	264.87	303.13	272.23	304.60	273.70
93	307.54	275.17	311.96	279.58	311.96	279.58
94	317.84	285.47	317.84	285.47	317.84	285.47
95	317.84	285.47	317.84	285.47	317.84	285.47
96	317.84	285.47	317.84	285.47	317.84	285.47
97	317.84	285.47	317.84	285.47	317.84	285.47
98	317.84	285.47	317.84	285.47	317.84	285.47
99	317.84	285.47	317.84	285.47	317.84	285.47
100	317.84	285.47	317.84	285.47	317.84	285.47

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 6484

Annual Premiums per $10 Daily Benefit

Lifetime Benefit Period

	No Benefit Increase Option		**Simple Benefit Increase Option**	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
50	9.42	7.13	19.82	15.00
51	9.42	7.13	19.82	15.00
52	9.42	7.13	19.82	15.00
53	9.42	7.13	19.82	15.00
54	9.42	7.13	19.82	15.00
55	9.42	7.13	19.82	15.00
56	10.45	8.12	21.94	16.98
57	10.90	8.37	22.92	17.71
58	11.17	8.61	23.44	17.95
59	12.07	9.10	24.83	18.69
60	12.93	10.32	26.04	20.66
61	14.08	11.32	26.90	21.88
62	15.49	12.30	28.46	22.62
63	17.30	14.02	30.31	24.35
64	19.42	15.25	32.84	26.06
65	20.96	17.22	33.90	27.79
66	22.86	18.44	35.78	28.76
67	25.49	20.17	38.80	30.98
68	28.41	23.12	42.64	34.67
69	31.77	25.32	46.38	36.89
70	35.12	28.03	49.78	39.59
71	38.46	30.49	53.32	42.30
72	41.91	33.45	56.31	45.01
73	46.45	37.37	60.97	49.18
74	50.63	40.81	64.86	52.38
75	56.32	44.76	70.39	56.06
76	62.19	49.43	75.76	60.01
77	68.07	54.60	82.21	65.89
78	73.96	59.01	86.97	69.35
79	79.66	64.18	91.99	74.02
80	86.22	69.35	98.68	79.43
81	96.27	76.97	107.16	85.58
82	107.87	86.56	117.78	94.43
83	122.75	98.12	131.45	105.00
84	143.12	114.10	150.29	119.76

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 6484

Annual Premiums per $10 Daily Benefit

6 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
50	6.53	4.77	13.72	9.88
51	6.53	4.77	13.72	9.88
52	6.53	4.77	13.72	9.88
53	6.53	4.77	13.72	9.88
54	6.53	4.77	13.72	9.88
55	6.53	4.77	13.72	9.88
56	7.24	5.29	15.20	11.30
57	7.59	5.47	15.96	11.65
58	7.78	5.66	16.32	11.83
59	8.30	6.01	17.10	12.37
60	9.00	6.71	18.18	13.59
61	9.71	7.59	18.55	14.53
62	10.77	8.13	19.82	14.84
63	12.00	9.18	21.02	16.06
64	13.42	10.07	22.68	17.13
65	14.49	11.30	23.45	18.36
66	15.89	12.19	24.80	18.90
67	17.66	13.42	26.84	20.30
68	19.43	15.01	29.13	22.60
69	21.19	16.06	30.93	23.49
70	23.67	18.01	33.59	25.61
71	25.24	19.25	35.10	26.66
72	27.90	21.19	37.39	28.43
73	30.20	23.31	39.55	30.37
74	32.85	25.43	42.04	32.49
75	36.56	27.90	45.68	34.79
76	40.43	30.55	49.34	37.44
77	43.79	33.37	52.99	40.43
78	47.51	36.19	56.05	42.73
79	51.21	39.38	59.40	45.74
80	55.44	42.55	63.22	48.56
81	61.28	46.79	68.01	51.92
82	68.51	52.45	74.68	57.21
83	78.04	59.51	83.51	63.75
84	90.94	69.21	95.49	72.75

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 6484

Annual Premiums per $10 Daily Benefit

4 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
50	5.66	3.71	11.83	7.95
51	5.66	3.71	11.83	7.95
52	5.66	3.71	11.83	7.95
53	5.66	3.71	11.83	7.95
54	5.66	3.71	11.83	7.95
55	5.66	3.71	11.83	7.95
56	6.36	4.24	13.24	9.00
57	6.53	4.41	13.77	9.36
58	6.71	4.59	14.30	9.53
59	7.41	4.77	15.01	9.88
60	7.78	5.47	15.54	10.95
61	8.65	6.01	16.42	11.47
62	9.00	6.53	16.60	11.83
63	10.07	7.41	17.83	12.89
64	11.12	8.13	18.71	13.77
65	12.00	9.00	19.43	14.66
66	13.07	9.71	20.48	15.19
67	14.49	10.77	22.07	16.24
68	16.42	12.19	24.54	18.36
69	18.36	13.42	26.66	19.43
70	20.30	14.66	28.61	20.83
71	22.07	16.06	30.73	22.42
72	24.19	17.66	32.49	23.67
73	26.66	19.78	35.14	25.96
74	29.85	21.55	38.14	27.54
75	33.37	23.67	41.85	29.48
76	37.26	25.96	45.39	31.78
77	40.78	28.78	49.26	34.79
78	45.20	31.08	53.15	36.56
79	48.73	33.90	56.34	39.20
80	52.80	36.56	60.39	41.85
81	58.63	40.61	65.34	45.20
82	65.52	45.74	71.51	49.80
83	74.34	51.73	79.46	55.44
84	85.99	60.21	90.41	63.22

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 6484

Annual Premiums per $10 Daily Benefit

2 Year Benefit Period

	No Benefit Increase Option		Simple Benefit Increase Option	
Issue Age	Elimination Period 20 Days	Elimination Period 100 Days	Elimination Period 20 Days	Elimination Period 100 Days
50	3.89	3.00	8.30	6.18
51	3.89	3.00	8.30	6.18
52	3.89	3.00	8.30	6.18
53	3.89	3.00	8.30	6.18
54	3.89	3.00	8.30	6.18
55	3.89	3.00	8.30	6.18
56	4.41	3.17	9.36	6.71
57	4.59	3.54	9.71	7.41
58	4.77	3.71	9.88	7.59
59	4.94	3.89	10.42	7.95
60	5.66	4.06	11.30	8.30
61	6.01	4.41	11.83	8.48
62	6.71	5.12	12.37	9.36
63	7.24	5.29	12.89	9.88
64	8.48	6.18	14.30	10.42
65	9.00	6.53	14.66	10.77
66	10.07	7.24	15.89	11.47
67	11.12	7.95	17.13	12.00
68	12.54	9.00	18.71	13.77
69	13.59	9.71	19.78	14.12
70	14.66	10.77	20.65	15.19
71	16.06	11.65	22.25	16.24
72	17.31	12.54	23.31	16.96
73	18.90	13.95	24.72	18.18
74	20.48	15.01	26.14	19.25
75	22.60	16.42	28.26	20.48
76	24.72	18.01	30.20	21.90
77	26.84	19.60	32.49	23.67
78	28.96	21.37	34.07	25.07
79	31.43	22.95	36.37	26.49
80	34.07	24.89	38.85	28.43
81	37.96	27.73	42.38	30.90
82	42.73	31.25	46.62	34.26
83	48.38	35.32	51.92	37.96
84	56.86	41.67	59.68	43.79

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	65.57	49.18	122.95	92.21	155.74	114.76
19	65.57	49.18	122.95	92.21	155.74	114.76
20	65.57	49.18	122.95	92.21	155.74	114.76
21	65.57	49.18	122.95	92.21	155.74	114.76
22	65.57	49.18	122.95	92.21	155.74	114.76
23	65.57	49.18	122.95	92.21	155.74	114.76
24	65.57	49.18	122.95	92.21	155.74	114.76
25	65.57	49.18	122.95	92.21	155.74	114.76
26	65.57	49.18	122.95	92.21	155.74	114.76
27	65.57	49.18	122.95	92.21	155.74	114.76
28	65.57	49.18	122.95	92.21	155.74	114.76
29	65.57	49.18	122.95	92.21	155.74	114.76
30	65.57	49.18	122.95	92.21	155.74	114.76
31	65.57	49.18	122.95	92.21	155.74	114.76
32	65.57	49.18	122.95	92.21	155.74	114.76
33	65.57	49.18	122.95	92.21	155.74	114.76
34	65.57	49.18	122.95	92.21	155.74	114.76
35	65.57	49.18	122.95	92.21	155.74	114.76
36	65.57	49.18	122.95	92.21	155.74	114.76
37	65.57	49.18	122.95	92.21	155.74	114.76
38	65.57	49.18	122.95	92.21	155.74	114.76
39	65.57	49.18	122.95	92.21	155.74	114.76
40	65.57	49.18	122.95	92.21	155.74	114.76
41	65.57	49.18	122.95	92.21	155.74	114.76
42	65.57	49.18	122.95	92.21	155.74	114.76
43	65.57	49.18	122.95	92.21	155.74	114.76
44	65.57	49.18	122.95	92.21	155.74	114.76
45	65.57	49.18	122.95	92.21	155.74	114.76
46	71.72	55.33	129.10	98.36	163.94	122.95
47	71.72	55.33	131.15	98.36	165.99	122.95
48	73.77	55.33	135.25	100.41	170.08	127.05
49	73.77	57.38	135.25	102.46	172.13	129.10
50	77.87	57.38	137.30	102.46	174.18	131.15
51	79.92	59.43	143.44	108.61	180.33	137.30
52	86.07	63.53	149.59	112.71	188.53	143.44
53	88.12	65.57	153.69	116.80	196.72	147.54
54	94.26	71.72	161.89	120.90	206.97	155.74
55	104.51	77.87	176.23	135.25	227.46	172.13
56	110.66	86.07	192.62	147.54	245.90	192.62
57	120.90	94.26	206.97	159.84	266.40	204.92
58	135.25	104.51	227.46	172.13	288.94	223.36
59	149.59	112.71	247.95	188.53	315.58	239.76
60	165.99	129.10	270.49	213.12	344.27	270.49
61	182.38	147.54	303.28	247.95	381.15	309.43
62	204.92	157.79	338.12	260.25	415.99	344.27
63	227.46	184.43	372.95	301.23	471.32	381.15
64	254.10	198.77	413.94	325.82	522.55	411.89
65	280.74	229.51	450.82	366.81	567.63	463.12
66	305.33	241.81	479.51	385.25	606.56	485.66
67	336.07	266.40	524.60	418.04	657.79	522.55
68	368.86	303.28	571.73	467.22	715.17	581.97
69	415.99	327.87	635.25	504.10	790.99	627.06
70	459.02	364.76	696.73	553.28	862.71	686.48
71	502.05	397.54	754.11	596.32	924.19	735.66
72	551.23	438.53	821.73	655.74	995.91	795.09
73	612.71	491.81	899.60	723.37	1,077.88	868.86
74	674.19	543.04	983.62	790.99	1,159.85	934.44
75	747.96	594.27	1,086.08	862.71	1,258.21	1,002.06
76	836.07	661.89	1,194.68	944.68	1,368.87	1,084.03
77	932.39	745.91	1,321.73	1,057.39	1,487.72	1,190.59
78	1,032.80	821.73	1,442.64	1,149.60	1,604.52	1,280.75
79	1,122.96	903.70	1,557.39	1,252.06	1,698.79	1,368.87
80	1,227.47	985.67	1,676.25	1,348.37	1,803.30	1,450.83
81	1,340.18	1,071.73	1,815.59	1,450.83	1,924.20	1,538.95
82	1,454.93	1,165.99	1,942.64	1,555.34	2,047.15	1,639.36
83	1,594.28	1,272.55	2,106.58	1,682.39	2,194.69	1,754.12
84	1,727.48	1,375.01	2,250.02	1,791.00	2,338.14	1,864.77
85	1,860.67	1,477.47	2,331.99	1,852.48	2,409.86	1,918.05
86	1,993.87	1,579.93	2,411.91	1,911.90	2,481.58	1,971.33
87	2,127.07	1,682.39	2,493.88	1,973.38	2,555.35	2,024.61
88	2,260.27	1,784.85	2,573.80	2,034.86	2,627.07	2,077.89
89	2,393.47	1,887.31	2,655.76	2,096.33	2,698.80	2,133.22
90	2,526.66	1,989.77	2,735.68	2,155.76	2,770.52	2,186.50
91	2,659.86	2,092.23	2,817.65	2,217.23	2,842.24	2,239.78
92	2,793.06	2,194.69	2,897.57	2,278.71	2,916.01	2,293.05
93	2,926.26	2,297.15	2,979.54	2,338.14	2,987.73	2,346.33
94	3,059.46	2,399.61	3,059.46	2,399.61	3,059.46	2,399.61
95	3,059.46	2,399.61	3,059.46	2,399.61	3,059.46	2,399.61
96	3,059.46	2,399.61	3,059.46	2,399.61	3,059.46	2,399.61
97	3,059.46	2,399.61	3,059.46	2,399.61	3,059.46	2,399.61
98	3,059.46	2,399.61	3,059.46	2,399.61	3,059.46	2,399.61
99	3,059.46	2,399.61	3,059.46	2,399.61	3,059.46	2,399.61
100	3,059.46	2,399.61	3,059.46	2,399.61	3,059.46	2,399.61

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	41.20	30.90	75.05	55.92	94.18	69.16
19	41.20	30.90	75.05	55.92	94.18	69.16
20	41.20	30.90	75.05	55.92	94.18	69.16
21	41.20	30.90	75.05	55.92	94.18	69.16
22	41.20	30.90	75.05	55.92	94.18	69.16
23	41.20	30.90	75.05	55.92	94.18	69.16
24	41.20	30.90	75.05	55.92	94.18	69.16
25	41.20	30.90	75.05	55.92	94.18	69.16
26	41.20	30.90	75.05	55.92	94.18	69.16
27	41.20	30.90	75.05	55.92	94.18	69.16
28	41.20	30.90	75.05	55.92	94.18	69.16
29	41.20	30.90	75.05	55.92	94.18	69.16
30	41.20	30.90	75.05	55.92	94.18	69.16
31	41.20	30.90	75.05	55.92	94.18	69.16
32	41.20	30.90	75.05	55.92	94.18	69.16
33	41.20	30.90	75.05	55.92	94.18	69.16
34	41.20	30.90	75.05	55.92	94.18	69.16
35	41.20	30.90	75.05	55.92	94.18	69.16
36	41.20	30.90	75.05	55.92	94.18	69.16
37	41.20	30.90	75.05	55.92	94.18	69.16
38	41.20	30.90	75.05	55.92	94.18	69.16
39	41.20	30.90	75.05	55.92	94.18	69.16
40	41.20	30.90	75.05	55.92	94.18	69.16
41	41.20	30.90	75.05	55.92	94.18	69.16
42	41.20	30.90	75.05	55.92	94.18	69.16
43	41.20	30.90	75.05	55.92	94.18	69.16
44	41.20	30.90	75.05	55.92	94.18	69.16
45	41.20	30.90	75.05	55.92	94.18	69.16
46	44.14	33.84	77.99	58.86	98.59	73.57
47	44.14	33.84	79.46	58.86	100.06	73.57
48	45.62	33.84	80.93	60.33	101.53	75.05
49	45.62	35.32	80.93	61.80	103.00	76.52
50	48.56	35.32	83.88	61.80	104.48	77.99
51	50.03	36.79	86.82	66.22	110.36	82.40
52	52.97	38.26	89.76	67.69	114.78	85.35
53	54.45	39.73	92.70	69.16	117.72	88.29
54	57.39	42.67	97.12	72.10	123.61	92.70
55	63.27	47.09	104.48	79.46	135.38	101.53
56	67.69	51.50	114.78	86.82	145.68	111.83
57	73.57	55.92	122.13	94.18	155.98	119.19
58	80.93	61.80	133.91	100.06	169.22	129.49
59	89.76	66.22	145.68	108.89	185.41	138.32
60	100.06	76.52	158.92	125.08	201.60	157.45
61	108.89	88.29	178.05	144.21	223.67	179.52
62	122.13	94.18	198.65	151.56	244.27	200.12
63	135.38	108.89	217.78	175.11	275.17	220.72
64	151.56	117.72	241.33	188.35	306.07	238.38
65	167.75	135.38	263.40	211.90	331.09	267.81
66	180.99	142.74	279.58	223.67	353.16	281.06
67	200.12	157.45	306.07	241.33	384.06	301.66
68	219.25	178.05	334.03	269.28	416.43	335.50
69	245.74	192.77	369.35	291.36	460.58	361.99
70	272.23	213.37	406.13	319.32	503.25	395.83
71	297.24	233.97	438.51	344.33	538.57	423.79
72	328.14	257.51	478.24	378.18	579.77	457.64
73	363.46	288.41	523.85	417.91	626.86	500.31
74	400.25	319.32	572.41	456.16	675.42	538.57
75	444.39	350.22	632.74	497.37	732.81	576.83
76	495.90	388.48	694.55	544.45	797.55	625.39
77	553.28	438.51	769.59	609.20	866.71	685.72
78	613.62	482.65	840.23	662.17	934.40	738.69
79	666.59	531.21	906.44	722.51	990.32	788.72
80	728.39	579.77	975.60	776.95	1,055.07	838.75
81	794.61	629.80	1,058.01	835.81	1,127.17	890.26
82	863.77	685.72	1,130.11	896.14	1,202.22	950.59
83	946.17	747.52	1,225.76	969.72	1,289.03	1,016.81
84	1,024.16	807.85	1,309.63	1,032.99	1,374.38	1,083.02
85	1,102.15	868.18	1,359.67	1,071.25	1,417.05	1,115.40
86	1,180.14	928.52	1,408.23	1,108.04	1,459.73	1,149.24
87	1,258.13	988.85	1,458.26	1,146.30	1,503.87	1,181.61
88	1,336.12	1,049.18	1,506.82	1,184.56	1,546.55	1,213.99
89	1,414.11	1,109.51	1,556.85	1,222.82	1,589.22	1,247.83
90	1,492.10	1,169.84	1,606.88	1,259.60	1,631.89	1,280.20
91	1,570.09	1,230.17	1,655.44	1,297.86	1,674.57	1,312.58
92	1,648.08	1,290.51	1,705.47	1,336.12	1,718.71	1,344.95
93	1,726.07	1,350.84	1,754.03	1,372.91	1,761.39	1,378.80
94	1,804.06	1,411.17	1,804.06	1,411.17	1,804.06	1,411.17
95	1,804.06	1,411.17	1,804.06	1,411.17	1,804.06	1,411.17
96	1,804.06	1,411.17	1,804.06	1,411.17	1,804.06	1,411.17
97	1,804.06	1,411.17	1,804.06	1,411.17	1,804.06	1,411.17
98	1,804.06	1,411.17	1,804.06	1,411.17	1,804.06	1,411.17
99	1,804.06	1,411.17	1,804.06	1,411.17	1,804.06	1,411.17
100	1,804.06	1,411.17	1,804.06	1,411.17	1,804.06	1,411.17

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	33.84	25.02	60.33	44.14	75.05	54.45
19	33.84	25.02	60.33	44.14	75.05	54.45
20	33.84	25.02	60.33	44.14	75.05	54.45
21	33.84	25.02	60.33	44.14	75.05	54.45
22	33.84	25.02	60.33	44.14	75.05	54.45
23	33.84	25.02	60.33	44.14	75.05	54.45
24	33.84	25.02	60.33	44.14	75.05	54.45
25	33.84	25.02	60.33	44.14	75.05	54.45
26	33.84	25.02	60.33	44.14	75.05	54.45
27	33.84	25.02	60.33	44.14	75.05	54.45
28	33.84	25.02	60.33	44.14	75.05	54.45
29	33.84	25.02	60.33	44.14	75.05	54.45
30	33.84	25.02	60.33	44.14	75.05	54.45
31	33.84	25.02	60.33	44.14	75.05	54.45
32	33.84	25.02	60.33	44.14	75.05	54.45
33	33.84	25.02	60.33	44.14	75.05	54.45
34	33.84	25.02	60.33	44.14	75.05	54.45
35	33.84	25.02	60.33	44.14	75.05	54.45
36	33.84	25.02	60.33	44.14	75.05	54.45
37	33.84	25.02	60.33	44.14	75.05	54.45
38	33.84	25.02	60.33	44.14	75.05	54.45
39	33.84	25.02	60.33	44.14	75.05	54.45
40	33.84	25.02	60.33	44.14	75.05	54.45
41	33.84	25.02	60.33	44.14	75.05	54.45
42	33.84	25.02	60.33	44.14	75.05	54.45
43	33.84	25.02	60.33	44.14	75.05	54.45
44	33.84	25.02	60.33	44.14	75.05	54.45
45	33.84	25.02	60.33	44.14	75.05	54.45
46	35.32	26.49	61.80	45.62	77.99	57.39
47	36.79	26.49	63.27	45.62	80.93	58.86
48	36.79	26.49	63.27	47.09	80.93	58.86
49	36.79	27.96	64.75	50.03	82.40	60.33
50	39.73	27.96	67.69	50.03	83.88	60.33
51	41.20	30.90	69.16	52.97	91.23	66.22
52	42.67	30.90	70.63	52.97	94.18	67.69
53	44.14	32.37	73.57	54.45	94.18	69.16
54	47.09	33.84	76.52	55.92	97.12	72.10
55	50.03	36.79	82.40	60.33	107.42	77.99
56	54.45	41.20	89.76	66.22	113.31	85.35
57	58.86	44.14	94.18	72.10	120.66	91.23
58	64.75	48.56	104.48	76.52	130.96	97.12
59	70.63	51.50	113.31	82.40	144.21	104.48
60	79.46	60.33	123.61	95.65	155.98	119.19
61	86.82	69.16	138.32	108.89	173.64	136.85
62	97.12	73.57	153.04	116.25	188.35	151.56
63	107.42	85.35	167.75	132.43	211.90	167.75
64	119.19	91.23	185.41	142.74	235.44	180.99
65	132.43	105.95	203.07	160.39	254.57	203.07
66	141.26	110.36	214.84	169.22	270.76	211.90
67	157.45	122.13	233.97	180.99	294.30	226.61
68	173.64	136.85	256.04	201.60	319.32	253.10
69	192.77	150.09	282.53	219.25	353.16	273.70
70	213.37	164.81	310.49	239.85	385.53	298.71
71	233.97	180.99	335.50	258.98	413.49	319.32
72	258.98	200.12	366.40	284.00	444.39	344.33
73	286.94	223.67	400.25	314.90	479.71	376.70
74	314.90	247.21	438.51	344.33	517.97	406.13
75	351.69	272.23	485.59	375.23	562.11	434.09
76	391.42	301.66	531.21	410.55	612.14	470.88
77	437.04	339.92	590.07	459.11	665.12	516.50
78	484.12	375.23	644.52	498.84	716.62	556.23
79	525.33	413.49	694.55	544.45	760.77	594.49
80	573.88	450.28	747.52	584.19	813.74	634.22
81	626.86	488.54	810.80	629.80	872.60	675.42
82	681.30	532.68	865.24	675.42	932.93	722.51
83	746.05	579.77	938.82	731.34	1,002.09	774.01
84	807.85	628.33	1,003.56	778.42	1,069.78	826.98
85	869.66	676.89	1,046.24	812.27	1,105.10	856.41
86	931.46	725.45	1,087.44	846.11	1,140.41	884.37
87	993.26	774.01	1,130.11	878.49	1,177.20	913.80
88	1,055.07	822.57	1,172.79	912.33	1,212.52	941.76
89	1,116.87	871.13	1,215.46	946.17	1,247.83	971.19
90	1,178.67	919.69	1,256.66	980.02	1,283.15	999.15
91	1,240.47	968.25	1,299.33	1,013.86	1,318.46	1,028.58
92	1,302.28	1,016.81	1,342.01	1,046.24	1,355.25	1,056.54
93	1,364.08	1,065.37	1,383.21	1,080.08	1,390.57	1,085.97
94	1,425.88	1,113.93	1,425.88	1,113.93	1,425.88	1,113.93
95	1,425.88	1,113.93	1,425.88	1,113.93	1,425.88	1,113.93
96	1,425.88	1,113.93	1,425.88	1,113.93	1,425.88	1,113.93
97	1,425.88	1,113.93	1,425.88	1,113.93	1,425.88	1,113.93
98	1,425.88	1,113.93	1,425.88	1,113.93	1,425.88	1,113.93
99	1,425.88	1,113.93	1,425.88	1,113.93	1,425.88	1,113.93
100	1,425.88	1,113.93	1,425.88	1,113.93	1,425.88	1,113.93

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	29.43	22.07	52.97	38.26	64.75	47.09
19	29.43	22.07	52.97	38.26	64.75	47.09
20	29.43	22.07	52.97	38.26	64.75	47.09
21	29.43	22.07	52.97	38.26	64.75	47.09
22	29.43	22.07	52.97	38.26	64.75	47.09
23	29.43	22.07	52.97	38.26	64.75	47.09
24	29.43	22.07	52.97	38.26	64.75	47.09
25	29.43	22.07	52.97	38.26	64.75	47.09
26	29.43	22.07	52.97	38.26	64.75	47.09
27	29.43	22.07	52.97	38.26	64.75	47.09
28	29.43	22.07	52.97	38.26	64.75	47.09
29	29.43	22.07	52.97	38.26	64.75	47.09
30	29.43	22.07	52.97	38.26	64.75	47.09
31	29.43	22.07	52.97	38.26	64.75	47.09
32	29.43	22.07	52.97	38.26	64.75	47.09
33	29.43	22.07	52.97	38.26	64.75	47.09
34	29.43	22.07	52.97	38.26	64.75	47.09
35	29.43	22.07	52.97	38.26	64.75	47.09
36	29.43	22.07	52.97	38.26	64.75	47.09
37	29.43	22.07	52.97	38.26	64.75	47.09
38	29.43	22.07	52.97	38.26	64.75	47.09
39	29.43	22.07	52.97	38.26	64.75	47.09
40	29.43	22.07	52.97	38.26	64.75	47.09
41	29.43	22.07	52.97	38.26	64.75	47.09
42	29.43	22.07	52.97	38.26	64.75	47.09
43	29.43	22.07	52.97	38.26	64.75	47.09
44	29.43	22.07	52.97	38.26	64.75	47.09
45	29.43	22.07	52.97	38.26	64.75	47.09
46	32.37	23.54	54.45	39.73	69.16	51.50
47	32.37	23.54	55.92	42.67	70.63	52.97
48	33.84	23.54	57.39	42.67	73.57	52.97
49	33.84	25.02	57.39	44.14	73.57	54.45
50	35.32	25.02	60.33	44.14	75.05	54.45
51	36.79	27.96	61.80	45.62	77.99	60.33
52	36.79	27.96	63.27	47.09	80.93	61.80
53	41.20	29.43	66.22	48.56	85.35	64.75
54	42.67	29.43	69.16	51.50	86.82	64.75
55	44.14	32.37	73.57	54.45	94.18	69.16
56	48.56	35.32	79.46	60.33	101.53	75.05
57	52.97	39.73	83.88	63.27	108.89	82.40
58	57.39	42.67	94.18	69.16	119.19	88.29
59	64.75	47.09	101.53	76.52	130.96	95.65
60	70.63	54.45	110.36	85.35	141.26	107.42
61	77.99	61.80	123.61	97.12	154.51	117.72
62	85.35	66.22	133.91	103.00	169.22	129.49
63	97.12	76.52	153.04	120.66	192.77	150.09
64	107.42	82.40	167.75	128.02	211.90	161.86
65	117.72	94.18	182.47	144.21	228.08	180.99
66	128.02	100.06	192.77	150.09	241.33	188.35
67	141.26	108.89	210.42	161.86	264.87	204.54
68	157.45	123.61	231.03	182.47	288.41	229.55
69	175.11	135.38	254.57	197.18	316.37	245.74
70	191.29	148.62	279.58	214.84	345.80	266.34
71	208.95	160.39	300.19	231.03	367.87	284.00
72	232.50	180.99	331.09	256.04	400.25	309.01
73	258.98	203.07	363.46	284.00	437.04	341.39
74	284.00	220.72	394.36	309.01	464.99	363.46
75	314.90	242.80	435.56	335.50	503.25	389.95
76	348.75	267.81	473.82	364.93	544.45	417.91
77	392.89	306.07	531.21	412.02	598.90	464.99
78	438.51	339.92	582.71	451.75	648.93	501.78
79	472.35	369.35	623.92	488.54	687.19	537.10
80	512.08	397.30	665.12	516.50	732.81	569.47
81	550.34	428.21	710.73	553.28	779.89	607.73
82	593.01	460.58	756.35	590.07	832.87	647.46
83	631.27	491.48	800.50	623.92	878.49	684.25
84	668.06	517.97	841.70	654.82	921.16	718.09
85	704.85	544.45	860.83	668.06	932.93	723.98
86	741.64	570.94	879.96	679.83	944.70	731.34
87	778.42	597.43	900.56	693.08	955.00	737.22
88	815.21	623.92	919.69	706.32	966.78	744.58
89	852.00	650.40	938.82	719.56	978.55	750.46
90	888.79	676.89	957.95	731.34	990.32	756.35
91	925.57	703.38	977.08	744.58	1,002.09	763.71
92	962.36	729.86	997.68	757.82	1,012.39	769.59
93	999.15	756.35	1,016.81	769.59	1,024.16	776.95
94	1,035.94	782.84	1,035.94	782.84	1,035.94	782.84
95	1,035.94	782.84	1,035.94	782.84	1,035.94	782.84
96	1,035.94	782.84	1,035.94	782.84	1,035.94	782.84
97	1,035.94	782.84	1,035.94	782.84	1,035.94	782.84
98	1,035.94	782.84	1,035.94	782.84	1,035.94	782.84
99	1,035.94	782.84	1,035.94	782.84	1,035.94	782.84
100	1,035.94	782.84	1,035.94	782.84	1,035.94	782.84

Appendix A

Genworth Life Insurance Company
Current-Year Premiums

Form: 7021P

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
Age	20 Days	100 Days	20 Days	100 Days	20 Days	100 Days
18	26.49	19.13	44.14	33.84	55.92	41.20
19	26.49	19.13	44.14	33.84	55.92	41.20
20	26.49	19.13	44.14	33.84	55.92	41.20
21	26.49	19.13	44.14	33.84	55.92	41.20
22	26.49	19.13	44.14	33.84	55.92	41.20
23	26.49	19.13	44.14	33.84	55.92	41.20
24	26.49	19.13	44.14	33.84	55.92	41.20
25	26.49	19.13	44.14	33.84	55.92	41.20
26	26.49	19.13	44.14	33.84	55.92	41.20
27	26.49	19.13	44.14	33.84	55.92	41.20
28	26.49	19.13	44.14	33.84	55.92	41.20
29	26.49	19.13	44.14	33.84	55.92	41.20
30	26.49	19.13	44.14	33.84	55.92	41.20
31	26.49	19.13	44.14	33.84	55.92	41.20
32	26.49	19.13	44.14	33.84	55.92	41.20
33	26.49	19.13	44.14	33.84	55.92	41.20
34	26.49	19.13	44.14	33.84	55.92	41.20
35	26.49	19.13	44.14	33.84	55.92	41.20
36	26.49	19.13	44.14	33.84	55.92	41.20
37	26.49	19.13	44.14	33.84	55.92	41.20
38	26.49	19.13	44.14	33.84	55.92	41.20
39	26.49	19.13	44.14	33.84	55.92	41.20
40	26.49	19.13	44.14	33.84	55.92	41.20
41	26.49	19.13	44.14	33.84	55.92	41.20
42	26.49	19.13	44.14	33.84	55.92	41.20
43	26.49	19.13	44.14	33.84	55.92	41.20
44	26.49	19.13	44.14	33.84	55.92	41.20
45	26.49	19.13	44.14	33.84	55.92	41.20
46	26.49	20.60	47.09	36.79	57.39	44.14
47	27.96	20.60	48.56	36.79	60.33	45.62
48	27.96	20.60	48.56	36.79	60.33	45.62
49	27.96	20.60	48.56	36.79	61.80	47.09
50	29.43	22.07	50.03	38.26	63.27	51.50
51	29.43	22.07	52.97	39.73	64.75	52.97
52	32.37	25.02	54.45	41.20	69.16	54.45
53	33.84	26.49	55.92	42.67	70.63	55.92
54	33.84	26.49	57.39	44.14	73.57	55.92
55	36.79	29.43	61.80	47.09	79.46	61.80
56	41.20	30.90	67.69	50.03	88.29	64.75
57	44.14	35.32	72.10	55.92	92.70	72.10
58	50.03	38.26	77.99	60.33	100.06	77.99
59	54.45	41.20	86.82	67.69	108.89	83.88
60	61.80	45.62	97.12	73.57	122.13	92.70
61	66.22	51.50	104.48	79.46	130.96	103.00
62	73.57	57.39	117.72	91.23	148.62	114.78
63	83.88	61.80	129.49	95.65	163.34	120.66
64	95.65	69.16	147.15	108.89	185.41	136.85
65	103.00	76.52	157.45	116.25	200.12	147.15
66	114.78	83.88	173.64	126.55	217.78	158.92
67	125.08	91.23	185.41	133.91	233.97	167.75
68	136.85	101.53	203.07	150.09	253.10	185.41
69	150.09	110.36	217.78	158.92	273.70	198.65
70	161.86	120.66	233.97	175.11	289.89	216.31
71	178.05	132.43	254.57	186.88	313.43	231.03
72	192.77	142.74	275.17	203.07	334.03	245.74
73	210.42	157.45	292.83	220.72	353.16	264.87
74	231.03	173.64	319.32	239.85	378.18	282.53
75	254.57	186.88	351.69	258.98	406.13	300.19
76	281.06	207.48	382.59	282.53	439.98	323.73
77	311.96	232.50	420.85	313.43	472.35	353.16
78	342.86	256.04	457.64	341.39	509.14	379.65
79	375.23	279.58	497.37	369.35	542.98	410.55
80	410.55	304.60	534.15	397.30	581.24	439.98
81	448.81	334.03	578.30	429.68	626.86	475.29
82	488.54	363.46	619.50	462.05	672.48	512.08
83	534.15	397.30	671.00	498.84	723.98	550.34
84	581.24	434.09	721.03	538.57	779.89	591.54
85	628.33	470.88	754.88	565.06	807.85	612.14
86	675.42	507.67	787.25	591.54	834.34	634.22
87	722.51	544.45	821.10	618.03	862.30	654.82
88	769.59	581.24	853.47	644.52	888.79	675.42
89	816.68	618.03	887.31	671.00	916.74	697.49
90	863.77	654.82	919.69	696.02	943.23	718.09
91	910.86	691.60	953.53	722.51	971.19	738.69
92	957.95	728.39	985.90	748.99	997.68	759.29
93	1,005.03	765.18	1,019.75	775.48	1,025.64	781.37
94	1,052.12	801.97	1,052.12	801.97	1,052.12	801.97
95	1,052.12	801.97	1,052.12	801.97	1,052.12	801.97
96	1,052.12	801.97	1,052.12	801.97	1,052.12	801.97
97	1,052.12	801.97	1,052.12	801.97	1,052.12	801.97
98	1,052.12	801.97	1,052.12	801.97	1,052.12	801.97
99	1,052.12	801.97	1,052.12	801.97	1,052.12	801.97
100	1,052.12	801.97	1,052.12	801.97	1,052.12	801.97

Attachment Q4a
Genworth Life Insurance Company
PrePCS 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
1988	714,238	219,395	30.7%	7.85491
1989	29,706,747	2,707,395	9.1%	7.30689
1990	76,830,050	9,564,905	12.4%	6.79711
1991	116,171,465	16,766,408	14.4%	6.32289
1992	150,579,516	29,941,234	19.9%	5.88176
1993	175,750,804	48,537,843	27.6%	5.47141
1994	188,498,662	47,724,622	25.3%	5.08968
1995	188,127,485	60,800,104	32.3%	4.73459
1996	183,849,096	85,694,327	46.6%	4.40427
1997	182,362,173	83,350,187	45.7%	4.09699
1998	178,863,466	108,822,843	60.8%	3.81115
1999	169,941,560	115,025,940	67.7%	3.54526
2000	158,255,824	132,879,615	84.0%	3.29792
2001	145,288,754	149,737,310	103.1%	3.06783
2002	133,262,400	151,681,661	113.8%	2.85379
2003	121,817,964	156,332,611	128.3%	2.65469
2004	112,645,670	155,618,401	138.1%	2.46948
2005	104,205,950	164,559,555	157.9%	2.29719
2006	95,887,160	177,257,672	184.9%	2.13692
2007	87,877,268	186,257,881	212.0%	1.98784
2008	81,338,512	194,961,424	239.7%	1.84915
2009	77,356,190	200,931,885	259.7%	1.72014
2010	70,831,461	203,089,148	286.7%	1.60013
2011	63,753,378	216,394,825	339.4%	1.48849
2012	57,162,270	210,601,475	368.4%	1.38464
2013	50,683,932	209,711,665	413.8%	1.28804
2014	53,616,869	187,910,204	350.5%	1.19818
2015	54,820,864	181,753,850	331.5%	1.11458
2016	54,425,468	179,636,139	330.1%	1.03682
2017	47,094,508	165,952,395	352.4%	0.96449
2018	40,809,735	152,236,504	373.0%	0.89720
2019	35,158,665	139,675,400	397.3%	0.83460
2020	30,131,247	127,706,683	423.8%	0.77637
2021	25,690,950	116,486,269	453.4%	0.72221
2022	21,740,534	105,903,981	487.1%	0.67182
2023	18,317,013	95,871,040	523.4%	0.62495
2024	15,356,183	86,448,151	563.0%	0.58135
2025	12,804,552	77,699,975	606.8%	0.54079
2026	10,618,884	69,600,199	655.4%	0.50306
2027	8,760,011	62,398,632	712.3%	0.46796
2028	7,189,678	55,981,481	778.6%	0.43531
2029	5,871,191	50,001,267	851.6%	0.40494
2030	4,770,300	44,459,341	932.0%	0.37669
2031	3,856,527	39,310,980	1019.3%	0.35041
2032	3,102,341	34,548,668	1113.6%	0.32596
2033	2,483,535	30,214,592	1216.6%	0.30322
2034	1,978,817	26,315,974	1329.9%	0.28207
2035	1,569,760	22,803,251	1452.7%	0.26239
2036	1,240,477	19,627,363	1582.2%	0.24408
2037	977,105	16,747,352	1714.0%	0.22705
2038	767,482	14,205,300	1850.9%	0.21121
2039	601,279	12,009,496	1997.3%	0.19648
2040	469,916	10,105,920	2150.6%	0.18277
2041	366,349	8,456,703	2308.4%	0.17002
2042	284,885	7,026,442	2466.4%	0.15816
2043	220,903	5,795,991	2623.8%	0.14712
2044	170,695	4,727,052	2769.3%	0.13686
2045	131,337	3,796,299	2890.5%	0.12731
2046	100,504	3,000,193	2985.2%	0.11843
2047	76,538	2,332,340	3047.3%	0.11016
2048	58,019	1,783,923	3074.7%	0.10248
2049	43,773	1,339,816	3060.8%	0.09533
2050	32,802	989,311	3016.0%	0.08868
2051	24,336	716,578	2944.5%	0.08249
2052	17,899	510,776	2853.6%	0.07674
2053	13,094	358,441	2737.5%	0.07138
2054	9,536	245,742	2576.9%	0.06640
2055	6,925	164,265	2371.9%	0.06177
2056	4,921	107,921	2192.9%	0.05746
2057	3,463	70,163	2026.0%	0.05345
2058	2,417	45,175	1869.3%	0.04972
2059	1,687	28,663	1699.1%	0.04625
2060	1,179	17,967	1523.5%	0.04303
2061	818	11,087	1355.8%	0.04002
2062	563	6,725	1194.4%	0.03723
2063	358	3,993	1114.2%	0.03463
2064	227	2,325	1021.9%	0.03222
2065	131	1,308	997.0%	0.02997
2066	77	704	915.5%	0.02788
2067	42	374	899.9%	0.02593
2068	23	197	853.7%	0.02412
2069	12	101	816.0%	0.02244
2070	7	51	769.4%	0.02088
2071	4	25	723.6%	0.01942
2072	2	12	748.0%	0.01806
2073	0	5	1043.7%	0.01680
2074	0	2	2020.5%	0.01563
2075	0	0	1188.0%	0.01454
2076	0	0	0.0%	0.01353
PV Past	11,404,224,574	8,492,174,251	74.5%	
PV Future	217,173,272	1,014,522,716	467.1%	
PV Total	11,621,397,846	9,506,696,967	81.8%	

*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
PrePCS 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
1988	428,769	219,395	51.2%	7.85491
1989	17,613,148	1,812,367	10.3%	7.30689
1990	45,489,876	6,477,622	14.2%	6.79711
1991	65,917,514	10,321,151	15.7%	6.32289
1992	81,732,810	18,467,037	22.6%	5.88176
1993	93,298,157	31,487,531	33.7%	5.47141
1994	99,405,355	27,843,008	28.0%	5.08968
1995	99,792,521	37,093,625	37.2%	4.73459
1996	98,290,901	51,853,670	52.8%	4.40427
1997	96,161,027	45,236,446	47.0%	4.09699
1998	93,047,623	64,680,049	69.5%	3.81115
1999	88,771,422	66,184,307	74.6%	3.54526
2000	82,501,010	77,529,293	94.0%	3.29792
2001	75,268,293	88,326,584	117.3%	3.06783
2002	69,721,207	88,108,885	126.4%	2.85379
2003	63,211,402	89,832,253	142.1%	2.65469
2004	58,930,844	92,235,694	156.5%	2.46948
2005	55,176,545	98,577,924	178.7%	2.29719
2006	51,373,740	111,203,792	216.5%	2.13692
2007	47,671,917	114,687,730	240.6%	1.98784
2008	44,724,768	124,840,575	279.1%	1.84915
2009	43,142,192	132,570,705	307.3%	1.72014
2010	39,930,363	131,711,048	329.9%	1.60013
2011	36,285,866	140,260,926	386.5%	1.48849
2012	32,804,112	135,391,745	412.7%	1.38464
2013	29,356,525	134,776,389	459.1%	1.28804
2014	33,167,757	114,910,483	346.5%	1.19818
2015	35,519,937	114,143,721	321.4%	1.11458
2016	36,530,775	120,461,621	329.8%	1.03682
2017	31,942,754	109,481,998	342.7%	0.96449
2018	27,925,556	101,086,813	362.0%	0.89720
2019	24,266,748	93,337,683	384.6%	0.83460
2020	20,968,916	85,922,552	409.8%	0.77637
2021	18,009,323	78,980,133	438.6%	0.72221
2022	15,375,453	72,417,380	471.0%	0.67182
2023	13,050,619	66,164,298	507.0%	0.62495
2024	11,012,961	60,238,575	547.0%	0.58135
2025	9,238,786	54,662,082	591.7%	0.54079
2026	7,705,680	49,439,212	641.6%	0.50306
2027	6,390,796	44,767,462	700.5%	0.46796
2028	5,271,510	40,563,619	769.5%	0.43531
2029	4,324,962	36,582,781	845.9%	0.40494
2030	3,529,326	32,842,306	930.6%	0.37669
2031	2,864,645	29,330,268	1023.9%	0.35041
2032	2,312,876	26,046,253	1126.1%	0.32596
2033	1,857,775	23,014,158	1238.8%	0.30322
2034	1,484,810	20,243,449	1363.4%	0.28207
2035	1,181,253	17,707,984	1499.1%	0.26239
2036	935,851	15,387,828	1644.3%	0.24408
2037	738,724	13,262,465	1795.3%	0.22705
2038	581,212	11,359,317	1954.4%	0.21121
2039	455,896	9,696,064	2126.8%	0.19648
2040	356,550	8,232,848	2309.0%	0.18277
2041	278,002	6,949,160	2499.7%	0.17002
2042	216,027	5,820,796	2694.5%	0.15816
2043	167,220	4,832,827	2890.1%	0.14712
2044	128,850	3,958,857	3072.5%	0.13686
2045	98,774	3,185,522	3225.1%	0.12731
2046	75,270	2,518,307	3345.7%	0.11843
2047	57,015	1,953,957	3427.1%	0.11016
2048	42,927	1,490,548	3472.3%	0.10248
2049	32,109	1,113,841	3469.0%	0.09533
2050	23,852	816,616	3423.7%	0.08868
2051	17,555	585,758	3336.7%	0.08249
2052	12,782	412,834	3229.7%	0.07674
2053	9,249	286,068	3092.9%	0.07138
2054	6,636	192,936	2907.5%	0.06640
2055	4,747	126,190	2658.4%	0.06177
2056	3,331	80,582	2419.5%	0.05746
2057	2,316	50,706	2189.2%	0.05345
2058	1,593	31,350	1967.4%	0.04972
2059	1,095	19,042	1739.3%	0.04625
2060	754	11,306	1499.8%	0.04303
2061	518	6,499	1254.5%	0.04002
2062	357	3,609	1009.8%	0.03723
2063	230	1,922	835.5%	0.03463
2064	148	985	663.1%	0.03222
2065	87	473	545.3%	0.02997
2066	55	219	399.0%	0.02788
2067	32	97	305.1%	0.02593
2068	19	40	213.3%	0.02412
2069	11	15	135.2%	0.02244
2070	6	4	70.2%	0.02088
2071	3	1	25.2%	0.01942
2072	2	0	4.0%	0.01806
2073	0	0	0.8%	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	6,145,737,256	5,183,055,992	84.3%	
PV Future	151,417,843	696,596,673	460.0%	
PV Total	6,297,155,099	5,879,652,666	93.4%	

*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
PrePCS 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
1988	285,469	0	0.0%	7.85491
1989	12,093,599	895,027	7.4%	7.30689
1990	31,340,174	3,087,283	9.9%	6.79711
1991	50,253,952	6,445,257	12.8%	6.32289
1992	68,846,706	11,474,197	16.7%	5.88176
1993	82,452,647	17,050,312	20.7%	5.47141
1994	89,093,307	19,881,614	22.3%	5.08968
1995	88,334,964	23,706,479	26.8%	4.73459
1996	85,558,195	33,840,657	39.6%	4.40427
1997	86,201,146	38,113,740	44.2%	4.09699
1998	85,815,843	44,142,793	51.4%	3.81115
1999	81,170,138	48,841,632	60.2%	3.54526
2000	75,754,814	55,350,322	73.1%	3.29792
2001	70,020,461	61,410,726	87.7%	3.06783
2002	63,541,193	63,572,776	100.0%	2.85379
2003	58,606,562	66,500,358	113.5%	2.65469
2004	53,714,826	63,382,707	118.0%	2.46948
2005	49,029,405	65,981,631	134.6%	2.29719
2006	44,513,420	66,053,879	148.4%	2.13692
2007	40,205,351	71,570,151	178.0%	1.98784
2008	36,613,744	70,120,849	191.5%	1.84915
2009	34,213,998	68,361,179	199.8%	1.72014
2010	30,901,097	71,378,100	231.0%	1.60013
2011	27,467,512	76,133,899	277.2%	1.48849
2012	24,358,158	75,209,730	308.8%	1.38464
2013	21,327,407	74,935,277	351.4%	1.28804
2014	20,449,112	72,999,722	357.0%	1.19818
2015	19,300,927	67,610,130	350.3%	1.11458
2016	17,894,692	59,174,518	330.7%	1.03682
2017	15,151,754	56,470,398	372.7%	0.96449
2018	12,884,179	51,149,691	397.0%	0.89720
2019	10,891,917	46,337,717	425.4%	0.83460
2020	9,162,331	41,784,131	456.0%	0.77637
2021	7,681,626	37,506,136	488.3%	0.72221
2022	6,365,081	33,486,601	526.1%	0.67182
2023	5,266,394	29,706,743	564.1%	0.62495
2024	4,343,222	26,209,576	603.5%	0.58135
2025	3,565,767	23,037,893	646.1%	0.54079
2026	2,913,204	20,160,988	692.1%	0.50306
2027	2,369,215	17,631,170	744.2%	0.46796
2028	1,918,168	15,417,862	803.8%	0.43531
2029	1,546,229	13,418,486	867.8%	0.40494
2030	1,240,973	11,617,035	936.1%	0.37669
2031	991,882	9,980,712	1006.2%	0.35041
2032	789,465	8,502,415	1077.0%	0.32596
2033	625,760	7,200,434	1150.7%	0.30322
2034	494,007	6,072,526	1229.2%	0.28207
2035	388,506	5,095,266	1311.5%	0.26239
2036	304,626	4,239,535	1391.7%	0.24408
2037	238,382	3,484,887	1461.9%	0.22705
2038	186,270	2,845,982	1527.9%	0.21121
2039	145,382	2,313,432	1591.3%	0.19648
2040	113,366	1,873,072	1652.2%	0.18277
2041	88,346	1,507,543	1706.4%	0.17002
2042	68,858	1,205,646	1750.9%	0.15816
2043	53,683	963,164	1794.2%	0.14712
2044	41,845	768,195	1835.8%	0.13686
2045	32,564	610,776	1875.6%	0.12731
2046	25,234	481,886	1909.7%	0.11843
2047	19,523	378,383	1938.1%	0.11016
2048	15,091	293,374	1944.0%	0.10248
2049	11,664	225,975	1937.3%	0.09533
2050	8,950	172,695	1929.5%	0.08868
2051	6,781	130,819	1929.3%	0.08249
2052	5,117	97,942	1914.1%	0.07674
2053	3,844	72,373	1882.6%	0.07138
2054	2,901	52,806	1820.5%	0.06640
2055	2,179	38,076	1747.8%	0.06177
2056	1,591	27,339	1718.6%	0.05746
2057	1,147	19,457	1696.3%	0.05345
2058	823	13,825	1679.3%	0.04972
2059	592	9,621	1624.7%	0.04625
2060	425	6,660	1565.5%	0.04303
2061	300	4,588	1530.9%	0.04002
2062	206	3,116	1515.5%	0.03723
2063	128	2,071	1613.6%	0.03463
2064	79	1,340	1696.3%	0.03222
2065	44	835	1878.9%	0.02997
2066	22	485	2208.7%	0.02788
2067	10	277	2872.2%	0.02593
2068	4	157	3801.7%	0.02412
2069	1	86	6018.9%	0.02244
2070	1	47	8754.5%	0.02088
2071	0	25	12662.4%	0.01942
2072	0	12	17645.1%	0.01806
2073	0	5	21188.8%	0.01680
2074	0	2	18223.9%	0.01563
2075	0	0	5994.5%	0.01454
2076	0	0	0.0%	0.01353
PV Past	5,258,487,318	3,309,118,258	62.9%	
PV Future	65,755,429	317,926,043	483.5%	
PV Total	5,324,242,747	3,627,044,301	68.1%	

*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
PrePCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 117% Lifetime and 39% Limited Rate Increases* With 7.5% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	7.50% Discount Factor
1988	714,238	219,395	30.7%	7.85491
1989	29,706,747	2,707,395	9.1%	7.30689
1990	76,830,050	9,564,905	12.4%	6.79711
1991	116,171,465	16,766,408	14.4%	6.32289
1992	150,579,516	29,941,234	19.9%	5.88176
1993	175,750,804	48,537,843	27.6%	5.47141
1994	188,498,662	47,724,622	25.3%	5.08968
1995	188,127,485	60,800,104	32.3%	4.73459
1996	183,849,096	85,694,327	46.6%	4.40427
1997	182,362,173	83,350,187	45.7%	4.09699
1998	178,863,466	108,822,843	60.8%	3.81115
1999	169,941,560	115,025,940	67.7%	3.54526
2000	158,255,824	132,879,615	84.0%	3.29792
2001	145,288,754	149,737,310	103.1%	3.06783
2002	133,262,400	151,681,661	113.8%	2.85379
2003	121,817,964	156,332,611	128.3%	2.65469
2004	112,645,670	155,618,401	138.1%	2.46948
2005	104,205,950	164,559,555	157.9%	2.29719
2006	95,887,160	177,257,672	184.9%	2.13692
2007	87,877,268	186,257,881	212.0%	1.98784
2008	81,338,512	194,961,424	239.7%	1.84915
2009	77,356,190	200,931,885	259.7%	1.72014
2010	70,831,461	203,089,148	286.7%	1.60013
2011	63,753,378	216,394,825	339.4%	1.48849
2012	57,162,270	210,601,475	368.4%	1.38464
2013	50,683,932	209,711,665	413.8%	1.28804
2014	53,616,869	187,910,204	350.5%	1.19818
2015	54,820,864	181,753,850	331.5%	1.11458
2016	54,425,468	179,636,139	330.1%	1.03682
2017	47,094,508	165,952,395	352.4%	0.96449
2018	43,442,287	152,674,445	351.4%	0.89720
2019	63,893,496	144,262,483	225.8%	0.83460
2020	55,601,972	131,647,704	236.8%	0.77637
2021	48,003,505	119,857,965	249.7%	0.72221
2022	41,059,256	108,777,525	264.9%	0.67182
2023	34,891,666	98,304,873	281.7%	0.62495
2024	29,453,960	88,494,400	300.4%	0.58135
2025	24,697,413	79,409,457	321.5%	0.54079
2026	20,575,625	71,019,572	345.2%	0.50306
2027	17,037,909	63,575,199	373.1%	0.46796
2028	14,027,792	56,955,213	406.0%	0.43531
2029	11,485,716	50,801,642	442.3%	0.40494
2030	9,353,245	45,112,838	482.3%	0.37669
2031	7,576,046	39,841,026	525.9%	0.35041
2032	6,104,425	34,975,834	573.0%	0.32596
2033	4,893,768	30,557,070	624.4%	0.30322
2034	3,904,104	26,589,296	681.1%	0.28207
2035	3,100,409	23,020,320	742.5%	0.26239
2036	2,452,325	19,798,824	807.3%	0.24408
2037	1,933,142	16,881,872	873.3%	0.22705
2038	1,519,354	14,310,425	941.9%	0.21121
2039	1,190,874	12,091,492	1015.3%	0.19648
2040	930,981	10,169,741	1092.4%	0.18277
2041	725,888	8,506,213	1171.8%	0.17002
2042	564,393	7,064,694	1251.7%	0.15816
2043	437,437	5,825,413	1331.7%	0.14712
2044	337,744	4,749,506	1406.2%	0.13686
2045	259,593	3,813,238	1468.9%	0.12731
2046	198,410	3,012,799	1518.5%	0.11843
2047	150,860	2,341,593	1552.2%	0.11016
2048	114,129	1,790,605	1568.9%	0.10248
2049	85,889	1,344,554	1565.4%	0.09533
2050	64,199	992,613	1546.1%	0.08868
2051	47,520	718,836	1512.7%	0.08249
2052	34,850	512,298	1470.0%	0.07674
2053	25,414	359,450	1414.4%	0.07138
2054	18,432	246,395	1336.8%	0.06640
2055	13,329	164,676	1235.5%	0.06177
2056	9,438	108,174	1146.1%	0.05746
2057	6,620	70,317	1062.1%	0.05345
2058	4,602	45,267	983.6%	0.04972
2059	3,199	28,717	897.7%	0.04625
2060	2,227	17,998	808.1%	0.04303
2061	1,541	11,105	720.8%	0.04002
2062	1,061	6,734	634.5%	0.03723
2063	678	3,998	590.0%	0.03463
2064	432	2,327	538.7%	0.03222
2065	250	1,309	523.7%	0.02997
2066	150	705	470.5%	0.02788
2067	83	374	452.7%	0.02593
2068	47	197	420.6%	0.02412
2069	26	101	392.6%	0.02244
2070	14	51	365.2%	0.02088
2071	7	25	340.3%	0.01942
2072	3	12	350.1%	0.01806
2073	1	5	489.7%	0.01680
2074	0	2	970.0%	0.01563
2075	0	0	589.6%	0.01454
2076	0	0	0.0%	0.01353
PV Past	11,404,224,574	8,492,174,251	74.5%	
PV Future	338,273,635	1,032,776,826	305.3%	
PV Total	11,742,498,209	9,524,951,077	81.1%	

*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
PrePCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With 117% Lifetime Rate Increases* With 7.5% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	7.50% Discount Factor
1988	428,769	219,395	51.2%	7.85491
1989	17,613,148	1,812,367	10.3%	7.30689
1990	45,489,876	6,477,622	14.2%	6.79711
1991	65,917,514	10,321,151	15.7%	6.32289
1992	81,732,810	18,467,037	22.6%	5.88176
1993	93,298,157	31,487,531	33.7%	5.47141
1994	99,405,355	27,843,008	28.0%	5.08968
1995	99,792,521	37,093,625	37.2%	4.73459
1996	98,290,901	51,853,670	52.8%	4.40427
1997	96,161,027	45,236,446	47.0%	4.09699
1998	93,047,623	64,680,049	69.5%	3.81115
1999	88,771,422	66,184,307	74.6%	3.54526
2000	82,501,010	77,529,293	94.0%	3.29792
2001	75,268,293	88,326,584	117.3%	3.06783
2002	69,721,207	88,108,885	126.4%	2.85379
2003	63,211,402	89,832,253	142.1%	2.65469
2004	58,930,844	92,235,694	156.5%	2.46948
2005	55,176,545	98,577,924	178.7%	2.29719
2006	51,373,740	111,203,792	216.5%	2.13692
2007	47,671,917	114,687,730	240.6%	1.98784
2008	44,724,768	124,840,575	279.1%	1.84915
2009	43,142,192	132,570,705	307.3%	1.72014
2010	39,930,363	131,711,048	329.9%	1.60013
2011	36,285,866	140,260,926	386.5%	1.48849
2012	32,804,112	135,391,745	412.7%	1.38464
2013	29,356,525	134,776,389	459.1%	1.28804
2014	33,167,757	114,910,483	346.5%	1.19818
2015	35,519,937	114,143,721	321.4%	1.11458
2016	36,530,775	120,461,621	329.8%	1.03682
2017	31,942,754	109,481,998	342.7%	0.96449
2018	30,189,825	101,479,565	336.1%	0.89720
2019	49,040,501	97,460,371	198.7%	0.83460
2020	42,993,803	89,472,051	208.1%	0.77637
2021	37,374,373	82,023,798	219.5%	0.72221
2022	32,227,653	75,017,981	232.8%	0.67182
2023	27,576,437	68,373,005	247.9%	0.62495
2024	23,418,687	62,100,654	265.2%	0.58135
2025	19,741,795	56,221,947	284.8%	0.54079
2026	16,526,588	50,738,018	307.0%	0.50306
2027	13,744,881	45,847,227	333.6%	0.46796
2028	11,361,658	41,459,811	364.9%	0.43531
2029	9,336,537	37,321,475	399.7%	0.40494
2030	7,628,298	33,447,120	438.5%	0.37669
2031	6,197,332	29,822,278	481.2%	0.35041
2032	5,007,069	26,444,006	528.1%	0.32596
2033	4,023,962	23,334,036	579.9%	0.30322
2034	3,217,435	20,499,471	637.1%	0.28207
2035	2,560,385	17,911,879	699.6%	0.26239
2036	2,028,896	15,549,339	766.4%	0.24408
2037	1,601,791	13,389,557	835.9%	0.22705
2038	1,260,438	11,458,929	909.1%	0.21121
2039	988,793	9,773,985	988.5%	0.19648
2040	773,403	8,293,668	1072.4%	0.18277
2041	603,087	6,996,469	1160.1%	0.17002
2042	468,680	5,857,442	1249.8%	0.15816
2043	362,818	4,861,075	1339.8%	0.14712
2044	279,579	3,980,450	1423.7%	0.13686
2045	214,330	3,201,831	1493.9%	0.12731
2046	163,335	2,530,452	1549.2%	0.11843
2047	123,723	1,962,873	1586.5%	0.11016
2048	93,152	1,496,988	1607.0%	0.10248
2049	69,676	1,118,403	1605.2%	0.09533
2050	51,758	819,792	1583.9%	0.08868
2051	38,095	587,926	1543.3%	0.08249
2052	27,738	414,292	1493.6%	0.07674
2053	20,071	287,032	1430.1%	0.07138
2054	14,400	193,558	1344.2%	0.06640
2055	10,301	126,579	1228.8%	0.06177
2056	7,227	80,821	1118.3%	0.05746
2057	5,026	50,850	1011.7%	0.05345
2058	3,458	31,435	909.1%	0.04972
2059	2,376	19,092	803.6%	0.04625
2060	1,636	11,335	692.9%	0.04303
2061	1,124	6,514	579.5%	0.04002
2062	776	3,617	466.4%	0.03723
2063	499	1,927	385.9%	0.03463
2064	322	987	306.2%	0.03222
2065	188	474	251.8%	0.02997
2066	119	220	184.3%	0.02788
2067	69	98	140.9%	0.02593
2068	41	41	98.5%	0.02412
2069	24	15	62.4%	0.02244
2070	13	4	32.4%	0.02088
2071	7	1	11.6%	0.01942
2072	3	0	1.9%	0.01806
2073	1	0	0.4%	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	6,145,737,256	5,183,055,992	84.3%	
PV Future	257,139,581	713,140,823	277.3%	
PV Total	6,402,876,837	5,896,196,815	92.1%	

*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
PrePCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With 39% Limited Rate Increases* With 7.5% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	7.50% Discount Factor
1988	285,469	0	0.0%	7.85491
1989	12,093,599	895,027	7.4%	7.30689
1990	31,340,174	3,087,283	9.9%	6.79711
1991	50,253,952	6,445,257	12.8%	6.32289
1992	68,846,706	11,474,197	16.7%	5.88176
1993	82,452,647	17,050,312	20.7%	5.47141
1994	89,093,307	19,881,614	22.3%	5.08968
1995	88,334,964	23,706,479	26.8%	4.73459
1996	85,558,195	33,840,657	39.6%	4.40427
1997	86,201,146	38,113,740	44.2%	4.09699
1998	85,815,843	44,142,793	51.4%	3.81115
1999	81,170,138	48,841,632	60.2%	3.54526
2000	75,754,814	55,350,322	73.1%	3.29792
2001	70,020,461	61,410,726	87.7%	3.06783
2002	63,541,193	63,572,776	100.0%	2.85379
2003	58,606,562	66,500,358	113.5%	2.65469
2004	53,714,826	63,382,707	118.0%	2.46948
2005	49,029,405	65,981,631	134.6%	2.29719
2006	44,513,420	66,053,879	148.4%	2.13692
2007	40,205,351	71,570,151	178.0%	1.98784
2008	36,613,744	70,120,849	191.5%	1.84915
2009	34,213,998	68,361,179	199.8%	1.72014
2010	30,901,097	71,378,100	231.0%	1.60013
2011	27,467,512	76,133,899	277.2%	1.48849
2012	24,358,158	75,209,730	308.8%	1.38464
2013	21,327,407	74,935,277	351.4%	1.28804
2014	20,449,112	72,999,722	357.0%	1.19818
2015	19,300,927	67,610,130	350.3%	1.11458
2016	17,894,692	59,174,518	330.7%	1.03682
2017	15,151,754	56,470,398	372.7%	0.96449
2018	13,252,462	51,194,880	386.3%	0.89720
2019	14,852,995	46,802,113	315.1%	0.83460
2020	12,608,169	42,175,652	334.5%	0.77637
2021	10,629,132	37,834,167	355.9%	0.72221
2022	8,831,603	33,759,544	382.3%	0.67182
2023	7,315,230	29,931,868	409.2%	0.62495
2024	6,035,272	26,393,746	437.3%	0.58135
2025	4,955,618	23,187,509	467.9%	0.54079
2026	4,049,037	20,281,554	500.9%	0.50306
2027	3,293,029	17,727,972	538.3%	0.46796
2028	2,666,134	15,495,402	581.2%	0.43531
2029	2,149,179	13,480,167	627.2%	0.40494
2030	1,724,947	11,665,718	676.3%	0.37669
2031	1,378,714	10,018,749	726.7%	0.35041
2032	1,097,356	8,531,828	777.5%	0.32596
2033	869,806	7,223,035	830.4%	0.30322
2034	686,670	6,089,825	886.9%	0.28207
2035	540,024	5,108,441	946.0%	0.26239
2036	423,430	4,249,485	1003.6%	0.24408
2037	331,350	3,492,316	1054.0%	0.22705
2038	258,916	2,851,496	1101.3%	0.21121
2039	202,082	2,317,507	1146.8%	0.19648
2040	157,578	1,876,073	1190.6%	0.18277
2041	122,801	1,509,744	1229.4%	0.17002
2042	95,712	1,207,252	1261.3%	0.15816
2043	74,619	964,338	1292.4%	0.14712
2044	58,165	769,056	1322.2%	0.13686
2045	45,263	611,407	1350.8%	0.12731
2046	35,075	482,347	1375.2%	0.11843
2047	27,138	378,719	1395.6%	0.11016
2048	20,977	293,617	1399.7%	0.10248
2049	16,213	226,150	1394.8%	0.09533
2050	12,441	172,821	1389.1%	0.08868
2051	9,425	130,909	1389.0%	0.08249
2052	7,113	98,005	1377.9%	0.07674
2053	5,344	72,417	1355.2%	0.07138
2054	4,032	52,837	1310.5%	0.06640
2055	3,028	38,097	1258.1%	0.06177
2056	2,211	27,353	1237.0%	0.05746
2057	1,594	19,467	1221.0%	0.05345
2058	1,144	13,831	1208.7%	0.04972
2059	823	9,625	1169.4%	0.04625
2060	591	6,663	1126.7%	0.04303
2061	417	4,590	1101.8%	0.04002
2062	286	3,117	1090.7%	0.03723
2063	178	2,072	1161.2%	0.03463
2064	110	1,341	1220.7%	0.03222
2065	62	835	1352.2%	0.02997
2066	31	485	1589.4%	0.02788
2067	13	277	2066.9%	0.02593
2068	6	157	2735.8%	0.02412
2069	2	86	4331.2%	0.02244
2070	1	47	6299.6%	0.02088
2071	0	25	9111.6%	0.01942
2072	0	12	12697.0%	0.01806
2073	0	5	15246.8%	0.01680
2074	0	2	13113.1%	0.01563
2075	0	0	4313.4%	0.01454
2076	0	0	0.0%	0.01353
PV Past	5,258,487,318	3,309,118,258	62.9%	
PV Future	81,134,054	319,636,004	394.0%	
PV Total	5,339,621,372	3,628,754,262	68.0%	

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

Attachment Q6a
Genworth Life Insurance Company
PrePCS 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
1988	714,238	219,395	30.7%	3.05809
1989	29,706,747	2,707,395	9.1%	2.94047
1990	76,830,050	9,564,905	12.4%	2.82738
1991	116,171,465	16,766,408	14.4%	2.71863
1992	150,579,516	29,941,234	19.9%	2.61407
1993	175,750,804	48,537,843	27.6%	2.51353
1994	188,498,662	47,724,622	25.3%	2.41685
1995	188,127,485	60,800,104	32.3%	2.32390
1996	183,849,096	85,694,327	46.6%	2.23452
1997	182,362,173	83,350,187	45.7%	2.14857
1998	178,863,466	108,822,843	60.8%	2.06594
1999	169,941,560	115,025,940	67.7%	1.98648
2000	158,255,824	132,879,615	84.0%	1.91007
2001	145,288,754	149,737,310	103.1%	1.83661
2002	133,262,400	151,681,661	113.8%	1.76597
2003	121,817,964	156,332,611	128.3%	1.69805
2004	112,645,670	155,618,401	138.1%	1.63274
2005	104,205,950	164,559,555	157.9%	1.56994
2006	95,887,160	177,257,672	184.9%	1.50956
2007	87,877,268	186,257,881	212.0%	1.45150
2008	81,338,512	194,961,424	239.7%	1.39567
2009	77,356,190	200,931,885	259.7%	1.34199
2010	70,831,461	203,089,148	286.7%	1.29038
2011	63,753,378	216,394,825	339.4%	1.24075
2012	57,162,270	210,601,475	368.4%	1.19303
2013	50,683,932	209,711,665	413.8%	1.14714
2014	53,616,869	187,910,204	350.5%	1.10302
2015	54,820,864	181,753,850	331.5%	1.06060
2016	54,425,468	179,636,139	330.1%	1.01980
2017	47,094,508	165,952,395	352.4%	0.98058
2018	40,809,735	152,236,504	373.0%	0.94287
2019	35,158,665	139,675,400	397.3%	0.90660
2020	30,131,247	127,706,683	423.8%	0.87173
2021	25,690,950	116,486,269	453.4%	0.83820
2022	21,740,534	105,903,981	487.1%	0.80597
2023	18,317,013	95,871,040	523.4%	0.77497
2024	15,356,183	86,448,151	563.0%	0.74516
2025	12,804,552	77,699,975	606.8%	0.71650
2026	10,618,884	69,600,199	655.4%	0.68894
2027	8,760,011	62,398,632	712.3%	0.66245
2028	7,189,678	55,981,481	778.6%	0.63697
2029	5,871,191	50,001,267	851.6%	0.61247
2030	4,770,300	44,459,341	932.0%	0.58891
2031	3,856,527	39,310,980	1019.3%	0.56626
2032	3,102,341	34,548,668	1113.6%	0.54448
2033	2,483,535	30,214,592	1216.6%	0.52354
2034	1,978,817	26,315,974	1329.9%	0.50340
2035	1,569,760	22,803,251	1452.7%	0.48404
2036	1,240,477	19,627,363	1582.2%	0.46543
2037	977,105	16,747,352	1714.0%	0.44752
2038	767,482	14,205,300	1850.9%	0.43031
2039	601,279	12,009,496	1997.3%	0.41376
2040	469,916	10,105,920	2150.6%	0.39785
2041	366,349	8,456,703	2308.4%	0.38255
2042	284,885	7,026,442	2466.4%	0.36783
2043	220,903	5,795,991	2623.8%	0.35368
2044	170,695	4,727,052	2769.3%	0.34008
2045	131,337	3,796,299	2890.5%	0.32700
2046	100,504	3,000,193	2985.2%	0.31442
2047	76,538	2,332,340	3047.3%	0.30233
2048	58,019	1,783,923	3074.7%	0.29070
2049	43,773	1,339,816	3060.8%	0.27952
2050	32,802	989,311	3016.0%	0.26877
2051	24,336	716,578	2944.5%	0.25843
2052	17,899	510,776	2853.6%	0.24849
2053	13,094	358,441	2737.5%	0.23894
2054	9,536	245,742	2576.9%	0.22975
2055	6,925	164,265	2371.9%	0.22091
2056	4,921	107,921	2192.9%	0.21241
2057	3,463	70,163	2026.0%	0.20424
2058	2,417	45,175	1869.3%	0.19639
2059	1,687	28,663	1699.1%	0.18884
2060	1,179	17,967	1523.5%	0.18157
2061	818	11,087	1355.8%	0.17459
2062	563	6,725	1194.4%	0.16787
2063	358	3,993	1114.2%	0.16142
2064	227	2,325	1021.9%	0.15521
2065	131	1,308	997.0%	0.14924
2066	77	704	915.5%	0.14350
2067	42	374	899.9%	0.13798
2068	23	197	853.7%	0.13267
2069	12	101	816.0%	0.12757
2070	7	51	769.4%	0.12266
2071	4	25	723.6%	0.11795
2072	2	12	748.0%	0.11341
2073	0	5	1043.7%	0.10905
2074	0	2	2020.5%	0.10485
2075	0	0	1188.0%	0.10082
2076	0	0	0.0%	0.09694
PV Past	6,178,556,962	5,621,917,236	91.0%	
PV Future	250,019,012	1,230,340,165	492.1%	
PV Total	6,428,575,973	6,852,257,401	106.6%	

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

Attachment Q6b
Genworth Life Insurance Company
PrePCS 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
1988	428,769	219,395	51.2%	3.05809
1989	17,613,148	1,812,367	10.3%	2.94047
1990	45,489,876	6,477,622	14.2%	2.82738
1991	65,917,514	10,321,151	15.7%	2.71863
1992	81,732,810	18,467,037	22.6%	2.61407
1993	93,298,157	31,487,531	33.7%	2.51353
1994	99,405,355	27,843,008	28.0%	2.41685
1995	99,792,521	37,093,625	37.2%	2.32390
1996	98,290,901	51,853,670	52.8%	2.23452
1997	96,161,027	45,236,446	47.0%	2.14857
1998	93,047,623	64,680,049	69.5%	2.06594
1999	88,771,422	66,184,307	74.6%	1.98648
2000	82,501,010	77,529,293	94.0%	1.91007
2001	75,268,293	88,326,584	117.3%	1.83661
2002	69,721,207	88,108,885	126.4%	1.76597
2003	63,211,402	89,832,253	142.1%	1.69805
2004	58,930,844	92,235,694	156.5%	1.63274
2005	55,176,545	98,577,924	178.7%	1.56994
2006	51,373,740	111,203,792	216.5%	1.50956
2007	47,671,917	114,687,730	240.6%	1.45150
2008	44,724,768	124,840,575	279.1%	1.39567
2009	43,142,192	132,570,705	307.3%	1.34199
2010	39,930,363	131,711,048	329.9%	1.29038
2011	36,285,866	140,260,926	386.5%	1.24075
2012	32,804,112	135,391,745	412.7%	1.19303
2013	29,356,525	134,776,389	459.1%	1.14714
2014	33,167,757	114,910,483	346.5%	1.10302
2015	35,519,937	114,143,721	321.4%	1.06060
2016	36,530,775	120,461,621	329.8%	1.01980
2017	31,942,754	109,481,998	342.7%	0.98058
2018	27,925,556	101,086,813	362.0%	0.94287
2019	24,266,748	93,337,683	384.6%	0.90660
2020	20,968,916	85,922,552	409.8%	0.87173
2021	18,009,323	78,980,133	438.6%	0.83820
2022	15,375,453	72,417,380	471.0%	0.80597
2023	13,050,619	66,164,298	507.0%	0.77497
2024	11,012,961	60,238,575	547.0%	0.74516
2025	9,238,786	54,662,082	591.7%	0.71650
2026	7,705,680	49,439,212	641.6%	0.68894
2027	6,390,796	44,767,462	700.5%	0.66245
2028	5,271,510	40,563,619	769.5%	0.63697
2029	4,324,962	36,582,781	845.9%	0.61247
2030	3,529,326	32,842,306	930.6%	0.58891
2031	2,864,645	29,330,268	1023.9%	0.56626
2032	2,312,876	26,046,253	1126.1%	0.54448
2033	1,857,775	23,014,158	1238.8%	0.52354
2034	1,484,810	20,243,449	1363.4%	0.50340
2035	1,181,253	17,707,984	1499.1%	0.48404
2036	935,851	15,387,828	1644.3%	0.46543
2037	738,724	13,262,465	1795.3%	0.44752
2038	581,212	11,359,317	1954.4%	0.43031
2039	455,896	9,696,064	2126.8%	0.41376
2040	356,550	8,232,848	2309.0%	0.39785
2041	278,002	6,949,160	2499.7%	0.38255
2042	216,027	5,820,796	2694.5%	0.36783
2043	167,220	4,832,827	2890.1%	0.35368
2044	128,850	3,958,857	3072.5%	0.34008
2045	98,774	3,185,522	3225.1%	0.32700
2046	75,270	2,518,307	3345.7%	0.31442
2047	57,015	1,953,957	3427.1%	0.30233
2048	42,927	1,490,548	3472.3%	0.29070
2049	32,109	1,113,841	3469.0%	0.27952
2050	23,852	816,616	3423.7%	0.26877
2051	17,555	585,758	3336.7%	0.25843
2052	12,782	412,834	3229.7%	0.24849
2053	9,249	286,068	3092.9%	0.23894
2054	6,636	192,936	2907.5%	0.22975
2055	4,747	126,190	2658.4%	0.22091
2056	3,331	80,582	2419.5%	0.21241
2057	2,316	50,706	2189.2%	0.20424
2058	1,593	31,350	1967.4%	0.19639
2059	1,095	19,042	1739.3%	0.18884
2060	754	11,306	1499.8%	0.18157
2061	518	6,499	1254.5%	0.17459
2062	357	3,609	1009.8%	0.16787
2063	230	1,922	835.5%	0.16142
2064	148	985	663.1%	0.15521
2065	87	473	545.3%	0.14924
2066	55	219	399.0%	0.14350
2067	32	97	305.1%	0.13798
2068	19	40	213.3%	0.13267
2069	11	15	135.2%	0.12757
2070	6	4	70.2%	0.12266
2071	3	1	25.2%	0.11795
2072	2	0	4.0%	0.11341
2073	0	0	0.8%	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	3,333,117,817	3,452,508,948	103.6%	
PV Future	174,911,424	851,938,956	487.1%	
PV Total	3,508,029,242	4,304,447,904	122.7%	

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

Attachment Q6c
Genworth Life Insurance Company
PrePCS 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
1988	285,469	0	0.0%	3.05809
1989	12,093,599	895,027	7.4%	2.94047
1990	31,340,174	3,087,283	9.9%	2.82738
1991	50,253,952	6,445,257	12.8%	2.71863
1992	68,846,706	11,474,197	16.7%	2.61407
1993	82,452,647	17,050,312	20.7%	2.51353
1994	89,093,307	19,881,614	22.3%	2.41685
1995	88,334,964	23,706,479	26.8%	2.32390
1996	85,558,195	33,840,657	39.6%	2.23452
1997	86,201,146	38,113,740	44.2%	2.14857
1998	85,815,843	44,142,793	51.4%	2.06594
1999	81,170,138	48,841,632	60.2%	1.98648
2000	75,754,814	55,350,322	73.1%	1.91007
2001	70,020,461	61,410,726	87.7%	1.83661
2002	63,541,193	63,572,776	100.0%	1.76597
2003	58,606,562	66,500,358	113.5%	1.69805
2004	53,714,826	63,382,707	118.0%	1.63274
2005	49,029,405	65,981,631	134.6%	1.56994
2006	44,513,420	66,053,879	148.4%	1.50956
2007	40,205,351	71,570,151	178.0%	1.45150
2008	36,613,744	70,120,849	191.5%	1.39567
2009	34,213,998	68,361,179	199.8%	1.34199
2010	30,901,097	71,378,100	231.0%	1.29038
2011	27,467,512	76,133,899	277.2%	1.24075
2012	24,358,158	75,209,730	308.8%	1.19303
2013	21,327,407	74,935,277	351.4%	1.14714
2014	20,449,112	72,999,722	357.0%	1.10302
2015	19,300,927	67,610,130	350.3%	1.06060
2016	17,894,692	59,174,518	330.7%	1.01980
2017	15,151,754	56,470,398	372.7%	0.98058
2018	12,884,179	51,149,691	397.0%	0.94287
2019	10,891,917	46,337,717	425.4%	0.90660
2020	9,162,331	41,784,131	456.0%	0.87173
2021	7,681,626	37,506,136	488.3%	0.83820
2022	6,365,081	33,486,601	526.1%	0.80597
2023	5,266,394	29,706,743	564.1%	0.77497
2024	4,343,222	26,209,576	603.5%	0.74516
2025	3,565,767	23,037,893	646.1%	0.71650
2026	2,913,204	20,160,988	692.1%	0.68894
2027	2,369,215	17,631,170	744.2%	0.66245
2028	1,918,168	15,417,862	803.8%	0.63697
2029	1,546,229	13,418,486	867.8%	0.61247
2030	1,240,973	11,617,035	936.1%	0.58891
2031	991,882	9,980,712	1006.2%	0.56626
2032	789,465	8,502,415	1077.0%	0.54448
2033	625,760	7,200,434	1150.7%	0.52354
2034	494,007	6,072,526	1229.2%	0.50340
2035	388,506	5,095,266	1311.5%	0.48404
2036	304,626	4,239,535	1391.7%	0.46543
2037	238,382	3,484,887	1461.9%	0.44752
2038	186,270	2,845,982	1527.9%	0.43031
2039	145,382	2,313,432	1591.3%	0.41376
2040	113,366	1,873,072	1652.2%	0.39785
2041	88,346	1,507,543	1706.4%	0.38255
2042	68,858	1,205,646	1750.9%	0.36783
2043	53,683	963,164	1794.2%	0.35368
2044	41,845	768,195	1835.8%	0.34008
2045	32,564	610,776	1875.6%	0.32700
2046	25,234	481,886	1909.7%	0.31442
2047	19,523	378,383	1938.1%	0.30233
2048	15,091	293,374	1944.0%	0.29070
2049	11,664	225,975	1937.3%	0.27952
2050	8,950	172,695	1929.5%	0.26877
2051	6,781	130,819	1929.3%	0.25843
2052	5,117	97,942	1914.1%	0.24849
2053	3,844	72,373	1882.6%	0.23894
2054	2,901	52,806	1820.5%	0.22975
2055	2,179	38,076	1747.8%	0.22091
2056	1,591	27,339	1718.6%	0.21241
2057	1,147	19,457	1696.3%	0.20424
2058	823	13,825	1679.3%	0.19639
2059	592	9,621	1624.7%	0.18884
2060	425	6,660	1565.5%	0.18157
2061	300	4,588	1530.9%	0.17459
2062	206	3,116	1515.5%	0.16787
2063	128	2,071	1613.6%	0.16142
2064	79	1,340	1696.3%	0.15521
2065	44	835	1878.9%	0.14924
2066	22	485	2208.7%	0.14350
2067	10	277	2872.2%	0.13798
2068	4	157	3801.7%	0.13267
2069	1	86	6018.9%	0.12757
2070	1	47	8754.5%	0.12266
2071	0	25	12662.4%	0.11795
2072	0	12	17645.1%	0.11341
2073	0	5	21188.8%	0.10905
2074	0	2	18223.9%	0.10485
2075	0	0	5994.5%	0.10082
2076	0	0	0.0%	0.09694
PV Past	2,845,439,144	2,169,408,288	76.2%	
PV Future	75,107,588	378,401,208	503.8%	
PV Total	2,920,546,732	2,547,809,496	87.2%	

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

Attachment Q6d
Genworth Life Insurance Company
PrePCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 117% Lifetime and 39% Limited Rate Increases* With 4% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1988	714,238	219,395	30.7%	3.05809
1989	29,706,747	2,707,395	9.1%	2.94047
1990	76,830,050	9,564,905	12.4%	2.82738
1991	116,171,465	16,766,408	14.4%	2.71863
1992	150,579,516	29,941,234	19.9%	2.61407
1993	175,750,804	48,537,843	27.6%	2.51353
1994	188,498,662	47,724,622	25.3%	2.41685
1995	188,127,485	60,800,104	32.3%	2.32390
1996	183,849,096	85,694,327	46.6%	2.23452
1997	182,362,173	83,350,187	45.7%	2.14857
1998	178,863,466	108,822,843	60.8%	2.06594
1999	169,941,560	115,025,940	67.7%	1.98648
2000	158,255,824	132,879,615	84.0%	1.91007
2001	145,288,754	149,737,310	103.1%	1.83661
2002	133,262,400	151,681,661	113.8%	1.76597
2003	121,817,964	156,332,611	128.3%	1.69805
2004	112,645,670	155,618,401	138.1%	1.63274
2005	104,205,950	164,559,555	157.9%	1.56994
2006	95,887,160	177,257,672	184.9%	1.50956
2007	87,877,268	186,257,881	212.0%	1.45150
2008	81,338,512	194,961,424	239.7%	1.39567
2009	77,356,190	200,931,885	259.7%	1.34199
2010	70,831,461	203,089,148	286.7%	1.29038
2011	63,753,378	216,394,825	339.4%	1.24075
2012	57,162,270	210,601,475	368.4%	1.19303
2013	50,683,932	209,711,665	413.8%	1.14714
2014	53,616,869	187,910,204	350.5%	1.10302
2015	54,820,864	181,753,850	331.5%	1.06060
2016	54,425,468	179,636,139	330.1%	1.01980
2017	47,094,508	165,952,395	352.4%	0.98058
2018	43,442,287	152,674,445	351.4%	0.94287
2019	63,893,496	144,262,483	225.8%	0.90660
2020	55,601,972	131,647,704	236.8%	0.87173
2021	48,003,505	119,857,965	249.7%	0.83820
2022	41,059,256	108,777,525	264.9%	0.80597
2023	34,891,666	98,304,873	281.7%	0.77497
2024	29,453,960	88,494,400	300.4%	0.74516
2025	24,697,413	79,409,457	321.5%	0.71650
2026	20,575,625	71,019,572	345.2%	0.68894
2027	17,037,909	63,575,199	373.1%	0.66245
2028	14,027,792	56,955,213	406.0%	0.63697
2029	11,485,716	50,801,642	442.3%	0.61247
2030	9,353,245	45,112,838	482.3%	0.58891
2031	7,576,046	39,841,026	525.9%	0.56626
2032	6,104,425	34,975,834	573.0%	0.54448
2033	4,893,768	30,557,070	624.4%	0.52354
2034	3,904,104	26,589,296	681.1%	0.50340
2035	3,100,409	23,020,320	742.5%	0.48404
2036	2,452,325	19,798,824	807.3%	0.46543
2037	1,933,142	16,881,872	873.3%	0.44752
2038	1,519,354	14,310,425	941.9%	0.43031
2039	1,190,874	12,091,492	1015.3%	0.41376
2040	930,981	10,169,741	1092.4%	0.39785
2041	725,888	8,506,213	1171.8%	0.38255
2042	564,393	7,064,694	1251.7%	0.36783
2043	437,437	5,825,413	1331.7%	0.35368
2044	337,744	4,749,506	1406.2%	0.34008
2045	259,593	3,813,238	1468.9%	0.32700
2046	198,410	3,012,799	1518.5%	0.31442
2047	150,860	2,341,593	1552.2%	0.30233
2048	114,129	1,790,605	1568.9%	0.29070
2049	85,889	1,344,554	1565.4%	0.27952
2050	64,199	992,613	1546.1%	0.26877
2051	47,520	718,836	1512.7%	0.25843
2052	34,850	512,298	1470.0%	0.24849
2053	25,414	359,450	1414.4%	0.23894
2054	18,432	246,395	1336.8%	0.22975
2055	13,329	164,676	1235.5%	0.22091
2056	9,438	108,174	1146.1%	0.21241
2057	6,620	70,317	1062.1%	0.20424
2058	4,602	45,267	983.6%	0.19639
2059	3,199	28,717	897.7%	0.18884
2060	2,227	17,998	808.1%	0.18157
2061	1,541	11,105	720.8%	0.17459
2062	1,061	6,734	634.5%	0.16787
2063	678	3,998	590.0%	0.16142
2064	432	2,327	538.7%	0.15521
2065	250	1,309	523.7%	0.14924
2066	150	705	470.5%	0.14350
2067	83	374	452.7%	0.13798
2068	47	197	420.6%	0.13267
2069	26	101	392.6%	0.12757
2070	14	51	365.2%	0.12266
2071	7	25	340.3%	0.11795
2072	3	12	350.1%	0.11341
2073	1	5	489.7%	0.10905
2074	0	2	970.0%	0.10485
2075	0	0	589.6%	0.10082
2076	0	0	0.0%	0.09694
PV Past	6,178,556,962	5,621,917,236	91.0%	
PV Future	398,716,803	1,252,646,072	314.2%	
PV Total	6,577,273,765	6,874,563,308	104.5%	

*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 Q6e
Genworth Life Insurance Company
PrePCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With 117% Lifetime Rate Increases* With 4% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1988	428,769	219,395	51.2%	3.05809
1989	17,613,148	1,812,367	10.3%	2.94047
1990	45,489,876	6,477,622	14.2%	2.82738
1991	65,917,514	10,321,151	15.7%	2.71863
1992	81,732,810	18,467,037	22.6%	2.61407
1993	93,298,157	31,487,531	33.7%	2.51353
1994	99,405,355	27,843,008	28.0%	2.41685
1995	99,792,521	37,093,625	37.2%	2.32390
1996	98,290,901	51,853,670	52.8%	2.23452
1997	96,161,027	45,236,446	47.0%	2.14857
1998	93,047,623	64,680,049	69.5%	2.06594
1999	88,771,422	66,184,307	74.6%	1.98648
2000	82,501,010	77,529,293	94.0%	1.91007
2001	75,268,293	88,326,584	117.3%	1.83661
2002	69,721,207	88,108,885	126.4%	1.76597
2003	63,211,402	89,832,253	142.1%	1.69805
2004	58,930,844	92,235,694	156.5%	1.63274
2005	55,176,545	98,577,924	178.7%	1.56994
2006	51,373,740	111,203,792	216.5%	1.50956
2007	47,671,917	114,687,730	240.6%	1.45150
2008	44,724,768	124,840,575	279.1%	1.39567
2009	43,142,192	132,570,705	307.3%	1.34199
2010	39,930,363	131,711,048	329.9%	1.29038
2011	36,285,866	140,260,926	386.5%	1.24075
2012	32,804,112	135,391,745	412.7%	1.19303
2013	29,356,525	134,776,389	459.1%	1.14714
2014	33,167,757	114,910,483	346.5%	1.10302
2015	35,519,937	114,143,721	321.4%	1.06060
2016	36,530,775	120,461,621	329.8%	1.01980
2017	31,942,754	109,481,998	342.7%	0.98058
2018	30,189,825	101,479,565	336.1%	0.94287
2019	49,040,501	97,460,371	198.7%	0.90660
2020	42,993,803	89,472,051	208.1%	0.87173
2021	37,374,373	82,023,798	219.5%	0.83820
2022	32,227,653	75,017,981	232.8%	0.80597
2023	27,576,437	68,373,005	247.9%	0.77497
2024	23,418,687	62,100,654	265.2%	0.74516
2025	19,741,795	56,221,947	284.8%	0.71650
2026	16,526,588	50,738,018	307.0%	0.68894
2027	13,744,881	45,847,227	333.6%	0.66245
2028	11,361,658	41,459,811	364.9%	0.63697
2029	9,336,537	37,321,475	399.7%	0.61247
2030	7,628,298	33,447,120	438.5%	0.58891
2031	6,197,332	29,822,278	481.2%	0.56626
2032	5,007,069	26,444,006	528.1%	0.54448
2033	4,023,962	23,334,036	579.9%	0.52354
2034	3,217,435	20,499,471	637.1%	0.50340
2035	2,560,385	17,911,879	699.6%	0.48404
2036	2,028,896	15,549,339	766.4%	0.46543
2037	1,601,791	13,389,557	835.9%	0.44752
2038	1,260,438	11,458,929	909.1%	0.43031
2039	988,793	9,773,985	988.5%	0.41376
2040	773,403	8,293,668	1072.4%	0.39785
2041	603,087	6,996,469	1160.1%	0.38255
2042	468,680	5,857,442	1249.8%	0.36783
2043	362,818	4,861,075	1339.8%	0.35368
2044	279,579	3,980,450	1423.7%	0.34008
2045	214,330	3,201,831	1493.9%	0.32700
2046	163,335	2,530,452	1549.2%	0.31442
2047	123,723	1,962,873	1586.5%	0.30233
2048	93,152	1,496,988	1607.0%	0.29070
2049	69,676	1,118,403	1605.2%	0.27952
2050	51,758	819,792	1583.9%	0.26877
2051	38,095	587,926	1543.3%	0.25843
2052	27,738	414,292	1493.6%	0.24849
2053	20,071	287,032	1430.1%	0.23894
2054	14,400	193,558	1344.2%	0.22975
2055	10,301	126,579	1228.8%	0.22091
2056	7,227	80,821	1118.3%	0.21241
2057	5,026	50,850	1011.7%	0.20424
2058	3,458	31,435	909.1%	0.19639
2059	2,376	19,092	803.6%	0.18884
2060	1,636	11,335	692.9%	0.18157
2061	1,124	6,514	579.5%	0.17459
2062	776	3,617	466.4%	0.16787
2063	499	1,927	385.9%	0.16142
2064	322	987	306.2%	0.15521
2065	188	474	251.8%	0.14924
2066	119	220	184.3%	0.14350
2067	69	98	140.9%	0.13798
2068	41	41	98.5%	0.13267
2069	24	15	62.4%	0.12757
2070	13	4	32.4%	0.12266
2071	7	1	11.6%	0.11795
2072	3	0	1.9%	0.11341
2073	1	0	0.4%	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	3,333,117,817	3,452,508,948	103.6%	
PV Future	304,932,890	872,182,568	286.0%	
PV Total	3,638,050,708	4,324,691,516	118.9%	

*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 Q6f
Genworth Life Insurance Company
PrePCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With 39% Limited Rate Increases* With 4% Discount

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1988	285,469	0	0.0%	3.05809
1989	12,093,599	895,027	7.4%	2.94047
1990	31,340,174	3,087,283	9.9%	2.82738
1991	50,253,952	6,445,257	12.8%	2.71863
1992	68,846,706	11,474,197	16.7%	2.61407
1993	82,452,647	17,050,312	20.7%	2.51353
1994	89,093,307	19,881,614	22.3%	2.41685
1995	88,334,964	23,706,479	26.8%	2.32390
1996	85,558,195	33,840,657	39.6%	2.23452
1997	86,201,146	38,113,740	44.2%	2.14857
1998	85,815,843	44,142,793	51.4%	2.06594
1999	81,170,138	48,841,632	60.2%	1.98648
2000	75,754,814	55,350,322	73.1%	1.91007
2001	70,020,461	61,410,726	87.7%	1.83661
2002	63,541,193	63,572,776	100.0%	1.76597
2003	58,606,562	66,500,358	113.5%	1.69805
2004	53,714,826	63,382,707	118.0%	1.63274
2005	49,029,405	65,981,631	134.6%	1.56994
2006	44,513,420	66,053,879	148.4%	1.50956
2007	40,205,351	71,570,151	178.0%	1.45150
2008	36,613,744	70,120,849	191.5%	1.39567
2009	34,213,998	68,361,179	199.8%	1.34199
2010	30,901,097	71,378,100	231.0%	1.29038
2011	27,467,512	76,133,899	277.2%	1.24075
2012	24,358,158	75,209,730	308.8%	1.19303
2013	21,327,407	74,935,277	351.4%	1.14714
2014	20,449,112	72,999,722	357.0%	1.10302
2015	19,300,927	67,610,130	350.3%	1.06060
2016	17,894,692	59,174,518	330.7%	1.01980
2017	15,151,754	56,470,398	372.7%	0.98058
2018	13,252,462	51,194,880	386.3%	0.94287
2019	14,852,995	46,802,113	315.1%	0.90660
2020	12,608,169	42,175,652	334.5%	0.87173
2021	10,629,132	37,834,167	355.9%	0.83820
2022	8,831,603	33,759,544	382.3%	0.80597
2023	7,315,230	29,931,868	409.2%	0.77497
2024	6,035,272	26,393,746	437.3%	0.74516
2025	4,955,618	23,187,509	467.9%	0.71650
2026	4,049,037	20,281,554	500.9%	0.68894
2027	3,293,029	17,727,972	538.3%	0.66245
2028	2,666,134	15,495,402	581.2%	0.63697
2029	2,149,179	13,480,167	627.2%	0.61247
2030	1,724,947	11,665,718	676.3%	0.58891
2031	1,378,714	10,018,749	726.7%	0.56626
2032	1,097,356	8,531,828	777.5%	0.54448
2033	869,806	7,223,035	830.4%	0.52354
2034	686,670	6,089,825	886.9%	0.50340
2035	540,024	5,108,441	946.0%	0.48404
2036	423,430	4,249,485	1003.6%	0.46543
2037	331,350	3,492,316	1054.0%	0.44752
2038	258,916	2,851,496	1101.3%	0.43031
2039	202,082	2,317,507	1146.8%	0.41376
2040	157,578	1,876,073	1190.6%	0.39785
2041	122,801	1,509,744	1229.4%	0.38255
2042	95,712	1,207,252	1261.3%	0.36783
2043	74,619	964,338	1292.4%	0.35368
2044	58,165	769,056	1322.2%	0.34008
2045	45,263	611,407	1350.8%	0.32700
2046	35,075	482,347	1375.2%	0.31442
2047	27,138	378,719	1395.6%	0.30233
2048	20,977	293,617	1399.7%	0.29070
2049	16,213	226,150	1394.8%	0.27952
2050	12,441	172,821	1389.1%	0.26877
2051	9,425	130,909	1389.0%	0.25843
2052	7,113	98,005	1377.9%	0.24849
2053	5,344	72,417	1355.2%	0.23894
2054	4,032	52,837	1310.5%	0.22975
2055	3,028	38,097	1258.1%	0.22091
2056	2,211	27,353	1237.0%	0.21241
2057	1,594	19,467	1221.0%	0.20424
2058	1,144	13,831	1208.7%	0.19639
2059	823	9,625	1169.4%	0.18884
2060	591	6,663	1126.7%	0.18157
2061	417	4,590	1101.8%	0.17459
2062	286	3,117	1090.7%	0.16787
2063	178	2,072	1161.2%	0.16142
2064	110	1,341	1220.7%	0.15521
2065	62	835	1352.2%	0.14924
2066	31	485	1589.4%	0.14350
2067	13	277	2066.9%	0.13798
2068	6	157	2735.8%	0.13267
2069	2	86	4331.2%	0.12757
2070	1	47	6299.6%	0.12266
2071	0	25	9111.6%	0.11795
2072	0	12	12697.0%	0.11341
2073	0	5	15246.8%	0.10905
2074	0	2	13113.1%	0.10485
2075	0	0	4313.4%	0.10082
2076	0	0	0.0%	0.09694
PV Past	2,845,439,144	2,169,408,288	76.2%	
PV Future	93,783,913	380,463,504	405.7%	
PV Total	2,939,223,057	2,549,871,792	86.8%	

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

Attachment Q5
Genworth Life Insurance Company
Status of Filings as of April 18, 2018
All Jurisdictions in which these Forms are Active
PrePCS Series Policy Forms

	2007 Rate Action			2012 Rate Action						2014 Rate Action					
Jurisdiction	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	9%	11/6/2007	9%	88%	35%	11/2/2012	1/16/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
Alaska	Filing Not Required. Implemented 9% increase.			Filing Not Required. Implementing 88% (lifetime) and 35% (limited) increase.						Approved full amount of 2012 ask; no 2014 filing expected					
Arizona	9%	1/14/2008	9%	88%	35%	12/7/2012	2/4/2013	25%	25%	56%	14%	10/10/2014	12/4/2014	12%	12%
Arkansas	9%	2/7/2008	9%	88%	35%	12/13/2012	10/24/2013	20%	20%	63%	18%	9/30/2014	1/27/2015	25%	10%
California (Loss Ratio Non-Partnership)	9%	2/6/2008	9%	88%	35%	4/12/2013	10/27/2015	20%	20%						
Colorado	9%	12/11/2007	9%	88%	35%	11/21/2012	10/25/2013	30%	12%	30%	12%	11/13/2014	1/15/2015	30%	12%
Connecticut	9%	4/1/2008	9%	88%	35%	10/11/2012	1/25/2013	40%	40%	39%	n/a[6]	9/19/2014	1/5/2015	19%	0%
Delaware	9%	10/11/2007	9%	88%	35%	9/14/2012	3/14/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
Florida	11%/10%[1]	7/16/09 & 6/3/09	11%/10%[1]	4%	4%	12/8/2011	5/29/2012	4%	4%						
Georgia	9%	6/15/2009	9%	88%	35%	11/7/2012	9/6/2013	18%	18%	65%	20%	9/11/2014	3/13/2015	15%	15%
Hawaii	9%	1/9/2008	9%	88%	35%	10/18/2012	5/31/2013	57%	15%	24%	24%	10/1/2014	8/14/2017	9.3%	18.3%
Idaho	9%	10/17/2007	9%	88%	35%	11/9/2012	10/25/2013	25%	15%	56%	24%	10/7/2014	4/28/2015	15%	15%
Illinois	9%	10/25/2007	9%	88%	35%	9/19/2012	12/24/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
Indiana	9%	4/30/2008	9%	88%	35%	12/27/2012	7/17/2014	14%	7%	71%	33%	11/4/2014			
Iowa	9%	4/25/2008	9%	88%	35%	10/10/2012	11/14/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
Kansas	9%	12/5/2007	9%	88%	35%	10/26/2012	10/13/2014	38%	38%						
Kentucky	9%	11/19/2007	9%	88%	35%	9/21/2012	5/29/2013	9.9%[5]	9.9%[5]	77%	29%	10/23/2014			
Louisiana	9%	11/6/2007	9%	88%	35%	10/26/2012	5/27/2014	20%	20%	63%	18%	9/25/2014	2/11/2016	20%	15%
Maine	9%	9/18/2007	9%	41%[3]	9%[3]	12/14/2012	5/2/2013	41%	9%						
Maryland	9%	10/5/2007	9%	88%	35%	11/16/2012	11/15/2013	15%	15%	15%	15%	11/17/2014	2/12/2015	15%	15%
Massachusetts	9%	Closed		88%	35%	12/21/2012									
Michigan	9%	10/1/2007	9%	88%	35%	8/31/2012	10/15/2012	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
Minnesota	9%	Closed													
Mississippi	9%	3/20/2008	9%	88%	35%	10/8/2012	2/12/2013	25%	25%	25%	14%	9/19/2014	10/19/2014	25%	14%
Missouri	9%	11/8/2007	9%	88%	35%	10/9/2012	5/9/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
Montana	9%	4/14/2008	9%	88%	35%	9/17/2012	7/16/2013	30%	25%	50%	14%	10/2/2014	4/8/2015	7.7%	0.0%
Nebraska	9%	10/29/2007	9%	88%	35%	8/31/2012	12/9/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
Nevada	9%	10/3/2008	9%	88%	35%	12/21/2012	8/14/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
New Hampshire	9%	11/2/2007	9%	88%	35%	11/11/2012		Disapproved							
New Jersey	9%	11/6/2007[2]	9%				1/16/13[2]	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
New Mexico	9%	9/17/2007	9%	88%	35%	11/20/2012	5/16/2014	15%	15%	70%	24%	9/29/2014	8/18/2015	15%	15%
New York	9%	Disapproved		95%[4]	25%[4]	12/27/2012	8/13/2013	2%	2%	56.2%	56.2%	10/22/2014	4/28/2015	56.2%[6]	56.2%[6]
North Carolina	9%	12/21/2007	9%	88%	35%	12/14/2012	9/12/2013	74%	18%						
North Dakota	9%	10/9/2007	9%	88%	35%	12/19/2012	4/5/2013	20%	20%	63%	18%	10/1/2014	11/19/2014	15%	15%
Ohio	9%	10/17/2007	9%	88%	35%	11/16/2012	12/19/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
Oklahoma	9%	10/15/2007	9%	88%	35%	9/17/2012	6/26/2013	25%	25%	56%	14%	9/30/2014	3/13/2015	25%	25%
Oregon	9%	9/28/2007	9%	88%	35%	12/3/2012	12/13/2013	15%	15%	70%	24%	10/2/2014	3/25/2015	25%	25%
Pennsylvania	9%	12/21/2007	9%	20%[3]	20%[3]	12/10/2012	3/8/2013	20%	20%	20%	18%	9/23/2014	12/29/2014	20%	18%
Rhode Island	9%	11/14/2007	9%	88%	35%	12/10/2012	10/14/2014	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
South Carolina	9%	1/3/2008	9%	88%	35%	10/24/2012	4/16/2013	20%	20%	63%	18%	9/12/2014	12/11/2014	10%	20%
South Dakota	9%	10/22/2007	9%	88%	35%	11/2/2012	12/21/2012	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
Tennessee	9%	10/8/2007	9%	88%	35%	11/19/2012	5/29/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
Texas	9%	8/5/2008	9%	88%	35%	12/18/2012	5/3/2013	56%	29%						
Utah	9%	2/13/2008	9%	88%	35%	12/19/2012	6/26/2013	35%	35%	44%	0%	10/13/2014			
Vermont	9%	11/30/2007	9%	88%	35%	12/18/2012		Disapproved		103%	50%	5/12/2015		Disapproved	
Virginia	9%	11/5/2008	9%	88%	35%	10/31/2012	7/11/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
Washington	9%	6/24/2008	9%	88%	35%	10/26/2012	4/12/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
Washington, DC	9%	12/31/2007	9%	88%	35%	12/24/2012	5/29/2013	10%	10%	10%[3]	10%[3]	10/9/2014	12/3/2014	10%	10%
West Virginia	9%	10/30/2007	9%	88%	35%	10/12/2012	11/6/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
Wisconsin	9%	10/31/2007	9%	88%	35%	12/13/2012	5/2/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected					
Wyoming	9%	8/24/2007	9%	88%	35%	10/23/2012	2/4/2013	88%	35%	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 2014 filing expected						117%	39%	9/22/2017				105%	47%	$8.0	$4.2	$12.1	15.4%	7,575
Alaska	Approved full amount of 2012 ask; no 2014 filing expected												105%	47%	$0.0	$0.0	$0.0	0.0%	-
Arizona	88%	35%	12/31/2015	4/28/2017	42%	0%	105%	34%	12/14/2017				117%	53%	$0.6	$0.4	$1.0	1.3%	757
Arkansas	75%	43%	12/21/2015	8/16/2016	25%	25%	118%	14%	8/9/2017	8/30/2017	25%	25%	155%	125%	$0.4	$0.2	$0.7	0.9%	490
California (Loss Ratio Non-Partnership)	100%	100%	12/23/2016										31%	31%	$2.7	$2.9	$5.7	7.2%	4,347
Colorado	56%	51%	8/31/2016	Disapproved			141%	50%	8/1/2017	Disapproved			84%	37%	$1.1	$0.4	$1.5	1.9%	1,026
Connecticut	58%	35%	12/30/2015	3/30/2016	43%	43%	71%	0%	10/10/2017	11/28/2017	42%	0%	269%	118%	$0.8	$0.8	$1.6	2.0%	722
Delaware	Approved full amount of 2012 ask; no 2015 filing expected						155.7%	40.9%	11/3/2017	4/2/2018	155.7%	40.9%	424%	107%	$0.0	$0.0	$0.02	0.0%	15
Florida							77%	77%	7/17/2017				15%	15%	$1.1	$0.7	$1.9	2.4%	1,680
Georgia													48%	48%	$0.0	$0.0	$0.0	0.0%	3
Hawaii													87%	48%	$0.2	$0.1	$0.2	0.3%	175
Idaho	83%	43%	12/7/2015	5/9/2016	15%	15%	147%	23%	8/28/2017				80%	66%	$0.0	$0.0	$0.1	0.1%	36
Illinois	Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	12/28/2017				105%	47%	$2.9	$1.1	$4.0	5.1%	2,892
Indiana	131%	77%	1/26/2016	6/30/2016	16.6%	16.6%	207%	55%	12/26/2017				45%	36%	$1.4	$1.0	$2.4	3.0%	2,218
Iowa	Approved full amount of 2012 ask; no 2015 filing expected												105%	47%	$1.5	$0.3	$1.9	2.4%	1,819
Kansas							196%	36%	10/3/2017				50%	50%	$1.2	$0.4	$1.6	2.0%	1,372
Kentucky	139%	72%	3/31/2016	10/4/2016	60%	25%	132%	37%	12/30/2017				92%	50%	$0.6	$0.3	$0.9	1.2%	944
Louisiana							183%	36%	7/13/2017	2/26/2018	20%	20%	88%	81%	$0.0	$0.0	$0.0	0.0%	18
Maine							17.8%	11.3%	12/15/2017	3/6/2018	17.8%	11.3%	81%	32%	$0.1	$0.1	$0.1	0.2%	93
Maryland	15%	15%	12/22/2015	4/12/2016	15%	15%	168%	23%	8/17/2017				66%	66%	$0.8	$0.5	$1.3	1.6%	774
Massachusetts													0%	0%	$0.0	$0.0	$0.0	0.0%	21
Michigan	Approved full amount of 2012 ask; no 2015 filing expected						99%	39%	9/21/2017	12/26/2017	99%	39%	308%	105%	$0.9	$0.9	$1.8	2.3%	1,062
Minnesota													n/a	n/a	$0.0	$0.0	$0.0	0.0%	-
Mississippi													70%	55%	$0.0	$0.0	$0.0	0.0%	2
Missouri	Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	11/22/2017				105%	47%	$2.6	$1.2	$3.7	4.7%	2,827
Montana	88%	51%	12/31/2015	Disapproved			191%	50%	9/18/2017	Disapproved			53%	36%	$0.0	$0.0	$0.0	0.0%	17
Nebraska	Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	12/20/2017	3/30/2018	0%	75%	105%	158%	$1.9	$0.3	$2.2	2.8%	1,716
Nevada	Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	12/4/2017				105%	47%	$0.1	$0.0	$0.1	0.1%	68
New Hampshire													9%	9%	$0.0	$0.0	$0.0	0.0%	3
New Jersey	Approved full amount of 2012 ask; no 2015 filing expected												105%	47%	$0.0	$0.0	$0.0	0.0%	9
New Mexico													44%	44%	$0.0	$0.0	$0.1	0.1%	92
New York	98.5%[7]	98.5%[7]	12/26/2016										59%	59%	$1.5	$2.0	$3.5	4.4%	1,727
North Carolina							134%	59%	12/26/2017				90%	29%	$2.0	$1.1	$3.1	3.9%	2,047
North Dakota	91%	37%	12/30/2015	1/12/2016	15%	15%	157%	18%	7/24/2017	10/30/2017	72.8%	18%	199%	104%	$0.8	$0.1	$0.8	1.1%	766
Ohio	Approved full amount of 2012 ask; no 2015 filing expected						15%	15%	10/10/2017	12/5/2017	15%	15%	136%	69%	$2.4	$1.5	$3.9	4.9%	2,476
Oklahoma	68%	21%	12/16/2015	4/1/2016	10%	10%	137%	9%	7/17/2017	9/25/2017	10%	10%	106%	106%	$0.6	$0.3	$0.9	1.2%	767
Oregon	83%	31%	12/10/2015	5/9/2016	42%	31%	100%	0%	11/8/2017				122%	105%	$0.4	$0.3	$0.7	0.9%	425
Pennsylvania	83%	33%	1/28/2016	4/26/2016	30%	15%	118%	15%	8/21/2017	12/5/2017	10%	0%	124%	77%	$2.9	$2.4	$5.3	6.7%	3,276
Rhode Island	Approved full amount of 2012 ask; no 2015 filing expected												105%	47%	$0.1	$0.1	$0.2	0.2%	89
South Carolina	83%	31%	1/25/2016	4/29/2016	20%	20%	136%	9%	9/19/2017	11/15/2017	20%	9%	126%	105%	$1.1	$0.6	$1.8	2.2%	1,154
South Dakota	Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	10/24/2017				105%	47%	$0.4	$0.1	$0.5	0.6%	354
Tennessee	Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	10/31/2017				105%	47%	$0.9	$0.4	$1.3	1.7%	807
Texas	69%	47%	12/9/2015	9/30/2016	70%	47%							189%	107%	$2.3	$1.1	$3.4	4.3%	2,477
Utah							202%	39%	12/29/2017				47%	47%	$0.1	$0.1	$0.2	0.3%	183
Vermont													9%	9%	$0.1	$0.0	$0.1	0.1%	73
Virginia	Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	12/29/2017				105%	47%	$1.6	$0.9	$2.5	3.2%	1,447
Washington	Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	9/29/2017				105%	47%	$1.6	$1.5	$3.1	3.9%	1,942
Washington, DC													32%	32%	$0.0	$0.0	$0.0	0.0%	1
West Virginia	Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	12/30/2017	3/19/2018	117%	39%	345%	105%	$0.1	$0.1	$0.2	0.3%	119
Wisconsin	Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	11/21/2017				105%	47%	$1.4	$0.9	$2.3	2.9%	1,564
Wyoming	Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	11/3/2017	12/29/2017	117%	39%	345%	105%	$0.0	$0.0	$0.0	0.0%	12

[1] FL Comprehensive plans approved for 11%; Nursing Home plans approved for 10%
[2] All policies issued in NJ are group trust policies sold under Alabama group trust. Alabama approval thus applies to all policies issued in NJ
[3] 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.
[4] States with requests higher than 88%/35% approved less than full amount in previous rate actions
[5] Graded based on issue age
[6] Weighted average; approved for 60% for issue ages 74 and under; 0% over age 75
[7] Requesting 98.5% for issue ages 74 and under, 0% for issue ages 75 and over

Attachment Q7
Genworth Life Insurance Company
PrePCS Policy Forms
Original Assumptions from Issue
Nationwide (Non-NY) VA-forms only Experience as of December 31, 2016

	Lifetime			Limited			Total			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium	Incurred Claims	Loss Ratio	4.00% Discount Factor
1988	360,511	19,848	5.5%	352,479	26,499	7.5%	712,990	46,347	6.5%	3.05809
1989	14,750,706	837,262	5.7%	14,731,622	1,151,495	7.8%	29,482,328	1,988,757	6.7%	2.94047
1990	38,539,232	3,107,188	8.1%	36,972,457	4,073,113	11.0%	75,511,689	7,180,301	9.5%	2.82738
1991	58,242,278	6,230,028	10.7%	55,050,473	7,994,306	14.5%	113,292,750	14,224,334	12.6%	2.71863
1992	74,933,436	10,123,975	13.5%	71,876,978	12,918,741	18.0%	146,810,413	23,042,716	15.7%	2.61407
1993	86,958,668	14,571,498	16.8%	83,923,276	18,448,489	22.0%	170,881,945	33,019,987	19.3%	2.51353
1994	93,063,404	19,036,489	20.5%	89,831,177	23,811,040	26.5%	182,894,581	42,847,529	23.4%	2.41685
1995	93,214,791	23,343,225	25.0%	89,073,180	28,669,004	32.2%	182,287,970	52,012,229	28.5%	2.32390
1996	91,126,853	27,459,864	30.1%	86,244,764	32,892,809	38.1%	177,371,617	60,352,673	34.0%	2.23452
1997	87,297,078	31,232,449	35.8%	85,463,602	36,724,616	43.0%	172,760,679	67,957,065	39.3%	2.14857
1998	82,423,502	34,783,215	42.2%	83,672,630	40,341,043	48.2%	166,096,132	75,124,258	45.2%	2.06594
1999	76,546,033	38,190,131	49.9%	77,376,500	43,370,216	56.1%	153,922,533	81,560,347	53.0%	1.98648
2000	70,901,126	41,618,213	58.7%	70,552,086	45,996,241	65.2%	141,453,212	87,614,454	61.9%	1.91007
2001	65,104,230	44,614,219	68.5%	63,729,640	47,854,018	75.1%	128,833,870	92,468,237	71.8%	1.83661
2002	59,747,100	47,442,245	79.4%	57,492,722	49,232,674	85.6%	117,239,822	96,674,919	82.5%	1.76597
2003	54,641,786	49,890,568	91.3%	51,644,378	50,015,834	96.8%	106,286,164	99,906,402	94.0%	1.69805
2004	49,922,765	52,186,262	104.5%	46,283,812	50,483,460	109.1%	96,206,576	102,669,722	106.7%	1.63274
2005	45,177,021	53,885,820	119.3%	41,043,381	50,244,840	122.4%	86,220,402	104,130,661	120.8%	1.56994
2006	40,827,143	55,397,036	135.7%	36,321,059	49,807,576	137.1%	77,148,202	105,204,612	136.4%	1.50956
2007	36,734,804	56,505,931	153.8%	31,979,959	49,078,251	153.5%	68,714,763	105,584,182	153.7%	1.45150
2008	32,994,428	57,362,773	173.9%	28,091,300	48,157,699	171.4%	61,085,728	105,520,473	172.7%	1.39567
2009	29,326,919	57,467,299	196.0%	24,404,396	46,642,282	191.1%	53,731,315	104,109,581	193.8%	1.34199
2010	26,010,739	57,302,034	220.3%	21,145,070	44,986,991	212.8%	47,155,809	102,289,025	216.9%	1.29038
2011	22,950,301	56,706,976	247.1%	18,217,691	43,094,378	236.6%	41,167,992	99,801,354	242.4%	1.24075
2012	20,198,893	55,853,903	276.5%	15,649,411	41,105,583	262.7%	35,848,303	96,959,486	270.5%	1.19303
2013	17,578,697	54,294,998	308.9%	13,286,917	38,710,304	291.3%	30,865,614	93,005,301	301.3%	1.14714
2014	15,254,412	52,518,769	344.3%	11,244,412	36,268,934	322.6%	26,498,824	88,787,702	335.1%	1.10302
2015	13,159,745	50,407,491	383.0%	9,456,398	33,715,620	356.5%	22,616,143	84,123,111	372.0%	1.06060
2016	11,316,696	48,133,817	425.3%	7,924,644	31,183,634	393.5%	19,241,340	79,317,452	412.2%	1.01980
2017	9,616,596	45,335,126	471.4%	6,559,617	28,447,250	433.7%	16,176,213	73,782,376	456.1%	0.98058
2018	8,143,846	42,459,197	521.4%	5,409,057	25,808,595	477.1%	13,552,903	68,267,793	503.7%	0.94287
2019	6,852,611	39,431,202	575.4%	4,429,964	23,218,595	524.1%	11,282,574	62,649,797	555.3%	0.90660
2020	5,745,366	36,414,178	633.8%	3,613,458	20,773,973	574.9%	9,358,823	57,188,150	611.1%	0.87173
2021	4,758,071	33,170,166	697.1%	2,909,709	18,330,206	630.0%	7,667,780	51,500,372	671.6%	0.83820
2022	3,925,880	30,064,943	765.8%	2,333,010	16,089,042	689.6%	6,258,890	46,153,985	737.4%	0.80597
2023	3,217,943	27,054,866	840.8%	1,856,998	14,011,342	754.5%	5,074,940	41,066,208	809.2%	0.77497
2024	2,627,979	24,249,665	922.7%	1,471,500	12,143,858	825.3%	4,099,479	36,393,523	887.8%	0.74516
2025	2,119,818	21,479,141	1013.3%	1,150,540	10,387,508	902.8%	3,270,359	31,866,648	974.4%	0.71650
2026	1,703,813	18,972,987	1113.6%	895,405	8,845,524	987.9%	2,599,218	27,818,511	1070.3%	0.68894
2027	1,360,720	16,667,569	1224.9%	691,536	7,480,481	1081.7%	2,052,256	24,148,050	1176.7%	0.66245
2028	1,083,085	14,607,887	1348.7%	531,567	6,301,462	1185.5%	1,614,651	20,909,349	1295.0%	0.63697
2029	851,833	12,666,698	1487.0%	403,089	5,242,228	1300.5%	1,254,922	17,908,927	1427.1%	0.61247
2030	667,937	10,961,711	1641.1%	304,244	4,345,456	1428.3%	972,181	15,307,167	1574.5%	0.58891
2031	520,748	9,441,291	1813.0%	227,922	3,580,357	1570.9%	748,671	13,021,648	1739.3%	0.56626
2032	404,965	8,118,300	2004.7%	170,007	2,940,538	1729.7%	574,972	11,058,838	1923.4%	0.54448
2033	311,449	6,910,956	2219.0%	125,166	2,386,714	1906.8%	436,615	9,297,671	2129.5%	0.52354
2034	239,057	5,875,298	2457.7%	91,806	1,932,101	2104.5%	330,863	7,807,399	2359.7%	0.50340
2035	182,649	4,973,505	2723.0%	66,911	1,555,692	2325.0%	249,560	6,529,197	2616.3%	0.48404
2036	139,362	4,204,428	3016.9%	48,626	1,249,278	2569.1%	187,988	5,453,706	2901.1%	0.46543
2037	105,277	3,517,695	3341.4%	34,940	992,418	2840.4%	140,217	4,510,113	3216.5%	0.44752
2038	79,455	2,937,278	3696.8%	25,062	786,833	3139.5%	104,518	3,724,111	3563.1%	0.43031
2039	59,741	2,438,193	4081.3%	17,904	620,476	3465.6%	77,644	3,058,670	3939.3%	0.41376
2040	44,880	2,015,826	4491.6%	12,785	487,761	3815.0%	57,666	2,503,587	4341.6%	0.39785
2041	33,385	1,643,943	4924.3%	9,051	378,928	4186.4%	42,436	2,022,871	4766.9%	0.38255
2042	24,804	1,333,038	5374.3%	6,415	293,688	4577.8%	31,219	1,626,726	5210.7%	0.36783
2043	18,346	1,070,777	5836.7%	4,543	226,243	4980.5%	22,888	1,297,020	5666.8%	0.35368
2044	13,543	853,868	6304.8%	3,226	173,526	5378.9%	16,769	1,027,394	6126.7%	0.34008
2045	9,885	669,588	6773.7%	2,280	131,335	5760.7%	12,165	800,924	6583.8%	0.32700
2046	7,195	521,095	7242.5%	1,620	98,930	6107.2%	8,815	620,025	7033.9%	0.31442
2047	5,204	401,303	7711.5%	1,155	73,922	6397.6%	6,359	475,224	7472.7%	0.30233
2048	3,750	306,566	8176.0%	831	55,008	6617.5%	4,581	361,574	7893.2%	0.29070
2049	2,666	229,999	8628.1%	599	40,440	6753.0%	3,265	270,439	8284.1%	0.27952
2050	1,886	170,880	9061.5%	437	29,640	6785.7%	2,323	200,520	8633.5%	0.26877
2051	1,323	125,299	9473.1%	322	21,580	6696.1%	1,645	146,879	8929.0%	0.25843
2052	922	90,884	9856.1%	242	15,642	6471.6%	1,164	106,525	9153.2%	0.24849
2053	633	64,534	10197.7%	183	11,143	6091.4%	816	75,677	9276.9%	0.23894
2054	431	45,207	10481.7%	141	7,888	5588.8%	572	53,095	9275.3%	0.22975
2055	291	31,120	10693.0%	111	5,536	5000.9%	402	36,656	9124.4%	0.22091
2056	195	21,109	10818.1%	89	3,869	4371.3%	284	24,978	8806.5%	0.21241
2057	129	13,979	10841.6%	71	2,670	3741.7%	200	16,650	8311.9%	0.20424
2058	85	9,131	10753.5%	58	1,836	3142.3%	143	10,967	7651.0%	0.19639
2059	56	5,873	10538.9%	48	1,257	2603.5%	104	7,130	6855.1%	0.18884
2060	37	3,739	10190.6%	40	862	2140.7%	77	4,601	5979.5%	0.18157
2061	24	2,345	9714.8%	33	586	1752.5%	58	2,931	5089.4%	0.17459
2062	16	1,465	9115.6%	28	400	1434.6%	44	1,865	4244.8%	0.16787
2063	11	912	8402.3%	23	273	1179.5%	34	1,185	3487.0%	0.16142
2064	7	574	7680.6%	19	187	975.9%	27	760	2859.1%	0.15521
2065	5	365	7024.0%	16	127	811.6%	21	491	2362.8%	0.14924
2066	4	238	6485.1%	13	86	678.4%	16	324	1984.9%	0.14350
2067	3	159	6081.8%	10	58	568.7%	13	217	1701.2%	0.13798
2068	2	109	5817.9%	8	38	477.4%	10	148	1490.9%	0.13267
2069	1	76	5678.1%	6	25	402.8%	8	101	1336.2%	0.12757
2070	1	54	5642.9%	5	16	343.0%	6	70	1223.1%	0.12266
2071	1	38	5668.4%	4	11	298.3%	4	49	1137.9%	0.11795
2072	0	27	5707.8%	2	6	289.8%	2	33	1355.8%	0.11341
2073	0	19	5763.5%	0	0	17598.3%	0	19	5843.7%	0.10905
2074	0	10	5810.0%	0	0	39889.9%	0	10	5854.9%	0.10485
2075	0	0	3316.5%	0	0	41791.2%	0	0	22435.7%	0.10082
2076	0	0	NA	0	0	43050.2%	0	0	43050.2%	0.09694
PV Past	2,836,016,794	1,724,036,053	60.8%	2,692,997,189	1,660,617,619	61.7%	5,529,013,983	3,384,653,672	61.2%	
PV Future	46,252,217	334,018,732	722.2%	28,655,596	176,862,985	617.2%	74,907,813	510,881,717	682.0%	
PV Total	2,882,269,011	2,058,054,785	71.4%	2,721,652,786	1,837,480,604	67.5%	5,603,921,797	3,895,535,389	69.5%	

Attachment Q8a
Genworth Life Insurance Company
PrePCS Cumulative Walk from Original Pricing to Current Best Estimate Projections
Coverage Series:PrePCS
with State VA Approved Rate Increases
Data as of December 31, 2016

	Present Values w Approved Rate Increases			Net impact on LLR
	Earned Premium	Incurred Claims	LLR	(Curr step - Prev)
Step a: Original target loss ratio with pricing business mix				
PV Past	13,038,464,772	6,684,302,715	51.3%	
PV Future	2,893,571	7,119,209	246.0%	
PV Total	13,041,358,343	6,691,421,923	51.3%	NA
Step b: Actual Historical experience and projected with original pricing assumptions				
PV Past	11,404,224,574	8,492,174,251	74.5%	
PV Future	203,601,681	767,717,132	377.1%	
PV Total	11,607,826,255	9,259,891,383	79.8%	28.5%
Step c: Step b with current morbidity assumptions				
PV Past	11,404,224,574	8,492,174,251	74.5%	
PV Future	203,601,681	913,286,063	448.6%	
PV Total	11,607,826,255	9,405,460,314	81.0%	1.3%
Step d: Step c with current decrement assumptions				
PV Past	11,404,224,574	8,492,174,251	74.5%	
PV Future	217,173,272	1,014,522,716	467.1%	
PV Total	11,621,397,846	9,506,696,967	81.8%	0.8%
Step e: Step d with current BE interest rate				
PV Past	6,178,556,962	5,621,917,236	91.0%	
PV Future	250,019,012	1,230,340,165	492.1%	
PV Total	6,428,575,973	6,852,257,401	106.6%	24.8%

Original Pricing Discount rate:	7.50%
Current Best Esitmate Discount rate:	4.00%

Attachment Q8b
Genworth Life Insurance Company
Step a: Original target loss ratio with pricing business mix
Coverage Series:PrePCS
Original Pricing Assumptions Applied to Originally Assumed Mix of Business

Year	Total Earned Prem	Total Inc Clms	Total Loss Ratio	7.50% Discount Factor
1988	3,501,443	388,660	11%	7.8549
1989	34,192,204	4,046,609	12%	7.3069
1990	84,584,430	12,132,763	14%	6.7971
1991	132,348,211	23,818,658	18%	6.3229
1997	183,649,054	39,217,562	21%	5.8818
1998	224,378,330	55,916,952	25%	5.4714
1999	243,264,624	71,560,755	29%	5.0897
2000	243,279,190	84,829,650	35%	4.7346
2001	234,998,887	95,404,093	41%	4.4043
2002	227,534,632	104,217,682	46%	4.0970
2003	216,255,005	111,596,568	52%	3.8112
2004	198,940,341	117,580,509	59%	3.5453
2005	179,578,220	122,161,249	68%	3.2979
2006	161,754,644	125,378,008	78%	3.0678
2007	145,255,711	127,334,687	88%	2.8538
2008	129,917,900	128,099,208	99%	2.6547
2009	115,630,471	127,641,314	110%	2.4695
2010	102,346,775	125,975,282	123%	2.2972
2011	90,052,827	123,193,855	137%	2.1369
2012	78,759,744	119,378,898	152%	1.9878
2013	68,496,137	114,755,066	168%	1.8491
2014	58,993,297	108,311,494	184%	1.7201
2015	46,581,770	90,565,035	194%	1.6001
2016	35,903,154	73,677,508	205%	1.4885
2017	26,123,727	55,859,464	214%	1.3846
2018	16,814,079	36,686,188	218%	1.2880
2019	10,375,099	23,065,846	222%	1.1982
2020	6,080,689	13,822,812	227%	1.1146
2016	4,030,188	9,598,900	238%	1.0368
2017	2,188,567	5,383,411	246%	0.9645
2018	757,435	1,884,145	249%	0.8972
2019	58,342	129,695	222%	0.8346
2020	34,413	78,305	228%	0.7764
2021	22,383	53,415	239%	0.7222
2022	13,465	33,478	249%	0.6718
2023	4,067	10,295	253%	0.6249
2024	0	0	NA	0.5813
2025	0	0	NA	0.5408
2026	0	0	NA	0.5031
2027	0	0	NA	0.4680
2028	0	0	NA	0.4353
2029	0	0	NA	0.4049
2030	0	0	NA	0.3767
2031	0	0	NA	0.3504
2032	0	0	NA	0.3260
2033	0	0	NA	0.3032
2034	0	0	NA	0.2821
2035	0	0	NA	0.2624
2036	0	0	NA	0.2441
2037	0	0	NA	0.2271
2038	0	0	NA	0.2112
2039	0	0	NA	0.1965
2040	0	0	NA	0.1828
2041	0	0	NA	0.1700
2042	0	0	NA	0.1582
2043	0	0	NA	0.1471
2044	0	0	NA	0.1369
2045	0	0	NA	0.1273
2046	0	0	NA	0.1184
2047	0	0	NA	0.1102
2048	0	0	NA	0.1025
2049	0	0	NA	0.0953
2050	0	0	NA	0.0887
2051	0	0	NA	0.0825
2052	0	0	NA	0.0767
2053	0	0	NA	0.0714
2054	0	0	NA	0.0664
2055	0	0	NA	0.0618
2056	0	0	NA	0.0575
2057	0	0	NA	0.0535
2058	0	0	NA	0.0497
2059	0	0	NA	0.0463
2060	0	0	NA	0.0430
2061	0	0	NA	0.0400
2062	0	0	NA	0.0372
2063	0	0	NA	0.0346
2064	0	0	NA	0.0322
2065	0	0	NA	0.0300
2066	0	0	NA	0.0279
2067	0	0	NA	0.0259
2068	0	0	NA	0.0241
2069	0	0	NA	0.0224
2070	0	0	NA	0.0209
2071	0	0	NA	0.0194
2072	0	0	NA	0.0181
2073	0	0	NA	0.0168
2074	0	0	NA	0.0156
2075	0	0	NA	0.0145
2076	0	0	NA	0.0135
PV Past	13,038,464,772	6,684,302,715	51%	
PV Future	2,893,571	7,119,209	246%	
PV Total	13,041,358,343	6,691,421,923	51%	

Attachment Q8c
Genworth Life Insurance Company
Step b: Actual Historical experience and projected with original pricing assumptions
Coverage Series:PrePCS
with State VA Approved Rate Increases
Data as of December 31, 2016

Year	Total Earned Prem	Total Inc Clms	Total Loss Ratio	7.50% Discount Factor
1988	714,238	219,395	31%	7.8549
1989	29,706,747	2,707,395	9%	7.3069
1990	76,830,050	9,564,905	12%	6.7971
1991	116,171,465	16,766,408	14%	6.3229
1992	150,579,516	29,941,234	20%	5.8818
1993	175,750,804	48,537,843	28%	5.4714
1994	188,498,662	47,724,622	25%	5.0897
1995	188,127,485	60,800,104	32%	4.7346
1996	183,849,096	85,694,327	47%	4.4043
1997	182,362,173	83,350,187	46%	4.0970
1998	178,863,466	108,822,843	61%	3.8112
1999	169,941,560	115,025,940	68%	3.5453
2000	158,255,824	132,879,615	84%	3.2979
2001	145,288,754	149,737,310	103%	3.0678
2002	133,262,400	151,681,661	114%	2.8538
2003	121,817,964	156,332,611	128%	2.6547
2004	112,645,670	155,618,401	138%	2.4695
2005	104,205,950	164,559,555	158%	2.2972
2006	95,887,160	177,257,672	185%	2.1369
2007	87,877,268	186,257,881	212%	1.9878
2008	81,338,512	194,961,424	240%	1.8491
2009	77,356,190	200,931,885	260%	1.7201
2010	70,831,461	203,089,148	287%	1.6001
2011	63,753,378	216,394,825	339%	1.4885
2012	57,162,270	210,601,475	368%	1.3846
2013	50,683,932	209,711,665	414%	1.2880
2014	53,616,869	187,910,204	350%	1.1982
2015	54,820,864	181,753,850	332%	1.1146
2016	54,425,468	179,636,139	330%	1.0368
2017	47,763,382	126,926,616	266%	0.9645
2018	40,620,513	118,952,527	293%	0.8972
2019	34,304,925	110,390,680	322%	0.8346
2020	28,765,778	101,760,583	354%	0.7764
2021	23,947,634	92,444,572	386%	0.7222
2022	19,791,795	83,492,830	422%	0.6718
2023	16,237,704	74,824,745	461%	0.6249
2024	13,224,323	66,758,681	505%	0.5813
2025	10,691,432	58,827,218	550%	0.5408
2026	8,580,803	51,658,995	602%	0.5031
2027	6,837,190	45,085,766	659%	0.4680
2028	5,409,106	39,225,159	725%	0.4353
2029	4,249,379	33,730,455	794%	0.4049
2030	3,315,485	28,924,813	872%	0.3767
2031	2,569,667	24,662,377	960%	0.3504
2032	1,978,884	20,972,970	1060%	0.3260
2033	1,514,614	17,641,021	1165%	0.3032
2034	1,152,556	14,804,132	1284%	0.2821
2035	872,274	12,360,715	1417%	0.2624
2036	656,792	10,298,272	1568%	0.2441
2037	492,187	8,488,906	1725%	0.2271
2038	367,176	6,983,492	1902%	0.2112
2039	272,734	5,712,635	2095%	0.1965
2040	201,723	4,657,653	2309%	0.1828
2041	148,558	3,749,142	2524%	0.1700
2042	108,918	3,004,147	2758%	0.1582
2043	79,478	2,386,546	3003%	0.1471
2044	57,704	1,883,834	3265%	0.1369
2045	41,669	1,463,558	3512%	0.1273
2046	29,915	1,129,088	3774%	0.1184
2047	21,341	862,447	4041%	0.1102
2048	15,120	654,021	4326%	0.1025
2049	10,632	487,732	4587%	0.0953
2050	7,414	360,716	4865%	0.0887
2051	5,123	263,650	5147%	0.0825
2052	3,503	190,870	5449%	0.0767
2053	2,368	135,324	5715%	0.0714
2054	1,580	94,733	5995%	0.0664
2055	1,040	65,238	6275%	0.0618
2056	673	44,270	6576%	0.0575
2057	429	29,277	6832%	0.0535
2058	268	19,023	7105%	0.0497
2059	164	12,095	7378%	0.0463
2060	98	7,540	7675%	0.0430
2061	58	4,566	7933%	0.0400
2062	33	2,712	8235%	0.0372
2063	18	1,577	8573%	0.0346
2064	10	902	9001%	0.0322
2065	5	503	9458%	0.0300
2066	3	277	10067%	0.0279
2067	1	149	10842%	0.0259
2068	1	78	11875%	0.0241
2069	0	39	13118%	0.0224
2070	0	18	14765%	0.0209
2071	0	8	16836%	0.0194
2072	0	3	19425%	0.0181
2073	0	1	22193%	0.0168
2074	0	0	25431%	0.0156
2075	0	0	27427%	0.0145
2076	0	0	29164%	0.0135
PV Past	11,404,224,574	8,492,174,251	74.5%	
PV Future	203,601,681	767,717,132	377.1%	
PV Total	11,607,826,255	9,259,891,383	79.8%	

Attachment Q8d
Genworth Life Insurance Company
Step c: Step b with current morbidity assumptions
Coverage Series:PrePCS
with State VA Approved Rate Increases
Data as of December 31, 2016

Year	Total Earned Prem	Total Inc Clms	Total Loss Ratio	7.50% Discount Factor
1988	714,238	219,395	31%	7.8549
1989	29,706,747	2,707,395	9%	7.3069
1990	76,830,050	9,564,905	12%	6.7971
1991	116,171,465	16,766,408	14%	6.3229
1992	150,579,516	29,941,234	20%	5.8818
1993	175,750,804	48,537,843	28%	5.4714
1994	188,498,662	47,724,622	25%	5.0897
1995	188,127,485	60,800,104	32%	4.7346
1996	183,849,096	85,694,327	47%	4.4043
1997	182,362,173	83,350,187	46%	4.0970
1998	178,863,466	108,822,843	61%	3.8112
1999	169,941,560	115,025,940	68%	3.5453
2000	158,255,824	132,879,615	84%	3.2979
2001	145,288,754	149,737,310	103%	3.0678
2002	133,262,400	151,681,661	114%	2.8538
2003	121,817,964	156,332,611	128%	2.6547
2004	112,645,670	155,618,401	138%	2.4695
2005	104,205,950	164,559,555	158%	2.2972
2006	95,887,160	177,257,672	185%	2.1369
2007	87,877,268	186,257,881	212%	1.9878
2008	81,338,512	194,961,424	240%	1.8491
2009	77,356,190	200,931,885	260%	1.7201
2010	70,831,461	203,089,148	287%	1.6001
2011	63,753,378	216,394,825	339%	1.4885
2012	57,162,270	210,601,475	368%	1.3846
2013	50,683,932	209,711,665	414%	1.2880
2014	53,616,869	187,910,204	350%	1.1982
2015	54,820,864	181,753,850	332%	1.1146
2016	54,425,468	179,636,139	330%	1.0368
2017	47,763,382	164,556,441	345%	0.9645
2018	40,620,513	148,286,731	365%	0.8972
2019	34,304,925	133,725,364	390%	0.8346
2020	28,765,778	120,145,249	418%	0.7764
2021	23,947,634	107,645,431	450%	0.7222
2022	19,791,795	96,053,723	485%	0.6718
2023	16,237,704	85,138,472	524%	0.6249
2024	13,224,323	75,012,947	567%	0.5813
2025	10,691,432	65,766,684	615%	0.5408
2026	8,580,803	57,369,427	669%	0.5031
2027	6,837,190	50,005,018	731%	0.4680
2028	5,409,106	43,547,296	805%	0.4353
2029	4,249,379	37,701,272	887%	0.4049
2030	3,315,485	32,454,853	979%	0.3767
2031	2,569,667	27,756,917	1080%	0.3504
2032	1,978,884	23,579,469	1192%	0.3260
2033	1,514,614	19,922,248	1315%	0.3032
2034	1,152,556	16,756,743	1454%	0.2821
2035	872,274	14,017,436	1607%	0.2624
2036	656,792	11,642,782	1773%	0.2441
2037	492,187	9,581,669	1947%	0.2271
2038	367,176	7,834,216	2134%	0.2112
2039	272,734	6,380,115	2339%	0.1965
2040	201,723	5,167,541	2562%	0.1828
2041	148,558	4,158,728	2799%	0.1700
2042	108,918	3,321,250	3049%	0.1582
2043	79,478	2,633,053	3313%	0.1471
2044	57,704	2,064,843	3578%	0.1369
2045	41,669	1,596,119	3830%	0.1273
2046	29,915	1,215,880	4064%	0.1184
2047	21,341	912,749	4277%	0.1102
2048	15,120	675,633	4468%	0.1025
2049	10,632	492,345	4631%	0.0953
2050	7,414	353,743	4771%	0.0887
2051	5,123	250,117	4883%	0.0825
2052	3,503	174,647	4986%	0.0767
2053	2,368	120,546	5091%	0.0714
2054	1,580	81,646	5167%	0.0664
2055	1,040	54,155	5209%	0.0618
2056	673	35,463	5267%	0.0575
2057	429	23,081	5386%	0.0535
2058	268	14,943	5581%	0.0497
2059	164	9,568	5836%	0.0463
2060	98	6,064	6173%	0.0430
2061	58	3,786	6577%	0.0400
2062	33	2,320	7044%	0.0372
2063	18	1,390	7556%	0.0346
2064	10	817	8152%	0.0322
2065	5	468	8786%	0.0300
2066	3	260	9447%	0.0279
2067	1	144	10549%	0.0259
2068	1	81	12350%	0.0241
2069	0	43	14480%	0.0224
2070	0	21	16985%	0.0209
2071	0	10	20648%	0.0194
2072	0	4	25904%	0.0181
2073	0	1	29357%	0.0168
2074	0	0	25474%	0.0156
2075	0	0	8102%	0.0145
2076	0	0	0%	0.0135
PV Past	11,404,224,574	8,492,174,251	74.5%	
PV Future	203,601,681	913,286,063	448.6%	
PV Total	11,607,826,255	9,405,460,314	81.0%	

Attachment Q8e
Genworth Life Insurance Company
Step d: Step c with current decrement assumptions
Coverage Series:PrePCS
with State VA Approved Rate Increases
Data as of December 31, 2016

Year	Total Earned Prem	Total Inc Clms	Total Loss Ratio	7.50% Discount Factor
1988	714,238	219,395	31%	7.8549
1989	29,706,747	2,707,395	9%	7.3069
1990	76,830,050	9,564,905	12%	6.7971
1991	116,171,465	16,766,408	14%	6.3229
1992	150,579,516	29,941,234	20%	5.8818
1993	175,750,804	48,537,843	28%	5.4714
1994	188,498,662	47,724,622	25%	5.0897
1995	188,127,485	60,800,104	32%	4.7346
1996	183,849,096	85,694,327	47%	4.4043
1997	182,362,173	83,350,187	46%	4.0970
1998	178,863,466	108,822,843	61%	3.8112
1999	169,941,560	115,025,940	68%	3.5453
2000	158,255,824	132,879,615	84%	3.2979
2001	145,288,754	149,737,310	103%	3.0678
2002	133,262,400	151,681,661	114%	2.8538
2003	121,817,964	156,332,611	128%	2.6547
2004	112,645,670	155,618,401	138%	2.4695
2005	104,205,950	164,559,555	158%	2.2972
2006	95,887,160	177,257,672	185%	2.1369
2007	87,877,268	186,257,881	212%	1.9878
2008	81,338,512	194,961,424	240%	1.8491
2009	77,356,190	200,931,885	260%	1.7201
2010	70,831,461	203,089,148	287%	1.6001
2011	63,753,378	216,394,825	339%	1.4885
2012	57,162,270	210,601,475	368%	1.3846
2013	50,683,932	209,711,665	414%	1.2880
2014	53,616,869	187,910,204	350%	1.1982
2015	54,820,864	181,753,850	332%	1.1146
2016	54,425,468	179,636,139	330%	1.0368
2017	47,094,508	165,952,395	352%	0.9645
2018	40,809,735	152,236,504	373%	0.8972
2019	35,158,665	139,675,400	397%	0.8346
2020	30,131,247	127,706,683	424%	0.7764
2021	25,690,950	116,486,269	453%	0.7222
2022	21,740,534	105,903,981	487%	0.6718
2023	18,317,013	95,871,040	523%	0.6249
2024	15,356,183	86,448,151	563%	0.5813
2025	12,804,552	77,699,975	607%	0.5408
2026	10,618,884	69,600,199	655%	0.5031
2027	8,760,011	62,398,632	712%	0.4680
2028	7,189,678	55,981,481	779%	0.4353
2029	5,871,191	50,001,267	852%	0.4049
2030	4,770,300	44,459,341	932%	0.3767
2031	3,856,527	39,310,980	1019%	0.3504
2032	3,102,341	34,548,668	1114%	0.3260
2033	2,483,535	30,214,592	1217%	0.3032
2034	1,978,817	26,315,974	1330%	0.2821
2035	1,569,760	22,803,251	1453%	0.2624
2036	1,240,477	19,627,363	1582%	0.2441
2037	977,105	16,747,352	1714%	0.2271
2038	767,482	14,205,300	1851%	0.2112
2039	601,279	12,009,496	1997%	0.1965
2040	469,916	10,105,920	2151%	0.1828
2041	366,349	8,456,703	2308%	0.1700
2042	284,885	7,026,442	2466%	0.1582
2043	220,903	5,795,991	2624%	0.1471
2044	170,695	4,727,052	2769%	0.1369
2045	131,337	3,796,299	2890%	0.1273
2046	100,504	3,000,193	2985%	0.1184
2047	76,538	2,332,340	3047%	0.1102
2048	58,019	1,783,923	3075%	0.1025
2049	43,773	1,339,816	3061%	0.0953
2050	32,802	989,311	3016%	0.0887
2051	24,336	716,578	2945%	0.0825
2052	17,899	510,776	2854%	0.0767
2053	13,094	358,441	2738%	0.0714
2054	9,536	245,742	2577%	0.0664
2055	6,925	164,265	2372%	0.0618
2056	4,921	107,921	2193%	0.0575
2057	3,463	70,163	2026%	0.0535
2058	2,417	45,175	1869%	0.0497
2059	1,687	28,663	1699%	0.0463
2060	1,179	17,967	1523%	0.0430
2061	818	11,087	1356%	0.0400
2062	563	6,725	1194%	0.0372
2063	358	3,993	1114%	0.0346
2064	227	2,325	1022%	0.0322
2065	131	1,308	997%	0.0300
2066	77	704	915%	0.0279
2067	42	374	900%	0.0259
2068	23	197	854%	0.0241
2069	12	101	816%	0.0224
2070	7	51	769%	0.0209
2071	4	25	724%	0.0194
2072	2	12	748%	0.0181
2073	0	5	1044%	0.0168
2074	0	2	2021%	0.0156
2075	0	0	1188%	0.0145
2076	0	0	0%	0.0135
PV Past	11,404,224,574	8,492,174,251	74.5%	
PV Future	217,173,272	1,014,522,716	467.1%	
PV Total	11,621,397,846	9,506,696,967	81.8%	

Attachment Q8f
Genworth Life Insurance Company
Step e: Step d with current BE interest rate
Coverage Series:PrePCS
with State VA Approved Rate Increases
Data as of December 31, 2016

Year	Total Earned Prem	Total Inc Clms	Total Loss Ratio	4.00% Discount Factor
1988	714,238	219,395	31%	3.0581
1989	29,706,747	2,707,395	9%	2.9405
1990	76,830,050	9,564,905	12%	2.8274
1991	116,171,465	16,766,408	14%	2.7186
1992	150,579,516	29,941,234	20%	2.6141
1993	175,750,804	48,537,843	28%	2.5135
1994	188,498,662	47,724,622	25%	2.4169
1995	188,127,485	60,800,104	32%	2.3239
1996	183,849,096	85,694,327	47%	2.2345
1997	182,362,173	83,350,187	46%	2.1486
1998	178,863,466	108,822,843	61%	2.0659
1999	169,941,560	115,025,940	68%	1.9865
2000	158,255,824	132,879,615	84%	1.9101
2001	145,288,754	149,737,310	103%	1.8366
2002	133,262,400	151,681,661	114%	1.7660
2003	121,817,964	156,332,611	128%	1.6980
2004	112,645,670	155,618,401	138%	1.6327
2005	104,205,950	164,559,555	158%	1.5699
2006	95,887,160	177,257,672	185%	1.5096
2007	87,877,268	186,257,881	212%	1.4515
2008	81,338,512	194,961,424	240%	1.3957
2009	77,356,190	200,931,885	260%	1.3420
2010	70,831,461	203,089,148	287%	1.2904
2011	63,753,378	216,394,825	339%	1.2407
2012	57,162,270	210,601,475	368%	1.1930
2013	50,683,932	209,711,665	414%	1.1471
2014	53,616,869	187,910,204	350%	1.1030
2015	54,820,864	181,753,850	332%	1.0606
2016	54,425,468	179,636,139	330%	1.0198
2017	47,094,508	165,952,395	352%	0.9806
2018	40,809,735	152,236,504	373%	0.9429
2019	35,158,665	139,675,400	397%	0.9066
2020	30,131,247	127,706,683	424%	0.8717
2021	25,690,950	116,486,269	453%	0.8382
2022	21,740,534	105,903,981	487%	0.8060
2023	18,317,013	95,871,040	523%	0.7750
2024	15,356,183	86,448,151	563%	0.7452
2025	12,804,552	77,699,975	607%	0.7165
2026	10,618,884	69,600,199	655%	0.6889
2027	8,760,011	62,398,632	712%	0.6624
2028	7,189,678	55,981,481	779%	0.6370
2029	5,871,191	50,001,267	852%	0.6125
2030	4,770,300	44,459,341	932%	0.5889
2031	3,856,527	39,310,980	1019%	0.5663
2032	3,102,341	34,548,668	1114%	0.5445
2033	2,483,535	30,214,592	1217%	0.5235
2034	1,978,817	26,315,974	1330%	0.5034
2035	1,569,760	22,803,251	1453%	0.4840
2036	1,240,477	19,627,363	1582%	0.4654
2037	977,105	16,747,352	1714%	0.4475
2038	767,482	14,205,300	1851%	0.4303
2039	601,279	12,009,496	1997%	0.4138
2040	469,916	10,105,920	2151%	0.3978
2041	366,349	8,456,703	2308%	0.3825
2042	284,885	7,026,442	2466%	0.3678
2043	220,903	5,795,991	2624%	0.3537
2044	170,695	4,727,052	2769%	0.3401
2045	131,337	3,796,299	2890%	0.3270
2046	100,504	3,000,193	2985%	0.3144
2047	76,538	2,332,340	3047%	0.3023
2048	58,019	1,783,923	3075%	0.2907
2049	43,773	1,339,816	3061%	0.2795
2050	32,802	989,311	3016%	0.2688
2051	24,336	716,578	2945%	0.2584
2052	17,899	510,776	2854%	0.2485
2053	13,094	358,441	2738%	0.2389
2054	9,536	245,742	2577%	0.2297
2055	6,925	164,265	2372%	0.2209
2056	4,921	107,921	2193%	0.2124
2057	3,463	70,163	2026%	0.2042
2058	2,417	45,175	1869%	0.1964
2059	1,687	28,663	1699%	0.1888
2060	1,179	17,967	1523%	0.1816
2061	818	11,087	1356%	0.1746
2062	563	6,725	1194%	0.1679
2063	358	3,993	1114%	0.1614
2064	227	2,325	1022%	0.1552
2065	131	1,308	997%	0.1492
2066	77	704	915%	0.1435
2067	42	374	900%	0.1380
2068	23	197	854%	0.1327
2069	12	101	816%	0.1276
2070	7	51	769%	0.1227
2071	4	25	724%	0.1179
2072	2	12	748%	0.1134
2073	0	5	1044%	0.1090
2074	0	2	2021%	0.1049
2075	0	0	1188%	0.1008
2076	0	0	0%	0.0969
PV Past	6,178,556,962	5,621,917,236	91.0%	
PV Future	250,019,012	1,230,340,165	492.1%	
PV Total	6,428,575,973	6,852,257,401	106.6%	

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated April 30, 2018, to Genworth Life Insurance Company's (GLIC's) Pre-PCS Virginia rate increase request. The comments and our responses are as follows:

1. **As a courtesy, please explain the changes made to the actuarial memorandum and in which section(s) of the memorandum these changes occurred.**

Header

- Date changed to April 2018 from December 2017

Footer

- Date changed to April 2018 from December 2017

Section 12. Actuarial Assumptions 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%.

- Changed from 4.0% to 7.5% in the above statement.

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

- Changed $v = 1 / 1.040 = 0.961538$ to $v = 1 / 1.075 = 0.930233$

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%.

- Changed from 4.0% to 7.5% in the above statement.

Objection Response
Genworth Life Insurance Company

Section 24. Actuarial Certification

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

- Changed to "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."

Certification Signature

Kent Holbrook, FSA, MAAA
AVP and Actuary
Genworth Life Insurance Company
Date: December 18, 2017

- Changed to April 25, 2018

Regards,

_____

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

Date: April 26, 2018

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) Pre-PCS 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 Pre-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 5% for the Pre-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 45,000 claims for Pre-PCS. 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 Pre-PCS Objection 3 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 Pre-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 10 limited pay lives in-force in Virginia. Since all policies in this block are at least 20 years old, how many of these are still premium paying? For those still paying premium, when will they be paid up?**

   The 10 Limited Pay policies still in-force in Virginia were purchased with Pay to 65 premium patterns. As of April 2018, all 10 of the limited pay lives in-force in Virginia have an Attained Age of 65 or older. Therefore, none of the policies are currently paying premium.

8. **Please provide the Excel file used to produce Attachment Q5 Status of Filings.**

   Please refer to Attachment 8 in the file "VA PrePCS Objection 3 Status of Filing 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

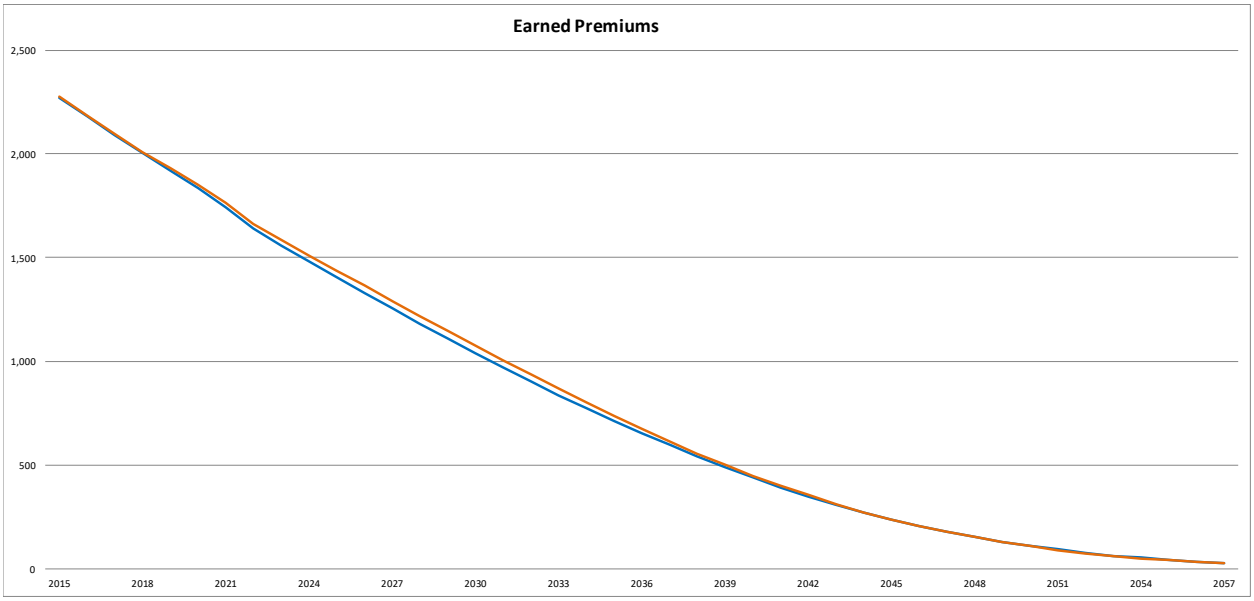

Table 9b: Undiscounted Incurred Claims for Total Lives and Healthy Lives Assumptions

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 Pre-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 5.5%. 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.

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
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. Please refer to Attachments 11a-11o in the file "VA PrePCS Objection 3 Attachments.pdf."

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 Pre-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 splits by inflation options would provide any additional value.

	Pre-PCS Active Life Reserves
Lifetime	$454,015,295
Limited	$252,680,560
Total	$706,695,855

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-128660223) was fully approved as requested. Therefore, there was no impact to this filing request due to delays or reductions.

Regards,

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Michael S Johnson, FSA, MAAA

AVP and Actuary, LTC In-force Actuarial
Genworth Life Insurance Company
Date: July 27, 2018

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

Year	Waived Premiums
1988	8,438
1989	109,051
1990	393,896
1991	746,714
1992	1,349,435
1993	2,223,983
1994	2,342,857
1995	3,061,303
1996	4,201,090
1997	4,396,364
1998	5,602,412
1999	6,122,526
2000	7,025,468
2001	7,681,518
2002	7,939,039
2003	8,352,327
2004	8,372,311
2005	8,780,780
2006	9,389,449
2007	9,952,705
2008	10,786,257
2009	11,135,805
2010	11,309,733
2011	11,778,317
2012	11,444,446
2013	11,501,692
2014	1,762,679
2015	2,371,276
2016	5,498,017
2017	5,754,152
2018	4,963,248
2019	4,275,421
2020	3,674,340
2021	3,143,912
2022	2,678,351
2023	2,266,725
2024	1,904,536
2025	1,590,082
2026	1,319,199
2027	1,092,137
2028	901,828
2029	738,868
2030	601,159
2031	486,067
2032	390,451
2033	311,864
2034	247,806
2035	195,903
2036	154,063
2037	120,417
2038	93,711
2039	72,728
2040	56,309
2041	43,480
2042	33,478
2043	25,684
2044	19,560
2045	14,747
2046	10,974
2047	8,058
2048	5,837
2049	4,164
2050	2,934
2051	2,035
2052	1,395
2053	942
2054	623
2055	405
2056	258
2057	163
2058	103
2059	64
2060	39
2061	23
2062	13
2063	8
2064	4
2065	2
2066	1
2067	1
2068	0
2069	0
2070	0
2071	0
2072	0
2073	0
2074	0
2075	0
2076	0

Attachment 8
Genworth Life Insurance Company
Status of Filings as of April 18, 2018
All Jurisdictions in which these Forms are Active
PenPCS Series Policy Forms

CONFIDENTIAL

	2007 Rate Action			2012 Rate Action						2014 Rate Action						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	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)	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	9%	11/6/2007	9%	88%	35%	11/2/2012	1/16/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2014 filing expected						117%	39%	9/22/2017				105%	47%	$8.0	$4.2	$12.1	15.4%	7,575
Alaska	Filing Not Required. Implemented 9% increase.			Filing Not Required. Implementing 88% (lifetime) and 35% (limited) increase.						Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2014 filing expected												105%	47%	$0.0	$0.0	$0.0	0.0%	-
Arizona	9%	1/14/2008	9%	88%	35%	12/7/2012	2/4/2013	25%	25%	56%	14%	10/10/2014	12/4/2014	12%	12%	88%	35%	12/31/2015	4/28/2017	42%	0%	105%	34%	12/14/2017				117%	53%	$0.6	$0.4	$1.0	1.3%	757
Arkansas	9%	2/7/2008	9%	88%	35%	12/13/2012	10/24/2013	20%	20%	63%	18%	9/30/2014	1/27/2015	25%	10%	75%	43%	12/21/2015	8/16/2016	25%	25%	118%	14%	8/9/2017	8/30/2017	25%	25%	155%	125%	$0.4	$0.2	$0.7	0.9%	498
California (Loss Ratio Non-Partnership)	9%	2/6/2008	9%	88%	35%	4/12/2013	10/27/2015	20%	20%							100%	100%	12/23/2016										31%	31%	$2.7	$2.9	$5.7	7.2%	4,347
Colorado	9%	12/11/2007	9%	88%	35%	11/21/2012	10/25/2013	30%	12%	30%	12%	11/13/2014	1/15/2015	30%	12%	56%	51%	8/31/2016	Disapproved			141%	50%	8/1/2017	Disapproved			84%	37%	$1.1	$0.4	$1.5	1.9%	1,026
Connecticut	9%	4/1/2008	9%	88%	35%	10/11/2012	1/25/2013	40%	40%	39%	20%[3]	9/19/2014	1/5/2015	19%	0%	58%	35%	12/30/2015	3/30/2016	43%	43%	71%	0%	10/10/2017	11/28/2017	42%	0%	269%	118%	$0.8	$0.3	$1.6	2.0%	722
Delaware	9%	10/11/2007	9%	88%	35%	9/14/2012	3/14/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						155.7%	40.9%	11/3/2017	4/2/2018	155.7%	40.9%	424%	107%	$0.0	$0.0	$0.02	0.0%	35
Florida	11%/10%[1]	7/16/09 & 6/3/09	11%/10%[1]	4%	4%	12/8/2011	5/29/2012	4%	4%													77%	77%	7/17/2017				15%	15%	$1.1	$0.7	$1.9	2.4%	1,680
Georgia	9%	6/15/2009	9%	88%	35%	11/7/2012	9/6/2013	18%	18%	65%	20%	9/11/2014	3/13/2015	15%	15%													48%	48%	$0.0	$0.0	$0.0	0.0%	3
Hawaii	9%	1/9/2008	9%	88%	35%	10/18/2012	5/31/2013	57%	15%	24%	24%	10/1/2014	8/14/2017	9.3%	18.3%													87%	48%	$0.2	$0.1	$0.2	0.3%	175
Idaho	9%	10/17/2007	9%	88%	35%	11/9/2012	10/25/2013	25%	15%	56%	24%	10/7/2014	4/28/2015	15%	15%	83%	43%	12/7/2015	5/9/2016	15%	15%	147%	23%	8/28/2017				80%	66%	$0.0	$0.0	$0.1	0.1%	36
Illinois	9%	10/25/2007	9%	88%	35%	9/19/2012	12/24/2013	88%	35%	Approved full amount of 2012 ask; no 2015 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	12/28/2017				105%	47%	$2.9	$1.1	$4.0	5.1%	2,892
Indiana	9%	4/30/2008	9%	88%	35%	12/27/2012	7/17/2014	14%	7%	71%	33%	11/4/2014				131%	77%	1/26/2016	6/30/2016	16.6%	16.6%	207%	55%	12/26/2017				45%	36%	$1.4	$1.0	$2.4	3.0%	2,218
Iowa	9%	4/25/2008	9%	88%	35%	10/10/2012	11/14/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected												105%	47%	$1.5	$0.3	$1.9	2.4%	1,819
Kansas	9%	12/5/2007	9%	88%	35%	10/26/2012	10/13/2014	38%	38%													196%	36%	10/3/2017				50%	50%	$1.2	$0.4	$1.6	2.0%	1,372
Kentucky	9%	11/19/2007	9%	88%	35%	9/21/2012	5/29/2013	9.9%[5]	9.9%[5]	77%	29%	10/23/2014				139%	72%	3/31/2016	10/4/2016	60%	25%	132%	37%	12/30/2017				92%	50%	$0.6	$0.3	$0.9	1.2%	944
Louisiana	9%	11/6/2007	9%	88%	35%	10/26/2012	5/27/2014	20%	20%	63%	18%	9/25/2014	2/11/2016	20%	15%							183%	36%	7/13/2017	2/26/2018	20%	20%	88%	81%	$0.0	$0.0	$0.0	0.0%	18
Maine	9%	9/18/2007	9%	41%[3]	9%[3]	12/14/2012	5/2/2013	41%	9%													17.8%	11.3%	12/15/2017	3/6/2018	17.8%	11.3%	81%	32%	$0.1	$0.1	$0.1	0.2%	93
Maryland	9%	10/5/2007	9%	88%	35%	11/16/2012	11/15/2013	15%	15%	15%	15%	11/17/2014	2/12/2015	15%	15%	15%	15%	12/22/2015	4/12/2016	15%	15%	168%	23%	8/17/2017				66%	66%	$0.8	$0.5	$1.3	1.6%	774
Massachusetts	9%	Closed		88%	35%	12/21/2012																						0%	0%	$0.0	$0.0	$0.0	0.0%	21
Michigan	9%	10/1/2007	9%	88%	35%	8/31/2012	10/15/2012	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						99%	39%	9/21/2017	12/26/2017	99%	39%	308%	105%	$0.9	$0.9	$1.8	2.3%	1,062
Minnesota	9%	Closed																										n/a	n/a	$0.0	$0.0	$0.0	0.0%	-
Mississippi	9%	3/20/2008	9%	88%	35%	10/8/2012	2/12/2013	25%	25%	25%	14%	9/19/2014	10/19/2014	25%	14%													70%	55%	$0.0	$0.0	$0.0	0.0%	2
Missouri	9%	11/8/2007	9%	88%	35%	10/9/2012	5/9/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	11/22/2017				105%	47%	$2.6	$1.2	$3.7	4.7%	2,827
Montana	9%	4/14/2008	9%	88%	35%	9/17/2012	7/16/2013	30%	25%	50%	14%	10/2/2014	4/8/2015	7.7%	0.0%	88%	51%	12/31/2015	Disapproved			191%	50%	9/18/2017	Disapproved			53%	36%	$0.0	$0.0	$0.0	0.0%	17
Nebraska	9%	10/29/2007	9%	88%	35%	8/31/2012	12/9/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	12/20/2017	3/30/2018	0%	75%	105%	158%	$1.9	$0.3	$2.2	2.8%	1,716
Nevada	9%	10/3/2008	9%	88%	35%	12/21/2012	8/14/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	12/4/2017				105%	47%	$0.1	$0.0	$0.1	0.1%	68
New Hampshire	9%	11/2/2007	9%	88%	35%	11/11/2012		Disapproved																				9%	9%	$0.0	$0.0	$0.0	0.0%	3
New Jersey	9%	11/6/2007[2]	9%				1/16/13[2]	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected												105%	47%	$0.0	$0.0	$0.0	0.0%	-
New Mexico	9%	9/17/2007	9%	88%	35%	11/20/2012	5/16/2014	15%	15%	70%	24%	9/29/2014	8/18/2015	15%	15%													44%	44%	$0.0	$0.0	$0.1	0.1%	92
New York	9%	Disapproved		95%[4]	25%[4]	12/27/2012	8/13/2013	2%	2%	56.2%	56.2%	10/22/2014	4/28/2015	56.2%[6]	56.2%[5]	98.5%[7]	98.5%[7]	12/26/2016										59%	59%	$1.5	$2.0	$3.5	4.4%	1,727
North Carolina	9%	12/21/2007	9%	88%	35%	12/14/2012	9/12/2013	74%	18%													134%	59%	12/26/2017				90%	29%	$2.0	$1.1	$3.1	3.9%	2,047
North Dakota	9%	10/9/2007	9%	88%	35%	12/19/2012	4/5/2013	20%	20%	63%	18%	10/1/2014	11/19/2014	15%	15%	91%	37%	12/30/2015	1/12/2016	15%	15%	157%	18%	7/24/2017	10/30/2017	72.8%	18%	199%	104%	$0.8	$0.1	$0.8	1.1%	766
Ohio	9%	10/17/2007	9%	88%	35%	11/16/2012	12/19/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						15%	15%	10/10/2017	12/5/2017	15%	15%	136%	69%	$2.4	$1.5	$3.9	4.9%	2,476
Oklahoma	9%	10/15/2007	9%	88%	35%	9/17/2012	6/26/2013	25%	25%	56%	14%	9/30/2014	3/13/2015	25%	25%	68%	21%	12/16/2015	4/1/2016	10%	10%	137%	9%	7/17/2017	9/25/2017	10%	10%	106%	106%	$0.6	$0.3	$0.9	1.2%	767
Oregon	9%	9/28/2007	9%	88%	35%	12/3/2012	12/13/2013	15%	15%	70%	24%	10/2/2014	3/25/2015	25%	25%	83%	31%	12/10/2015	5/9/2016	42%	31%	100%	0%	11/8/2017				122%	105%	$0.4	$0.3	$0.7	0.9%	425
Pennsylvania	9%	12/21/2007	9%	20%[3]	20%[3]	12/10/2012	3/8/2013	20%	20%	20%	18%	9/23/2014	12/29/2014	20%	18%	83%	33%	1/28/2016	4/26/2016	30%	15%	118%	15%	8/21/2017	12/5/2017	10%	0%	124%	77%	$2.9	$2.4	$5.3	6.7%	3,236
Rhode Island	9%	11/14/2007	9%	88%	35%	12/10/2012	10/14/2014	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected												105%	47%	$0.1	$0.1	$0.2	0.2%	89
South Carolina	9%	1/3/2008	9%	88%	35%	10/24/2012	4/16/2013	20%	20%	63%	18%	9/12/2014	12/11/2014	20%	20%	83%	31%	1/25/2016	4/29/2016	20%	20%	136%	9%	9/19/2017	11/15/2017	20%	9%	126%	105%	$1.1	$0.6	$1.8	2.2%	1,154
South Dakota	9%	10/22/2007	9%	88%	35%	11/2/2012	12/21/2012	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	10/24/2017				105%	47%	$0.4	$0.1	$0.5	0.6%	354
Tennessee	9%	10/8/2007	9%	88%	35%	11/19/2012	5/29/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	10/31/2017				105%	47%	$0.9	$0.4	$1.3	1.7%	897
Texas	9%	8/5/2008	9%	88%	35%	12/18/2012	5/3/2013	56%	29%							69%	47%	12/9/2015	9/30/2016	70%	47%							189%	107%	$2.3	$1.1	$3.4	4.3%	2,477
Utah	9%	2/13/2008	9%	88%	35%	12/19/2012	6/26/2013	35%	35%	44%	0%	10/13/2014										202%	39%	12/29/2017				47%	47%	$0.1	$0.1	$0.2	0.3%	183
Vermont	9%	11/30/2007	9%	88%	35%	12/18/2012		Disapproved		103%	50%	5/12/2015		Disapproved														9%	9%	$0.1	$0.0	$0.1	0.1%	73
Virginia	9%	11/5/2008	9%	88%	35%	10/31/2012	7/11/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	12/29/2017				105%	47%	$1.6	$0.9	$2.5	3.2%	1,447
Washington	9%	6/24/2008	9%	88%	35%	10/26/2012	4/12/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	9/29/2017				105%	47%	$1.6	$1.5	$3.1	3.9%	1,942
Washington, DC	9%	12/31/2007	9%	88%	35%	12/24/2012	5/29/2013	10%	10%	10%[3]	10%[3]	10/9/2014	12/3/2014	10%	10%													32%	32%	$0.0	$0.0	$0.0	0.0%	1
West Virginia	9%	10/30/2007	9%	88%	35%	10/12/2012	11/6/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	12/30/2017	3/19/2018	117%	39%	345%	105%	$0.1	$0.1	$0.2	0.3%	119
Wisconsin	9%	10/31/2007	9%	88%	35%	12/13/2012	5/2/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	11/21/2017				105%	47%	$1.4	$0.9	$2.3	2.9%	1,564
Wyoming	9%	8/24/2007	9%	88%	35%	10/23/2012	2/4/2013	88%	35%	Approved full amount of 2012 ask; no 2014 filing expected						Approved full amount of 2012 ask; no 2015 filing expected						117%	39%	11/3/2017	12/29/2017	117%	39%	345%	105%	$0.0	$0.0	$0.0	0.0%	12

[1] FL Comprehensive plans approved for 11%; Nursing Home plans approved for 10%
[2] All policies issued in NJ are group trust policies sold under Alabama group trust. Alabama approval thus applies to all policies issued in NJ
[3] 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.
[4] States with requests higher than 88%/35% approved less than full amount in previous rate actions
[5] Graded based on issue age
[6] Weighted average: approved for 60% for issue ages 74 and under: 0% over age 75
[7] Requested 98.5% for issue ages 74 and under, 0% for issue ages 75 and over

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

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.50% Discount Factor
1988	714,238	219,395	30.7%	4.5993
1989	29,706,747	2,707,395	9.1%	4.3596
1990	76,830,050	9,564,905	12.4%	4.1323
1991	116,171,465	16,766,408	14.4%	3.9169
1992	150,579,516	29,941,234	19.9%	3.7127
1993	175,750,804	48,537,843	27.6%	3.5191
1994	188,498,662	47,724,622	25.3%	3.3356
1995	188,127,485	60,800,104	32.3%	3.1618
1996	183,849,096	85,694,327	46.6%	2.9969
1997	182,362,173	83,350,187	45.7%	2.8407
1998	178,863,466	108,822,843	60.8%	2.6926
1999	169,941,560	115,025,940	67.7%	2.5522
2000	158,255,824	132,879,615	84.0%	2.4192
2001	145,288,754	149,737,310	103.1%	2.2930
2002	133,262,400	151,681,661	113.8%	2.1735
2003	121,817,964	156,332,611	128.3%	2.0602
2004	112,645,670	155,618,401	138.1%	1.9528
2005	104,205,950	164,559,555	157.9%	1.8510
2006	95,887,160	177,257,672	184.9%	1.7545
2007	87,877,268	186,257,881	212.0%	1.6630
2008	81,338,512	194,961,424	239.7%	1.5763
2009	77,356,190	200,931,885	259.7%	1.4941
2010	70,831,461	203,089,148	286.7%	1.4163
2011	63,753,378	216,394,825	339.4%	1.3424
2012	57,162,270	210,601,475	368.4%	1.2724
2013	50,683,932	209,711,665	413.8%	1.2061
2014	53,616,869	187,910,204	350.5%	1.1432
2015	54,820,864	181,753,850	331.5%	1.0836
2016	54,425,468	179,636,139	330.1%	1.0271
2017	47,094,508	165,952,395	352.4%	0.9736
2018	40,809,735	152,236,504	373.0%	0.9228
2019	35,158,665	139,675,400	397.3%	0.8747
2020	30,131,247	127,706,683	423.8%	0.8291
2021	25,690,950	116,486,269	453.4%	0.7859
2022	21,740,534	105,903,981	487.1%	0.7449
2023	18,317,013	95,871,040	523.4%	0.7061
2024	15,356,183	86,448,151	563.0%	0.6693
2025	12,804,552	77,699,975	606.8%	0.6344
2026	10,618,884	69,600,199	655.4%	0.6013
2027	8,760,011	62,398,632	712.3%	0.5700
2028	7,189,678	55,981,481	778.6%	0.5403
2029	5,871,191	50,001,267	851.6%	0.5121
2030	4,770,300	44,459,341	932.0%	0.4854
2031	3,856,527	39,310,980	1019.3%	0.4601
2032	3,102,341	34,548,668	1113.6%	0.4361
2033	2,483,535	30,214,592	1216.6%	0.4134
2034	1,978,817	26,315,974	1329.9%	0.3918
2035	1,569,760	22,803,251	1452.7%	0.3714
2036	1,240,477	19,627,363	1582.2%	0.3520
2037	977,105	16,747,352	1714.0%	0.3337
2038	767,482	14,205,300	1850.9%	0.3163
2039	601,279	12,009,496	1997.3%	0.2998
2040	469,916	10,105,920	2150.6%	0.2842
2041	366,349	8,456,703	2308.4%	0.2693
2042	284,885	7,026,442	2466.4%	0.2553
2043	220,903	5,795,991	2623.8%	0.2420
2044	170,695	4,727,052	2769.3%	0.2294
2045	131,337	3,796,299	2890.5%	0.2174
2046	100,504	3,000,193	2985.2%	0.2061
2047	76,538	2,332,340	3047.3%	0.1953
2048	58,019	1,783,923	3074.7%	0.1852
2049	43,773	1,339,816	3060.8%	0.1755
2050	32,802	989,311	3016.0%	0.1664
2051	24,336	716,578	2944.5%	0.1577
2052	17,899	510,776	2853.6%	0.1495
2053	13,094	358,441	2737.5%	0.1417
2054	9,536	245,742	2576.9%	0.1343
2055	6,925	164,265	2371.9%	0.1273
2056	4,921	107,921	2192.9%	0.1207
2057	3,463	70,163	2026.0%	0.1144
2058	2,417	45,175	1869.3%	0.1084
2059	1,687	28,663	1699.1%	0.1027
2060	1,179	17,967	1523.5%	0.0974
2061	818	11,087	1355.8%	0.0923
2062	563	6,725	1194.4%	0.0875
2063	358	3,993	1114.2%	0.0829
2064	227	2,325	1021.9%	0.0786
2065	131	1,308	997.0%	0.0745
2066	77	704	915.5%	0.0706
2067	42	374	899.9%	0.0670
2068	23	197	853.7%	0.0635
2069	12	101	816.0%	0.0602
2070	7	51	769.4%	0.0570
2071	4	25	723.6%	0.0540
2072	2	12	748.0%	0.0512
2073	0	5	1043.7%	0.0486
2074	0	2	2020.5%	0.0460
2075	0	0	1188.0%	0.0436
2076	0	0	0.0%	0.0414
PV Past	8,014,782,026	6,680,249,918	83.3%	
PV Future	234,746,955	1,127,643,221	480.4%	
PV Total	8,249,528,980	7,807,893,139	94.6%	

*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: PrePCS 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	5.50% Discount Factor
1988	428,769	219,395	51.2%	4.5993
1989	17,613,148	1,812,367	10.3%	4.3596
1990	45,489,876	6,477,622	14.2%	4.1323
1991	65,917,514	10,321,151	15.7%	3.9169
1992	81,732,810	18,467,037	22.6%	3.7127
1993	93,298,157	31,487,531	33.7%	3.5191
1994	99,405,355	27,843,008	28.0%	3.3356
1995	99,792,521	37,093,625	37.2%	3.1618
1996	98,290,901	51,853,670	52.8%	2.9969
1997	96,161,027	45,236,446	47.0%	2.8407
1998	93,047,623	64,680,049	69.5%	2.6926
1999	88,771,422	66,184,307	74.6%	2.5522
2000	82,501,010	77,529,293	94.0%	2.4192
2001	75,268,293	88,326,584	117.3%	2.2930
2002	69,721,207	88,108,885	126.4%	2.1735
2003	63,211,402	89,832,253	142.1%	2.0602
2004	58,930,844	92,235,694	156.5%	1.9528
2005	55,176,545	98,577,924	178.7%	1.8510
2006	51,373,740	111,203,792	216.5%	1.7545
2007	47,671,917	114,687,730	240.6%	1.6630
2008	44,724,768	124,840,575	279.1%	1.5763
2009	43,142,192	132,570,705	307.3%	1.4941
2010	39,930,363	131,711,048	329.9%	1.4163
2011	36,285,866	140,260,926	386.5%	1.3424
2012	32,804,112	135,391,745	412.7%	1.2724
2013	29,356,525	134,776,389	459.1%	1.2061
2014	33,167,757	114,910,483	346.5%	1.1432
2015	35,519,937	114,143,721	321.4%	1.0836
2016	36,530,775	120,461,621	329.8%	1.0271
2017	31,942,754	109,481,998	342.7%	0.9736
2018	27,925,556	101,086,813	362.0%	0.9228
2019	24,266,748	93,337,683	384.6%	0.8747
2020	20,968,916	85,922,552	409.8%	0.8291
2021	18,009,323	78,980,133	438.6%	0.7859
2022	15,375,453	72,417,380	471.0%	0.7449
2023	13,050,619	66,164,298	507.0%	0.7061
2024	11,012,961	60,238,575	547.0%	0.6693
2025	9,238,786	54,662,082	591.7%	0.6344
2026	7,705,680	49,439,212	641.6%	0.6013
2027	6,390,796	44,767,462	700.5%	0.5700
2028	5,271,510	40,563,619	769.5%	0.5403
2029	4,324,962	36,582,781	845.9%	0.5121
2030	3,529,326	32,842,306	930.6%	0.4854
2031	2,864,645	29,330,268	1023.9%	0.4601
2032	2,312,876	26,046,253	1126.1%	0.4361
2033	1,857,775	23,014,158	1238.8%	0.4134
2034	1,484,810	20,243,449	1363.4%	0.3918
2035	1,181,253	17,707,984	1499.1%	0.3714
2036	935,851	15,387,828	1644.3%	0.3520
2037	738,724	13,262,465	1795.3%	0.3337
2038	581,212	11,359,317	1954.4%	0.3163
2039	455,896	9,696,064	2126.8%	0.2998
2040	356,550	8,232,848	2309.0%	0.2842
2041	278,002	6,949,160	2499.7%	0.2693
2042	216,027	5,820,796	2694.5%	0.2553
2043	167,220	4,832,827	2890.1%	0.2420
2044	128,850	3,958,857	3072.5%	0.2294
2045	98,774	3,185,522	3225.1%	0.2174
2046	75,270	2,518,307	3345.7%	0.2061
2047	57,015	1,953,957	3427.1%	0.1953
2048	42,927	1,490,548	3472.3%	0.1852
2049	32,109	1,113,841	3469.0%	0.1755
2050	23,852	816,616	3423.7%	0.1664
2051	17,555	585,758	3336.7%	0.1577
2052	12,782	412,834	3229.7%	0.1495
2053	9,249	286,068	3092.9%	0.1417
2054	6,636	192,936	2907.5%	0.1343
2055	4,747	126,190	2658.4%	0.1273
2056	3,331	80,582	2419.5%	0.1207
2057	2,316	50,706	2189.2%	0.1144
2058	1,593	31,350	1967.4%	0.1084
2059	1,095	19,042	1739.3%	0.1027
2060	754	11,306	1499.8%	0.0974
2061	518	6,499	1254.5%	0.0923
2062	357	3,609	1009.8%	0.0875
2063	230	1,922	835.5%	0.0829
2064	148	985	663.1%	0.0786
2065	87	473	545.3%	0.0745
2066	55	219	399.0%	0.0706
2067	32	97	305.1%	0.0670
2068	19	40	213.3%	0.0635
2069	11	15	135.2%	0.0602
2070	6	4	70.2%	0.0570
2071	3	1	25.2%	0.0540
2072	2	0	4.0%	0.0512
2073	0	0	0.8%	0.0486
2074	0	0	0.0%	0.0460
2075	0	0	0.0%	0.0436
2076	0	0	0.0%	0.0414
PV Past	4,320,506,021	4,091,008,512	94.7%	
PV Future	163,974,394	777,772,487	474.3%	
PV Total	4,484,480,415	4,868,780,999	108.6%	

*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: PrePCS 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	5.50% Discount Factor
1988	285,469	0	0.0%	4.5993
1989	12,093,599	895,027	7.4%	4.3596
1990	31,340,174	3,087,283	9.9%	4.1323
1991	50,253,952	6,445,257	12.8%	3.9169
1992	68,846,706	11,474,197	16.7%	3.7127
1993	82,452,647	17,050,312	20.7%	3.5191
1994	89,093,307	19,881,614	22.3%	3.3356
1995	88,334,964	23,706,479	26.8%	3.1618
1996	85,558,195	33,840,657	39.6%	2.9969
1997	86,201,146	38,113,740	44.2%	2.8407
1998	85,815,843	44,142,793	51.4%	2.6926
1999	81,170,138	48,841,632	60.2%	2.5522
2000	75,754,814	55,350,322	73.1%	2.4192
2001	70,020,461	61,410,726	87.7%	2.2930
2002	63,541,193	63,572,776	100.0%	2.1735
2003	58,606,562	66,500,358	113.5%	2.0602
2004	53,714,826	63,382,707	118.0%	1.9528
2005	49,029,405	65,981,631	134.6%	1.8510
2006	44,513,420	66,053,879	148.4%	1.7545
2007	40,205,351	71,570,151	178.0%	1.6630
2008	36,613,744	70,120,849	191.5%	1.5763
2009	34,213,998	68,361,179	199.8%	1.4941
2010	30,901,097	71,378,100	231.0%	1.4163
2011	27,467,512	76,133,899	277.2%	1.3424
2012	24,358,158	75,209,730	308.8%	1.2724
2013	21,327,407	74,935,277	351.4%	1.2061
2014	20,449,112	72,999,722	357.0%	1.1432
2015	19,300,927	67,610,130	350.3%	1.0836
2016	17,894,692	59,174,518	330.7%	1.0271
2017	15,151,754	56,470,398	372.7%	0.9736
2018	12,884,179	51,149,691	397.0%	0.9228
2019	10,891,917	46,337,717	425.4%	0.8747
2020	9,162,331	41,784,131	456.0%	0.8291
2021	7,681,626	37,506,136	488.3%	0.7859
2022	6,365,081	33,486,601	526.1%	0.7449
2023	5,266,394	29,706,743	564.1%	0.7061
2024	4,343,222	26,209,576	603.5%	0.6693
2025	3,565,767	23,037,893	646.1%	0.6344
2026	2,913,204	20,160,988	692.1%	0.6013
2027	2,369,215	17,631,170	744.2%	0.5700
2028	1,918,168	15,417,862	803.8%	0.5403
2029	1,546,229	13,418,486	867.8%	0.5121
2030	1,240,973	11,617,035	936.1%	0.4854
2031	991,882	9,980,712	1006.2%	0.4601
2032	789,465	8,502,415	1077.0%	0.4361
2033	625,760	7,200,434	1150.7%	0.4134
2034	494,007	6,072,526	1229.2%	0.3918
2035	388,506	5,095,266	1311.5%	0.3714
2036	304,626	4,239,535	1391.7%	0.3520
2037	238,382	3,484,887	1461.9%	0.3337
2038	186,270	2,845,982	1527.9%	0.3163
2039	145,382	2,313,432	1591.3%	0.2998
2040	113,366	1,873,072	1652.2%	0.2842
2041	88,346	1,507,543	1706.4%	0.2693
2042	68,858	1,205,646	1750.9%	0.2553
2043	53,683	963,164	1794.2%	0.2420
2044	41,845	768,195	1835.8%	0.2294
2045	32,564	610,776	1875.6%	0.2174
2046	25,234	481,886	1909.7%	0.2061
2047	19,523	378,383	1938.1%	0.1953
2048	15,091	293,374	1944.0%	0.1852
2049	11,664	225,975	1937.3%	0.1755
2050	8,950	172,695	1929.5%	0.1664
2051	6,781	130,819	1929.3%	0.1577
2052	5,117	97,942	1914.1%	0.1495
2053	3,844	72,373	1882.6%	0.1417
2054	2,901	52,806	1820.5%	0.1343
2055	2,179	38,076	1747.8%	0.1273
2056	1,591	27,339	1718.6%	0.1207
2057	1,147	19,457	1696.3%	0.1144
2058	823	13,825	1679.3%	0.1084
2059	592	9,621	1624.7%	0.1027
2060	425	6,660	1565.5%	0.0974
2061	300	4,588	1530.9%	0.0923
2062	206	3,116	1515.5%	0.0875
2063	128	2,071	1613.6%	0.0829
2064	79	1,340	1696.3%	0.0786
2065	44	835	1878.9%	0.0745
2066	22	485	2208.7%	0.0706
2067	10	277	2872.2%	0.0670
2068	4	157	3801.7%	0.0635
2069	1	86	6018.9%	0.0602
2070	1	47	8754.5%	0.0570
2071	0	25	12662.4%	0.0540
2072	0	12	17645.1%	0.0512
2073	0	5	21188.8%	0.0486
2074	0	2	18223.9%	0.0460
2075	0	0	5994.5%	0.0436
2076	0	0	0.0%	0.0414
PV Past	3,694,276,004	2,589,241,406	70.1%	
PV Future	70,772,560	349,870,734	494.4%	
PV Total	3,765,048,565	2,939,112,140	78.1%	

*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: PrePCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
All BPs With 117% Lifetime And 39% Limited Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.50% Discount Factor
1988	714,238	219,395	30.7%	4.5993
1989	29,706,747	2,707,395	9.1%	4.3596
1990	76,830,050	9,564,905	12.4%	4.1323
1991	116,171,465	16,766,408	14.4%	3.9169
1992	150,579,516	29,941,234	19.9%	3.7127
1993	175,750,804	48,537,843	27.6%	3.5191
1994	188,498,662	47,724,622	25.3%	3.3356
1995	188,127,485	60,800,104	32.3%	3.1618
1996	183,849,096	85,694,327	46.6%	2.9969
1997	182,362,173	83,350,187	45.7%	2.8407
1998	178,863,466	108,822,843	60.8%	2.6926
1999	169,941,560	115,025,940	67.7%	2.5522
2000	158,255,824	132,879,615	84.0%	2.4192
2001	145,288,754	149,737,310	103.1%	2.2930
2002	133,262,400	151,681,661	113.8%	2.1735
2003	121,817,964	156,332,611	128.3%	2.0602
2004	112,645,670	155,618,401	138.1%	1.9528
2005	104,205,950	164,559,555	157.9%	1.8510
2006	95,887,160	177,257,672	184.9%	1.7545
2007	87,877,268	186,257,881	212.0%	1.6630
2008	81,338,512	194,961,424	239.7%	1.5763
2009	77,356,190	200,931,885	259.7%	1.4941
2010	70,831,461	203,089,148	286.7%	1.4163
2011	63,753,378	216,394,825	339.4%	1.3424
2012	57,162,270	210,601,475	368.4%	1.2724
2013	50,683,932	209,711,665	413.8%	1.2061
2014	53,616,869	187,910,204	350.5%	1.1432
2015	54,820,864	181,753,850	331.5%	1.0836
2016	54,425,468	179,636,139	330.1%	1.0271
2017	47,094,508	165,952,395	352.4%	0.9736
2018	43,442,287	152,674,445	351.4%	0.9228
2019	63,893,496	144,262,483	225.8%	0.8747
2020	55,601,972	131,647,704	236.8%	0.8291
2021	48,003,505	119,857,965	249.7%	0.7859
2022	41,059,256	108,777,525	264.9%	0.7449
2023	34,891,666	98,304,873	281.7%	0.7061
2024	29,453,960	88,494,400	300.4%	0.6693
2025	24,697,413	79,409,457	321.5%	0.6344
2026	20,575,625	71,019,572	345.2%	0.6013
2027	17,037,909	63,575,199	373.1%	0.5700
2028	14,027,792	56,955,213	406.0%	0.5403
2029	11,485,716	50,801,642	442.3%	0.5121
2030	9,353,245	45,112,838	482.3%	0.4854
2031	7,576,046	39,841,026	525.9%	0.4601
2032	6,104,425	34,975,834	573.0%	0.4361
2033	4,893,768	30,557,070	624.4%	0.4134
2034	3,904,104	26,589,296	681.1%	0.3918
2035	3,100,409	23,020,320	742.5%	0.3714
2036	2,452,325	19,798,824	807.3%	0.3520
2037	1,933,142	16,881,872	873.3%	0.3337
2038	1,519,354	14,310,425	941.9%	0.3163
2039	1,190,874	12,091,492	1015.3%	0.2998
2040	930,981	10,169,741	1092.4%	0.2842
2041	725,888	8,506,213	1171.8%	0.2693
2042	564,393	7,064,694	1251.7%	0.2553
2043	437,437	5,825,413	1331.7%	0.2420
2044	337,744	4,749,506	1406.2%	0.2294
2045	259,593	3,813,238	1468.9%	0.2174
2046	198,410	3,012,799	1518.5%	0.2061
2047	150,860	2,341,593	1552.2%	0.1953
2048	114,129	1,790,605	1568.9%	0.1852
2049	85,889	1,344,554	1565.4%	0.1755
2050	64,199	992,613	1546.1%	0.1664
2051	47,520	718,836	1512.7%	0.1577
2052	34,850	512,298	1470.0%	0.1495
2053	25,414	359,450	1414.4%	0.1417
2054	18,432	246,395	1336.8%	0.1343
2055	13,329	164,676	1235.5%	0.1273
2056	9,438	108,174	1146.1%	0.1207
2057	6,620	70,317	1062.1%	0.1144
2058	4,602	45,267	983.6%	0.1084
2059	3,199	28,717	897.7%	0.1027
2060	2,227	17,998	808.1%	0.0974
2061	1,541	11,105	720.8%	0.0923
2062	1,061	6,734	634.5%	0.0875
2063	678	3,998	590.0%	0.0829
2064	432	2,327	538.7%	0.0786
2065	250	1,309	523.7%	0.0745
2066	150	705	470.5%	0.0706
2067	83	374	452.7%	0.0670
2068	47	197	420.6%	0.0635
2069	26	101	392.6%	0.0602
2070	14	51	365.2%	0.0570
2071	7	25	340.3%	0.0540
2072	3	12	350.1%	0.0512
2073	1	5	489.7%	0.0486
2074	0	2	970.0%	0.0460
2075	0	0	589.6%	0.0436
2076	0	0	0.0%	0.0414
PV Past	8,014,782,026	6,680,249,918	83.3%	
PV Future	370,525,012	1,148,055,073	309.8%	
PV Total	8,385,307,038	7,828,304,992	93.4%	

*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: PrePCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Lifetime Benefit Periods With 117% Lifetime Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.50% Discount Factor
1988	428,769	219,395	51.2%	4.5993
1989	17,613,148	1,812,367	10.3%	4.3596
1990	45,489,876	6,477,622	14.2%	4.1323
1991	65,917,514	10,321,151	15.7%	3.9169
1992	81,732,810	18,467,037	22.6%	3.7127
1993	93,298,157	31,487,531	33.7%	3.5191
1994	99,405,355	27,843,008	28.0%	3.3356
1995	99,792,521	37,093,625	37.2%	3.1618
1996	98,290,901	51,853,670	52.8%	2.9969
1997	96,161,027	45,236,446	47.0%	2.8407
1998	93,047,623	64,680,049	69.5%	2.6926
1999	88,771,422	66,184,307	74.6%	2.5522
2000	82,501,010	77,529,293	94.0%	2.4192
2001	75,268,293	88,326,584	117.3%	2.2930
2002	69,721,207	88,108,885	126.4%	2.1735
2003	63,211,402	89,832,253	142.1%	2.0602
2004	58,930,844	92,235,694	156.5%	1.9528
2005	55,176,545	98,577,924	178.7%	1.8510
2006	51,373,740	111,203,792	216.5%	1.7545
2007	47,671,917	114,687,730	240.6%	1.6630
2008	44,724,768	124,840,575	279.1%	1.5763
2009	43,142,192	132,570,705	307.3%	1.4941
2010	39,930,363	131,711,048	329.9%	1.4163
2011	36,285,866	140,260,926	386.5%	1.3424
2012	32,804,112	135,391,745	412.7%	1.2724
2013	29,356,525	134,776,389	459.1%	1.2061
2014	33,167,757	114,910,483	346.5%	1.1432
2015	35,519,937	114,143,721	321.4%	1.0836
2016	36,530,775	120,461,621	329.8%	1.0271
2017	31,942,754	109,481,998	342.7%	0.9736
2018	30,189,825	101,479,565	336.1%	0.9228
2019	49,040,501	97,460,371	198.7%	0.8747
2020	42,993,803	89,472,051	208.1%	0.8291
2021	37,374,373	82,023,798	219.5%	0.7859
2022	32,227,653	75,017,981	232.8%	0.7449
2023	27,576,437	68,373,005	247.9%	0.7061
2024	23,418,687	62,100,654	265.2%	0.6693
2025	19,741,795	56,221,947	284.8%	0.6344
2026	16,526,588	50,738,018	307.0%	0.6013
2027	13,744,881	45,847,227	333.6%	0.5700
2028	11,361,658	41,459,811	364.9%	0.5403
2029	9,336,537	37,321,475	399.7%	0.5121
2030	7,628,298	33,447,120	438.5%	0.4854
2031	6,197,332	29,822,278	481.2%	0.4601
2032	5,007,069	26,444,006	528.1%	0.4361
2033	4,023,962	23,334,036	579.9%	0.4134
2034	3,217,435	20,499,471	637.1%	0.3918
2035	2,560,385	17,911,879	699.6%	0.3714
2036	2,028,896	15,549,339	766.4%	0.3520
2037	1,601,791	13,389,557	835.9%	0.3337
2038	1,260,438	11,458,929	909.1%	0.3163
2039	988,793	9,773,985	988.5%	0.2998
2040	773,403	8,293,668	1072.4%	0.2842
2041	603,087	6,996,469	1160.1%	0.2693
2042	468,680	5,857,442	1249.8%	0.2553
2043	362,818	4,861,075	1339.8%	0.2420
2044	279,579	3,980,450	1423.7%	0.2294
2045	214,330	3,201,831	1493.9%	0.2174
2046	163,335	2,530,452	1549.2%	0.2061
2047	123,723	1,962,873	1586.5%	0.1953
2048	93,152	1,496,988	1607.0%	0.1852
2049	69,676	1,118,403	1605.2%	0.1755
2050	51,758	819,792	1583.9%	0.1664
2051	38,095	587,926	1543.3%	0.1577
2052	27,738	414,292	1493.6%	0.1495
2053	20,071	287,032	1430.1%	0.1417
2054	14,400	193,558	1344.2%	0.1343
2055	10,301	126,579	1228.8%	0.1273
2056	7,227	80,821	1118.3%	0.1207
2057	5,026	50,850	1011.7%	0.1144
2058	3,458	31,435	909.1%	0.1084
2059	2,376	19,092	803.6%	0.1027
2060	1,636	11,335	692.9%	0.0974
2061	1,124	6,514	579.5%	0.0923
2062	776	3,617	466.4%	0.0875
2063	499	1,927	385.9%	0.0829
2064	322	987	306.2%	0.0786
2065	188	474	251.8%	0.0745
2066	119	220	184.3%	0.0706
2067	69	98	140.9%	0.0670
2068	41	41	98.5%	0.0635
2069	24	15	62.4%	0.0602
2070	13	4	32.4%	0.0570
2071	7	1	11.6%	0.0540
2072	3	0	1.9%	0.0512
2073	1	0	0.4%	0.0486
2074	0	0	0.0%	0.0460
2075	0	0	0.0%	0.0436
2076	0	0	0.0%	0.04135
PV Past	4,320,506,021	4,091,008,512	94.7%	
PV Future	282,613,458	796,285,711	281.8%	
PV Total	4,603,119,479	4,887,294,223	106.2%	

*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: PrePCS Policy Forms
Nationwide (VA like Forms Only) Experience Projection
Limited Benefit Periods With 39% Limited Rate Increase*

Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	5.50% Discount Factor
1988	285,469	0	0.0%	4.5993
1989	12,093,599	895,027	7.4%	4.3596
1990	31,340,174	3,087,283	9.9%	4.1323
1991	50,253,952	6,445,257	12.8%	3.9169
1992	68,846,706	11,474,197	16.7%	3.7127
1993	82,452,647	17,050,312	20.7%	3.5191
1994	89,093,307	19,881,614	22.3%	3.3356
1995	88,334,964	23,706,479	26.8%	3.1618
1996	85,558,195	33,840,657	39.6%	2.9969
1997	86,201,146	38,113,740	44.2%	2.8407
1998	85,815,843	44,142,793	51.4%	2.6926
1999	81,170,138	48,841,632	60.2%	2.5522
2000	75,754,814	55,350,322	73.1%	2.4192
2001	70,020,461	61,410,726	87.7%	2.2930
2002	63,541,193	63,572,776	100.0%	2.1735
2003	58,606,562	66,500,358	113.5%	2.0602
2004	53,714,826	63,382,707	118.0%	1.9528
2005	49,029,405	65,981,631	134.6%	1.8510
2006	44,513,420	66,053,879	148.4%	1.7545
2007	40,205,351	71,570,151	178.0%	1.6630
2008	36,613,744	70,120,849	191.5%	1.5763
2009	34,213,998	68,361,179	199.8%	1.4941
2010	30,901,097	71,378,100	231.0%	1.4163
2011	27,467,512	76,133,899	277.2%	1.3424
2012	24,358,158	75,209,730	308.8%	1.2724
2013	21,327,407	74,935,277	351.4%	1.2061
2014	20,449,112	72,999,722	357.0%	1.1432
2015	19,300,927	67,610,130	350.3%	1.0836
2016	17,894,692	59,174,518	330.7%	1.0271
2017	15,151,754	56,470,398	372.7%	0.9736
2018	13,252,462	51,194,880	386.3%	0.9228
2019	14,852,995	46,802,113	315.1%	0.8747
2020	12,608,169	42,175,652	334.5%	0.8291
2021	10,629,132	37,834,167	355.9%	0.7859
2022	8,831,603	33,759,544	382.3%	0.7449
2023	7,315,230	29,931,868	409.2%	0.7061
2024	6,035,272	26,393,746	437.3%	0.6693
2025	4,955,618	23,187,509	467.9%	0.6344
2026	4,049,037	20,281,554	500.9%	0.6013
2027	3,293,029	17,727,972	538.3%	0.5700
2028	2,666,134	15,495,402	581.2%	0.5403
2029	2,149,179	13,480,167	627.2%	0.5121
2030	1,724,947	11,665,718	676.3%	0.4854
2031	1,378,714	10,018,749	726.7%	0.4601
2032	1,097,356	8,531,828	777.5%	0.4361
2033	869,806	7,223,035	830.4%	0.4134
2034	686,670	6,089,825	886.9%	0.3918
2035	540,024	5,108,441	946.0%	0.3714
2036	423,430	4,249,485	1003.6%	0.3520
2037	331,350	3,492,316	1054.0%	0.3337
2038	258,916	2,851,496	1101.3%	0.3163
2039	202,082	2,317,507	1146.8%	0.2998
2040	157,578	1,876,073	1190.6%	0.2842
2041	122,801	1,509,744	1229.4%	0.2693
2042	95,712	1,207,252	1261.3%	0.2553
2043	74,619	964,338	1292.4%	0.2420
2044	58,165	769,056	1322.2%	0.2294
2045	45,263	611,407	1350.8%	0.2174
2046	35,075	482,347	1375.2%	0.2061
2047	27,138	378,719	1395.6%	0.1953
2048	20,977	293,617	1399.7%	0.1852
2049	16,213	226,150	1394.8%	0.1755
2050	12,441	172,821	1389.1%	0.1664
2051	9,425	130,909	1389.0%	0.1577
2052	7,113	98,005	1377.9%	0.1495
2053	5,344	72,417	1355.2%	0.1417
2054	4,032	52,837	1310.5%	0.1343
2055	3,028	38,097	1258.1%	0.1273
2056	2,211	27,353	1237.0%	0.1207
2057	1,594	19,467	1221.0%	0.1144
2058	1,144	13,831	1208.7%	0.1084
2059	823	9,625	1169.4%	0.1027
2060	591	6,663	1126.7%	0.0974
2061	417	4,590	1101.8%	0.0923
2062	286	3,117	1090.7%	0.0875
2063	178	2,072	1161.2%	0.0829
2064	110	1,341	1220.7%	0.0786
2065	62	835	1352.2%	0.0745
2066	31	485	1589.4%	0.0706
2067	13	277	2066.9%	0.0670
2068	6	157	2735.8%	0.0635
2069	2	86	4331.2%	0.0602
2070	1	47	6299.6%	0.0570
2071	0	25	9111.6%	0.0540
2072	0	12	12697.0%	0.0512
2073	0	5	15246.8%	0.0486
2074	0	2	13113.1%	0.0460
2075	0	0	4313.4%	0.0436
2076	0	0	0.0%	0.0414
PV Past	3,694,276,004	2,589,241,406	70.1%	
PV Future	87,911,555	351,769,363	400.1%	
PV Total	3,782,187,559	2,941,010,769	77.8%	

*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: PrePCS 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	5.50% Discount Factor
1988	1988	360,511	19,848	5.5%	4.5993
1989	1989	14,750,706	837,262	5.7%	4.3596
1990	1990	38,539,232	3,107,188	8.1%	4.1323
1991	1991	58,242,278	6,230,028	10.7%	3.9169
1992	1992	74,933,436	10,123,975	13.5%	3.7127
1993	1993	86,958,668	14,571,498	16.8%	3.5191
1994	1994	93,063,404	19,036,489	20.5%	3.3356
1995	1995	93,214,791	23,343,225	25.0%	3.1618
1996	1996	91,126,853	27,459,864	30.1%	2.9969
1997	1997	87,297,078	31,232,449	35.8%	2.8407
1998	1998	82,423,502	34,783,215	42.2%	2.6926
1999	1999	76,546,033	38,190,131	49.9%	2.5522
2000	2000	70,901,126	41,618,213	58.7%	2.4192
2001	2001	65,104,230	44,614,219	68.5%	2.2930
2002	2002	59,747,100	47,442,245	79.4%	2.1735
2003	2003	54,641,786	49,890,568	91.3%	2.0602
2004	2004	49,922,765	52,186,262	104.5%	1.9528
2005	2005	45,177,021	53,885,820	119.3%	1.8510
2006	2006	40,827,143	55,397,036	135.7%	1.7545
2007	2007	36,734,804	56,505,931	153.8%	1.6630
2008	2008	32,994,428	57,362,773	173.9%	1.5763
2009	2009	29,326,919	57,467,299	196.0%	1.4941
2010	2010	26,010,739	57,302,034	220.3%	1.4163
2011	2011	22,950,301	56,706,976	247.1%	1.3424
2012	2012	20,198,893	55,853,903	276.5%	1.2724
2013	2013	17,578,697	54,294,998	308.9%	1.2061
2014	2014	15,254,412	52,518,769	344.3%	1.1432
2015	2015	13,159,745	50,407,491	383.0%	1.0836
2016	2016	11,316,696	48,133,817	425.3%	1.0271
2017	2017	9,616,596	45,335,126	471.4%	0.9736
2018	2018	8,143,846	42,459,197	521.4%	0.9228
2019	2019	6,852,611	39,431,202	575.4%	0.8747
2020	2020	5,745,366	36,414,178	633.8%	0.8291
2021	2021	4,758,071	33,170,166	697.1%	0.7859
2022	2022	3,925,880	30,064,943	765.8%	0.7449
2023	2023	3,217,943	27,054,866	840.8%	0.7061
2024	2024	2,627,979	24,249,665	922.7%	0.6693
2025	2025	2,119,818	21,479,141	1013.3%	0.6344
2026	2026	1,703,813	18,972,987	1113.6%	0.6013
2027	2027	1,360,720	16,667,569	1224.9%	0.5700
2028	2028	1,083,085	14,607,887	1348.7%	0.5403
2029	2029	851,833	12,666,698	1487.0%	0.5121
2030	2030	667,937	10,961,711	1641.1%	0.4854
2031	2031	520,748	9,441,291	1813.0%	0.4601
2032	2032	404,965	8,118,300	2004.7%	0.4361
2033	2033	311,449	6,910,956	2219.0%	0.4134
2034	2034	239,057	5,875,298	2457.7%	0.3918
2035	2035	182,649	4,973,505	2723.0%	0.3714
2036	2036	139,362	4,204,428	3016.9%	0.3520
2037	2037	105,277	3,517,695	3341.4%	0.3337
2038	2038	79,455	2,937,278	3696.8%	0.3163
2039	2039	59,741	2,438,193	4081.3%	0.2998
2040	2040	44,880	2,015,826	4491.6%	0.2842
2041	2041	33,385	1,643,943	4924.3%	0.2693
2042	2042	24,804	1,333,038	5374.3%	0.2553
2043	2043	18,346	1,070,777	5836.7%	0.2420
2044	2044	13,543	853,868	6304.8%	0.2294
2045	2045	9,885	669,588	6773.7%	0.2174
2046	2046	7,195	521,095	7242.5%	0.2061
2047	2047	5,204	401,303	7711.5%	0.1953
2048	2048	3,750	306,566	8176.0%	0.1852
2049	2049	2,666	229,999	8628.1%	0.1755
2050	2050	1,886	170,880	9061.5%	0.1664
2051	2051	1,323	125,299	9473.1%	0.1577
2052	2052	922	90,884	9856.1%	0.1495
2053	2053	633	64,534	10197.7%	0.1417
2054	2054	431	45,207	10481.7%	0.1343
2055	2055	291	31,120	10693.0%	0.1273
2056	2056	195	21,109	10818.1%	0.1207
2057	2057	129	13,979	10841.6%	0.1144
2058	2058	85	9,131	10753.5%	0.1084
2059	2059	56	5,873	10538.9%	0.1027
2060	2060	37	3,739	10190.6%	0.0974
2061	2061	24	2,345	9714.8%	0.0923
2062	2062	16	1,465	9115.6%	0.0875
2063	2063	11	912	8402.3%	0.0829
2064	2064	7	574	7680.6%	0.0786
2065	2065	5	365	7024.0%	0.0745
2066	2066	4	238	6485.1%	0.0706
2067	2067	3	159	6081.8%	0.0670
2068	2068	2	109	5817.9%	0.0635
2069	2069	1	76	5678.1%	0.0602
2070	2070	1	54	5642.9%	0.0570
2071	2071	1	38	5668.4%	0.0540
2072	2072	0	27	5707.8%	0.0512
2073	2073	0	19	5763.5%	0.0486
2074	2074	0	10	5810.0%	0.0460
2075	2075	0	0	3316.5%	0.0436
2076	2076	0	0	0.0%	0.0414
PV Past	PV Past	3,711,870,047	2,065,220,590	55.6%	
PV Future	PV Future	43,696,915	307,565,071	703.9%	
PV Total	PV Total	3,755,566,962	2,372,785,661	63.2%	

Attachment 11h: PrePCS 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	5.50% Discount Factor
1988	1988	352,479	26,499	7.5%	4.5993
1989	1989	14,731,622	1,151,495	7.8%	4.3596
1990	1990	36,972,457	4,073,113	11.0%	4.1323
1991	1991	55,050,473	7,994,306	14.5%	3.9169
1992	1992	71,876,978	12,918,741	18.0%	3.7127
1993	1993	83,923,276	18,448,489	22.0%	3.5191
1994	1994	89,831,177	23,811,040	26.5%	3.3356
1995	1995	89,073,180	28,669,004	32.2%	3.1618
1996	1996	86,244,764	32,892,809	38.1%	2.9969
1997	1997	85,463,602	36,724,616	43.0%	2.8407
1998	1998	83,672,630	40,341,043	48.2%	2.6926
1999	1999	77,376,500	43,370,216	56.1%	2.5522
2000	2000	70,552,086	45,996,241	65.2%	2.4192
2001	2001	63,729,640	47,854,018	75.1%	2.2930
2002	2002	57,492,722	49,232,674	85.6%	2.1735
2003	2003	51,644,378	50,015,834	96.8%	2.0602
2004	2004	46,283,812	50,483,460	109.1%	1.9528
2005	2005	41,043,381	50,244,840	122.4%	1.8510
2006	2006	36,321,059	49,807,576	137.1%	1.7545
2007	2007	31,979,959	49,078,251	153.5%	1.6630
2008	2008	28,091,300	48,157,699	171.4%	1.5763
2009	2009	24,404,396	46,642,282	191.1%	1.4941
2010	2010	21,145,070	44,986,991	212.8%	1.4163
2011	2011	18,217,691	43,094,378	236.6%	1.3424
2012	2012	15,649,411	41,105,583	262.7%	1.2724
2013	2013	13,286,917	38,710,304	291.3%	1.2061
2014	2014	11,244,412	36,268,934	322.6%	1.1432
2015	2015	9,456,398	33,715,620	356.5%	1.0836
2016	2016	7,924,644	31,183,634	393.5%	1.0271
2017	2017	6,559,617	28,447,250	433.7%	0.9736
2018	2018	5,409,057	25,808,595	477.1%	0.9228
2019	2019	4,429,964	23,218,595	524.1%	0.8747
2020	2020	3,613,458	20,773,973	574.9%	0.8291
2021	2021	2,909,709	18,330,206	630.0%	0.7859
2022	2022	2,333,010	16,089,042	689.6%	0.7449
2023	2023	1,856,998	14,011,342	754.5%	0.7061
2024	2024	1,471,500	12,143,858	825.3%	0.6693
2025	2025	1,150,540	10,387,508	902.8%	0.6344
2026	2026	895,405	8,845,524	987.9%	0.6013
2027	2027	691,536	7,480,481	1081.7%	0.5700
2028	2028	531,567	6,301,462	1185.5%	0.5403
2029	2029	403,089	5,242,228	1300.5%	0.5121
2030	2030	304,244	4,345,456	1428.3%	0.4854
2031	2031	227,922	3,580,357	1570.9%	0.4601
2032	2032	170,007	2,940,538	1729.7%	0.4361
2033	2033	125,166	2,386,714	1906.8%	0.4134
2034	2034	91,806	1,932,101	2104.5%	0.3918
2035	2035	66,911	1,555,692	2325.0%	0.3714
2036	2036	48,626	1,249,278	2569.1%	0.3520
2037	2037	34,940	992,418	2840.4%	0.3337
2038	2038	25,062	786,833	3139.5%	0.3163
2039	2039	17,904	620,476	3465.6%	0.2998
2040	2040	12,785	487,761	3815.0%	0.2842
2041	2041	9,051	378,928	4186.4%	0.2693
2042	2042	6,415	293,688	4577.8%	0.2553
2043	2043	4,543	226,243	4980.5%	0.2420
2044	2044	3,226	173,526	5378.9%	0.2294
2045	2045	2,280	131,335	5760.7%	0.2174
2046	2046	1,620	98,930	6107.2%	0.2061
2047	2047	1,155	73,922	6397.6%	0.1953
2048	2048	831	55,008	6617.5%	0.1852
2049	2049	599	40,440	6753.0%	0.1755
2050	2050	437	29,640	6785.7%	0.1664
2051	2051	322	21,580	6696.1%	0.1577
2052	2052	242	15,642	6471.6%	0.1495
2053	2053	183	11,143	6091.4%	0.1417
2054	2054	141	7,888	5588.8%	0.1343
2055	2055	111	5,536	5000.9%	0.1273
2056	2056	89	3,869	4371.3%	0.1207
2057	2057	71	2,670	3741.7%	0.1144
2058	2058	58	1,836	3142.3%	0.1084
2059	2059	48	1,257	2603.5%	0.1027
2060	2060	40	862	2140.7%	0.0974
2061	2061	33	586	1752.5%	0.0923
2062	2062	28	400	1434.6%	0.0875
2063	2063	23	273	1179.5%	0.0829
2064	2064	19	187	975.9%	0.0786
2065	2065	16	127	811.6%	0.0745
2066	2066	13	86	678.4%	0.0706
2067	2067	10	58	568.7%	0.0670
2068	2068	8	38	477.4%	0.0635
2069	2069	6	25	402.8%	0.0602
2070	2070	5	16	343.0%	0.0570
2071	2071	4	11	298.3%	0.0540
2072	2072	2	6	289.8%	0.0512
2073	2073	0	0	17598.3%	0.0486
2074	2074	0	0	39889.9%	0.0460
2075	2075	0	0	41791.2%	0.0436
2076	2076	0	0	43050.2%	0.0414
PV Past	PV Past	3,535,494,237	2,026,285,582	57.3%	
PV Future	PV Future	27,218,118	164,791,538	605.4%	
PV Total	PV Total	3,562,712,355	2,191,077,120	61.5%	

Attachment 11i: PrePCS 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	5.50% Discount Factor
1988	1988	712,990	46,347	6.5%	4.5993
1989	1989	29,482,328	1,988,757	6.7%	4.3596
1990	1990	75,511,689	7,180,301	9.5%	4.1323
1991	1991	113,292,750	14,224,334	12.6%	3.9169
1992	1992	146,810,413	23,042,716	15.7%	3.7127
1993	1993	170,881,945	33,019,987	19.3%	3.5191
1994	1994	182,894,581	42,847,529	23.4%	3.3356
1995	1995	182,287,970	52,012,229	28.5%	3.1618
1996	1996	177,371,617	60,352,673	34.0%	2.9969
1997	1997	172,760,679	67,957,065	39.3%	2.8407
1998	1998	166,096,132	75,124,258	45.2%	2.6926
1999	1999	153,922,533	81,560,347	53.0%	2.5522
2000	2000	141,453,212	87,614,454	61.9%	2.4192
2001	2001	128,833,870	92,468,237	71.8%	2.2930
2002	2002	117,239,822	96,674,919	82.5%	2.1735
2003	2003	106,286,164	99,906,402	94.0%	2.0602
2004	2004	96,206,576	102,669,722	106.7%	1.9528
2005	2005	86,220,402	104,130,661	120.8%	1.8510
2006	2006	77,148,202	105,204,612	136.4%	1.7545
2007	2007	68,714,763	105,584,182	153.7%	1.6630
2008	2008	61,085,728	105,520,473	172.7%	1.5763
2009	2009	53,731,315	104,109,581	193.8%	1.4941
2010	2010	47,155,809	102,289,025	216.9%	1.4163
2011	2011	41,167,992	99,801,354	242.4%	1.3424
2012	2012	35,848,303	96,959,486	270.5%	1.2724
2013	2013	30,865,614	93,005,301	301.3%	1.2061
2014	2014	26,498,824	88,787,702	335.1%	1.1432
2015	2015	22,616,143	84,123,111	372.0%	1.0836
2016	2016	19,241,340	79,317,452	412.2%	1.0271
2017	2017	16,176,213	73,782,376	456.1%	0.9736
2018	2018	13,552,903	68,267,793	503.7%	0.9228
2019	2019	11,282,574	62,649,797	555.3%	0.8747
2020	2020	9,358,823	57,188,150	611.1%	0.8291
2021	2021	7,667,780	51,500,372	671.6%	0.7859
2022	2022	6,258,890	46,153,985	737.4%	0.7449
2023	2023	5,074,940	41,066,208	809.2%	0.7061
2024	2024	4,099,479	36,393,523	887.8%	0.6693
2025	2025	3,270,359	31,866,648	974.4%	0.6344
2026	2026	2,599,218	27,818,511	1070.3%	0.6013
2027	2027	2,052,256	24,148,050	1176.7%	0.5700
2028	2028	1,614,651	20,909,349	1295.0%	0.5403
2029	2029	1,254,922	17,908,927	1427.1%	0.5121
2030	2030	972,181	15,307,167	1574.5%	0.4854
2031	2031	748,671	13,021,648	1739.3%	0.4601
2032	2032	574,972	11,058,838	1923.4%	0.4361
2033	2033	436,615	9,297,671	2129.5%	0.4134
2034	2034	330,863	7,807,399	2359.7%	0.3918
2035	2035	249,560	6,529,197	2616.3%	0.3714
2036	2036	187,988	5,453,706	2901.1%	0.3520
2037	2037	140,217	4,510,113	3216.5%	0.3337
2038	2038	104,518	3,724,111	3563.1%	0.3163
2039	2039	77,644	3,058,670	3939.3%	0.2998
2040	2040	57,666	2,503,587	4341.6%	0.2842
2041	2041	42,436	2,022,871	4766.9%	0.2693
2042	2042	31,219	1,626,726	5210.7%	0.2553
2043	2043	22,888	1,297,020	5666.8%	0.2420
2044	2044	16,769	1,027,394	6126.7%	0.2294
2045	2045	12,165	800,924	6583.8%	0.2174
2046	2046	8,815	620,025	7033.9%	0.2061
2047	2047	6,359	475,224	7472.7%	0.1953
2048	2048	4,581	361,574	7893.2%	0.1852
2049	2049	3,265	270,439	8284.1%	0.1755
2050	2050	2,323	200,520	8633.5%	0.1664
2051	2051	1,645	146,879	8929.0%	0.1577
2052	2052	1,164	106,525	9153.2%	0.1495
2053	2053	816	75,677	9276.9%	0.1417
2054	2054	572	53,095	9275.3%	0.1343
2055	2055	402	36,656	9124.4%	0.1273
2056	2056	284	24,978	8806.5%	0.1207
2057	2057	200	16,650	8311.9%	0.1144
2058	2058	143	10,967	7651.0%	0.1084
2059	2059	104	7,130	6855.1%	0.1027
2060	2060	77	4,601	5979.5%	0.0974
2061	2061	58	2,931	5089.4%	0.0923
2062	2062	44	1,865	4244.8%	0.0875
2063	2063	34	1,185	3487.0%	0.0829
2064	2064	27	760	2859.1%	0.0786
2065	2065	21	491	2362.8%	0.0745
2066	2066	16	324	1984.9%	0.0706
2067	2067	13	217	1701.2%	0.0670
2068	2068	10	148	1490.9%	0.0635
2069	2069	8	101	1336.2%	0.0602
2070	2070	6	70	1223.1%	0.0570
2071	2071	4	49	1137.9%	0.0540
2072	2072	2	33	1355.8%	0.0512
2073	2073	0	19	5843.7%	0.0486
2074	2074	0	10	5854.9%	0.0460
2075	2075	0	0	22435.7%	0.0436
2076	2076	0	0	43050.2%	0.0414
PV Past	PV Past	7,247,364,284	4,091,506,172	56.5%	
PV Future	PV Future	70,915,033	472,356,609	666.1%	
PV Total	PV Total	7,318,279,317	4,563,862,781	62.4%	

Attachment 11j: PrePCS 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	5.50% Discount Factor
1988	1988	428,769	219,395	51.2%	4.5993
1989	1989	17,613,577	1,812,367	10.3%	4.3596
1990	1990	45,489,876	6,477,622	14.2%	4.1323
1991	1991	65,917,514	10,321,151	15.7%	3.9169
1992	1992	81,732,810	18,467,037	22.6%	3.7127
1993	1993	93,298,157	31,487,531	33.7%	3.5191
1994	1994	99,405,355	27,843,008	28.0%	3.3356
1995	1995	99,792,521	37,093,625	37.2%	3.1618
1996	1996	98,290,901	51,853,670	52.8%	2.9969
1997	1997	96,161,027	45,236,446	47.0%	2.8407
1998	1998	93,047,623	64,680,049	69.5%	2.6926
1999	1999	88,771,422	66,184,307	74.6%	2.5522
2000	2000	82,501,010	77,529,293	94.0%	2.4192
2001	2001	75,268,293	88,326,584	117.3%	2.2930
2002	2002	69,721,207	88,108,885	126.4%	2.1735
2003	2003	63,211,402	89,832,253	142.1%	2.0602
2004	2004	58,930,844	92,235,694	156.5%	1.9528
2005	2005	55,176,545	98,577,924	178.7%	1.8510
2006	2006	51,373,740	111,203,792	216.5%	1.7545
2007	2007	47,671,917	114,687,730	240.6%	1.6630
2008	2008	44,724,768	124,840,575	279.1%	1.5763
2009	2009	43,142,192	132,570,705	307.3%	1.4941
2010	2010	39,930,363	131,711,048	329.9%	1.4163
2011	2011	36,285,866	140,260,926	386.5%	1.3424
2012	2012	32,811,052	135,391,745	412.6%	1.2724
2013	2013	30,985,233	134,776,389	435.0%	1.2061
2014	2014	33,192,886	114,910,483	346.2%	1.1432
2015	2015	31,752,255	114,143,721	359.5%	1.0836
2016	2016	30,386,028	120,461,621	396.4%	1.0271
2017	2017	29,781,907	109,073,888	366.2%	0.9736
2018	2018	26,346,050	100,803,699	382.6%	0.9228
2019	2019	22,883,603	93,100,649	406.8%	0.8747
2020	2020	19,750,947	85,720,688	434.0%	0.8291
2021	2021	16,949,462	78,808,960	465.0%	0.7859
2022	2022	14,463,618	72,272,938	499.7%	0.7449
2023	2023	12,274,241	66,043,248	538.1%	0.7061
2024	2024	10,358,667	60,138,001	580.6%	0.6693
2025	2025	8,692,715	54,579,209	627.9%	0.6344
2026	2026	7,254,009	49,371,450	680.6%	0.6013
2027	2027	6,020,246	44,712,189	742.7%	0.5700
2028	2028	4,969,777	40,518,621	815.3%	0.5403
2029	2029	4,081,002	36,546,422	895.5%	0.5121
2030	2030	3,333,438	32,813,165	984.4%	0.4854
2031	2031	2,708,424	29,307,099	1082.1%	0.4601
2032	2032	2,189,096	26,027,979	1189.0%	0.4361
2033	2033	1,760,290	22,999,832	1306.6%	0.4134
2034	2034	1,408,461	20,232,278	1436.5%	0.3918
2035	2035	1,121,744	17,699,326	1577.8%	0.3714
2036	2036	889,647	15,381,155	1728.9%	0.3520
2037	2037	702,954	13,257,359	1885.9%	0.3337
2038	2038	553,582	11,355,423	2051.3%	0.3163
2039	2039	434,597	9,693,097	2230.4%	0.2998
2040	2040	340,159	8,230,587	2419.6%	0.2842
2041	2041	265,407	6,947,439	2617.7%	0.2693
2042	2042	206,367	5,819,491	2820.0%	0.2553
2043	2043	159,826	4,831,841	3023.2%	0.2420
2044	2044	123,211	3,958,119	3212.5%	0.2294
2045	2045	94,488	3,184,977	3370.8%	0.2174
2046	2046	72,030	2,517,908	3495.6%	0.2061
2047	2047	54,577	1,953,670	3579.6%	0.1953
2048	2048	41,099	1,490,343	3626.2%	0.1852
2049	2049	30,743	1,113,697	3622.6%	0.1755
2050	2050	22,836	816,516	3575.6%	0.1664
2051	2051	16,808	585,691	3484.7%	0.1577
2052	2052	12,238	412,790	3373.1%	0.1495
2053	2053	8,853	286,039	3231.1%	0.1417
2054	2054	6,347	192,917	3039.7%	0.1343
2055	2055	4,536	126,178	2781.6%	0.1273
2056	2056	3,182	80,575	2532.6%	0.1207
2057	2057	2,215	50,702	2288.8%	0.1144
2058	2058	1,527	31,348	2053.4%	0.1084
2059	2059	1,053	19,041	1808.6%	0.1027
2060	2060	728	11,306	1552.8%	0.0974
2061	2061	503	6,498	1292.0%	0.0923
2062	2062	349	3,609	1033.4%	0.0875
2063	2063	228	1,922	843.0%	0.0829
2064	2064	147	984	668.8%	0.0786
2065	2065	87	473	540.8%	0.0745
2066	2066	56	219	391.9%	0.0706
2067	2067	33	97	299.2%	0.0670
2068	2068	19	40	211.2%	0.0635
2069	2069	11	15	134.5%	0.0602
2070	2070	6	4	70.1%	0.0570
2071	2071	3	1	25.2%	0.0540
2072	2072	2	0	4.0%	0.0512
2073	2073	0	0	0.8%	0.0486
2074	2074	0	0	0.0%	0.0460
2075	2075	0	0	0.0%	0.0436
2076	2076	0	0	0.0%	0.0414
PV Past	PV Past	4,312,115,617	4,091,008,512	94.9%	
PV Future	PV Future	154,204,505	776,121,854	503.3%	
PV Total	PV Total	4,466,320,122	4,867,130,366	109.0%	

Attachment 11k: PrePCS 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	5.50% Discount Factor
1988	1988	285,469	0	0.0%	4.5993
1989	1989	12,093,599	895,027	7.4%	4.3596
1990	1990	31,340,174	3,087,283	9.9%	4.1323
1991	1991	50,253,952	6,445,257	12.8%	3.9169
1992	1992	68,846,706	11,474,197	16.7%	3.7127
1993	1993	82,452,647	17,050,312	20.7%	3.5191
1994	1994	89,093,307	19,881,614	22.3%	3.3356
1995	1995	88,334,964	23,706,479	26.8%	3.1618
1996	1996	85,558,195	33,840,657	39.6%	2.9969
1997	1997	86,201,146	38,113,740	44.2%	2.8407
1998	1998	85,815,843	44,142,793	51.4%	2.6926
1999	1999	81,170,138	48,841,632	60.2%	2.5522
2000	2000	75,754,814	55,350,322	73.1%	2.4192
2001	2001	70,020,461	61,410,726	87.7%	2.2930
2002	2002	63,541,193	63,572,776	100.0%	2.1735
2003	2003	58,606,562	66,500,358	113.5%	2.0602
2004	2004	53,714,826	63,382,707	118.0%	1.9528
2005	2005	49,029,405	65,981,631	134.6%	1.8510
2006	2006	44,513,420	66,053,879	148.4%	1.7545
2007	2007	40,205,351	71,570,151	178.0%	1.6630
2008	2008	36,613,744	70,120,849	191.5%	1.5763
2009	2009	34,213,998	68,361,179	199.8%	1.4941
2010	2010	30,901,097	71,378,100	231.0%	1.4163
2011	2011	27,467,512	76,133,899	277.2%	1.3424
2012	2012	24,363,136	75,209,730	308.7%	1.2724
2013	2013	22,134,197	74,935,277	338.5%	1.2061
2014	2014	21,337,225	72,999,722	342.1%	1.1432
2015	2015	19,200,199	67,610,130	352.1%	1.0836
2016	2016	17,303,871	59,174,518	342.0%	1.0271
2017	2017	15,576,299	56,520,616	362.9%	0.9736
2018	2018	13,394,538	51,208,559	382.3%	0.9228
2019	2019	11,363,851	46,390,377	408.2%	0.8747
2020	2020	9,578,555	41,829,344	436.7%	0.8291
2021	2021	8,043,244	37,544,751	466.8%	0.7859
2022	2022	6,673,770	33,519,459	502.3%	0.7449
2023	2023	5,528,234	29,734,470	537.9%	0.7061
2024	2024	4,564,209	26,232,797	574.8%	0.6693
2025	2025	3,751,330	23,057,226	614.6%	0.6344
2026	2026	3,068,287	20,176,965	657.6%	0.6013
2027	2027	2,498,223	17,644,323	706.3%	0.5700
2028	2028	2,025,007	15,428,645	761.9%	0.5403
2029	2029	1,634,323	13,427,255	821.6%	0.5121
2030	2030	1,313,328	11,624,114	885.1%	0.4854
2031	2031	1,051,072	9,986,376	950.1%	0.4601
2032	2032	837,688	8,506,907	1015.5%	0.4361
2033	2033	664,893	7,203,973	1083.5%	0.4134
2034	2034	525,634	6,075,300	1155.8%	0.3918
2035	2035	413,956	5,097,431	1231.4%	0.3714
2036	2036	325,028	4,241,210	1304.9%	0.3520
2037	2037	254,692	3,486,171	1368.8%	0.3337
2038	2038	199,287	2,846,962	1428.6%	0.3163
2039	2039	155,759	2,314,177	1485.7%	0.2998
2040	2040	121,627	1,873,636	1540.5%	0.2842
2041	2041	94,922	1,507,969	1588.6%	0.2693
2042	2042	74,084	1,205,967	1627.8%	0.2553
2043	2043	57,829	963,407	1666.0%	0.2420
2044	2044	45,132	768,380	1702.5%	0.2294
2045	2045	35,160	610,916	1737.5%	0.2174
2046	2046	27,278	481,991	1766.9%	0.2061
2047	2047	21,125	378,461	1791.5%	0.1953
2048	2048	16,341	293,432	1795.7%	0.1852
2049	2049	12,640	226,017	1788.2%	0.1755
2050	2050	9,709	172,725	1778.9%	0.1664
2051	2051	7,369	130,841	1775.6%	0.1577
2052	2052	5,570	97,957	1758.6%	0.1495
2053	2053	4,188	72,383	1728.2%	0.1417
2054	2054	3,164	52,814	1669.4%	0.1343
2055	2055	2,379	38,081	1600.6%	0.1273
2056	2056	1,741	27,342	1570.3%	0.1207
2057	2057	1,261	19,459	1542.9%	0.1144
2058	2058	907	13,826	1523.6%	0.1084
2059	2059	655	9,622	1468.1%	0.1027
2060	2060	473	6,661	1407.3%	0.0974
2061	2061	335	4,589	1367.9%	0.0923
2062	2062	232	3,116	1342.9%	0.0875
2063	2063	147	2,071	1410.3%	0.0829
2064	2064	91	1,340	1473.2%	0.0786
2065	2065	52	835	1618.4%	0.0745
2066	2066	26	485	1897.0%	0.0706
2067	2067	11	277	2525.2%	0.0670
2068	2068	5	157	3464.3%	0.0635
2069	2069	2	86	5449.1%	0.0602
2070	2070	1	47	7871.7%	0.0570
2071	2071	0	25	11417.8%	0.0540
2072	2072	0	12	16128.4%	0.0512
2073	2073	0	5	19651.1%	0.0486
2074	2074	0	2	17296.6%	0.0460
2075	2075	0	0	5899.6%	0.0436
2076	2076	0	0	0.0%	0.0414
PV Past	PV Past	3,695,554,717	2,589,241,406	70.1%	
PV Future	PV Future	73,799,659	350,200,596	474.5%	
PV Total	PV Total	3,769,354,376	2,939,442,002	78.0%	

Attachment 11l: PrePCS 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	5.50% Discount Factor
1988	1988	714,238	219,395	30.7%	4.5993
1989	1989	29,707,176	2,707,395	9.1%	4.3596
1990	1990	76,830,050	9,564,905	12.4%	4.1323
1991	1991	116,171,465	16,766,408	14.4%	3.9169
1992	1992	150,579,516	29,941,234	19.9%	3.7127
1993	1993	175,750,804	48,537,843	27.6%	3.5191
1994	1994	188,498,662	47,724,622	25.3%	3.3356
1995	1995	188,127,485	60,800,104	32.3%	3.1618
1996	1996	183,849,096	85,694,327	46.6%	2.9969
1997	1997	182,362,173	83,350,187	45.7%	2.8407
1998	1998	178,863,466	108,822,843	60.8%	2.6926
1999	1999	169,941,560	115,025,940	67.7%	2.5522
2000	2000	158,255,824	132,879,615	84.0%	2.4192
2001	2001	145,288,754	149,737,310	103.1%	2.2930
2002	2002	133,262,400	151,681,661	113.8%	2.1735
2003	2003	121,817,964	156,332,611	128.3%	2.0602
2004	2004	112,645,670	155,618,401	138.1%	1.9528
2005	2005	104,205,950	164,559,555	157.9%	1.8510
2006	2006	95,887,160	177,257,672	184.9%	1.7545
2007	2007	87,877,268	186,257,881	212.0%	1.6630
2008	2008	81,338,512	194,961,424	239.7%	1.5763
2009	2009	77,356,190	200,931,885	259.7%	1.4941
2010	2010	70,831,461	203,089,148	286.7%	1.4163
2011	2011	63,753,378	216,394,825	339.4%	1.3424
2012	2012	57,174,189	210,601,475	368.4%	1.2724
2013	2013	53,119,429	209,711,665	394.8%	1.2061
2014	2014	54,530,111	187,910,204	344.6%	1.1432
2015	2015	50,952,454	181,753,850	356.7%	1.0836
2016	2016	47,689,899	179,636,139	376.7%	1.0271
2017	2017	45,358,206	165,594,503	365.1%	0.9736
2018	2018	39,740,589	152,012,259	382.5%	0.9228
2019	2019	34,247,454	139,491,026	407.3%	0.8747
2020	2020	29,329,502	127,550,032	434.9%	0.8291
2021	2021	24,992,706	116,353,712	465.6%	0.7859
2022	2022	21,137,388	105,792,397	500.5%	0.7449
2023	2023	17,802,475	95,777,718	538.0%	0.7061
2024	2024	14,922,876	86,370,798	578.8%	0.6693
2025	2025	12,444,045	77,636,435	623.9%	0.6344
2026	2026	10,322,295	69,548,415	673.8%	0.6013
2027	2027	8,518,469	62,356,512	732.0%	0.5700
2028	2028	6,994,784	55,947,266	799.8%	0.5403
2029	2029	5,715,325	49,973,677	874.4%	0.5121
2030	2030	4,646,766	44,437,280	956.3%	0.4854
2031	2031	3,759,496	39,293,475	1045.2%	0.4601
2032	2032	3,026,784	34,534,887	1141.0%	0.4361
2033	2033	2,425,183	30,203,806	1245.4%	0.4134
2034	2034	1,934,094	26,307,578	1360.2%	0.3918
2035	2035	1,535,701	22,796,757	1484.5%	0.3714
2036	2036	1,214,675	19,622,364	1615.4%	0.3520
2037	2037	957,646	16,743,530	1748.4%	0.3337
2038	2038	752,869	14,202,386	1886.4%	0.3163
2039	2039	590,356	12,007,274	2033.9%	0.2998
2040	2040	461,786	10,104,223	2188.1%	0.2842
2041	2041	360,329	8,455,409	2346.6%	0.2693
2042	2042	280,451	7,025,458	2505.1%	0.2553
2043	2043	217,655	5,795,248	2662.6%	0.2420
2044	2044	168,342	4,726,499	2807.7%	0.2294
2045	2045	129,649	3,795,893	2927.8%	0.2174
2046	2046	99,309	2,999,899	3020.8%	0.2061
2047	2047	75,702	2,332,131	3080.7%	0.1953
2048	2048	57,440	1,783,775	3105.5%	0.1852
2049	2049	43,383	1,339,714	3088.1%	0.1755
2050	2050	32,545	989,242	3039.6%	0.1664
2051	2051	24,176	716,532	2963.8%	0.1577
2052	2052	17,808	510,747	2868.1%	0.1495
2053	2053	13,041	358,423	2748.4%	0.1417
2054	2054	9,510	245,731	2583.9%	0.1343
2055	2055	6,915	164,259	2375.3%	0.1273
2056	2056	4,923	107,917	2192.2%	0.1207
2057	2057	3,476	70,161	2018.2%	0.1144
2058	2058	2,434	45,174	1855.9%	0.1084
2059	2059	1,708	28,663	1678.0%	0.1027
2060	2060	1,201	17,966	1495.5%	0.0974
2061	2061	838	11,087	1322.3%	0.0923
2062	2062	581	6,725	1157.0%	0.0875
2063	2063	375	3,993	1065.3%	0.0829
2064	2064	238	2,325	976.1%	0.0786
2065	2065	139	1,308	940.6%	0.0745
2066	2066	82	704	863.8%	0.0706
2067	2067	44	374	859.5%	0.0670
2068	2068	24	197	832.3%	0.0635
2069	2069	13	101	802.8%	0.0602
2070	2070	7	51	761.6%	0.0570
2071	2071	4	25	720.5%	0.0540
2072	2072	2	12	747.2%	0.0512
2073	2073	1	5	1037.9%	0.0486
2074	2074	0	2	2012.2%	0.0460
2075	2075	0	0	1188.0%	0.0436
2076	2076	0	0	0.0%	0.0414
PV Past	PV Past	8,007,670,334	6,680,249,918	83.4%	
PV Future	PV Future	228,004,164	1,126,322,450	494.0%	
PV Total	PV Total	8,235,674,498	7,806,572,368	94.8%	

Attachment 11m: PrePCS 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	5.50% Discount Factor
1988	1988	428,769	219,395	51.2%	4.5993
1989	1989	17,613,577	1,812,367	10.3%	4.3596
1990	1990	45,489,876	6,477,622	14.2%	4.1323
1991	1991	65,917,514	10,321,151	15.7%	3.9169
1992	1992	81,732,810	18,467,037	22.6%	3.7127
1993	1993	93,298,157	31,487,531	33.7%	3.5191
1994	1994	99,405,355	27,843,008	28.0%	3.3356
1995	1995	99,792,521	37,093,625	37.2%	3.1618
1996	1996	98,290,901	51,853,670	52.8%	2.9969
1997	1997	96,161,027	45,236,446	47.0%	2.8407
1998	1998	93,047,623	64,680,049	69.5%	2.6926
1999	1999	88,771,422	66,184,307	74.6%	2.5522
2000	2000	82,501,010	77,529,293	94.0%	2.4192
2001	2001	75,268,293	88,326,584	117.3%	2.2930
2002	2002	69,721,207	88,108,885	126.4%	2.1735
2003	2003	63,211,402	89,832,253	142.1%	2.0602
2004	2004	58,930,844	92,235,694	156.5%	1.9528
2005	2005	55,176,545	98,577,924	178.7%	1.8510
2006	2006	51,373,740	111,203,792	216.5%	1.7545
2007	2007	47,671,917	114,687,730	240.6%	1.6630
2008	2008	44,724,768	124,840,575	279.1%	1.5763
2009	2009	40,731,764	132,570,705	325.5%	1.4941
2010	2010	36,633,361	131,711,048	359.5%	1.4163
2011	2011	33,289,786	140,260,926	421.3%	1.3424
2012	2012	30,101,883	135,391,745	449.8%	1.2724
2013	2013	28,426,819	134,776,389	474.1%	1.2061
2014	2014	30,452,189	114,910,483	377.3%	1.1432
2015	2015	29,130,509	114,143,721	391.8%	1.0836
2016	2016	27,877,090	120,461,621	432.1%	1.0271
2017	2017	9,616,596	45,335,126	471.4%	0.9736
2018	2018	8,143,846	42,459,197	521.4%	0.9228
2019	2019	6,852,611	39,431,202	575.4%	0.8747
2020	2020	5,745,366	36,414,178	633.8%	0.8291
2021	2021	4,758,071	33,170,166	697.1%	0.7859
2022	2022	3,925,880	30,064,943	765.8%	0.7449
2023	2023	3,217,943	27,054,866	840.8%	0.7061
2024	2024	2,627,979	24,249,665	922.7%	0.6693
2025	2025	2,119,818	21,479,141	1013.3%	0.6344
2026	2026	1,703,813	18,972,987	1113.6%	0.6013
2027	2027	1,360,720	16,667,569	1224.9%	0.5700
2028	2028	1,083,085	14,607,887	1348.7%	0.5403
2029	2029	851,833	12,666,698	1487.0%	0.5121
2030	2030	667,937	10,961,711	1641.1%	0.4854
2031	2031	520,748	9,441,291	1813.0%	0.4601
2032	2032	404,965	8,118,300	2004.7%	0.4361
2033	2033	311,449	6,910,956	2219.0%	0.4134
2034	2034	239,057	5,875,298	2457.7%	0.3918
2035	2035	182,649	4,973,505	2723.0%	0.3714
2036	2036	139,362	4,204,428	3016.9%	0.3520
2037	2037	105,277	3,517,695	3341.4%	0.3337
2038	2038	79,455	2,937,278	3696.8%	0.3163
2039	2039	59,741	2,438,193	4081.3%	0.2998
2040	2040	44,880	2,015,826	4491.6%	0.2842
2041	2041	33,385	1,643,943	4924.3%	0.2693
2042	2042	24,804	1,333,038	5374.3%	0.2553
2043	2043	18,346	1,070,777	5836.7%	0.2420
2044	2044	13,543	853,868	6304.8%	0.2294
2045	2045	9,885	669,588	6773.7%	0.2174
2046	2046	7,195	521,095	7242.5%	0.2061
2047	2047	5,204	401,303	7711.5%	0.1953
2048	2048	3,750	306,566	8176.0%	0.1852
2049	2049	2,666	229,999	8628.1%	0.1755
2050	2050	1,886	170,880	9061.5%	0.1664
2051	2051	1,323	125,299	9473.1%	0.1577
2052	2052	922	90,884	9856.1%	0.1495
2053	2053	633	64,534	10197.7%	0.1417
2054	2054	431	45,207	10481.7%	0.1343
2055	2055	291	31,120	10693.0%	0.1273
2056	2056	195	21,109	10818.1%	0.1207
2057	2057	129	13,979	10841.6%	0.1144
2058	2058	85	9,131	10753.5%	0.1084
2059	2059	56	5,873	10538.9%	0.1027
2060	2060	37	3,739	10190.6%	0.0974
2061	2061	24	2,345	9714.8%	0.0923
2062	2062	16	1,465	9115.6%	0.0875
2063	2063	11	912	8402.3%	0.0829
2064	2064	7	574	7680.6%	0.0786
2065	2065	5	365	7024.0%	0.0745
2066	2066	4	238	6485.1%	0.0706
2067	2067	3	159	6081.8%	0.0670
2068	2068	2	109	5817.9%	0.0635
2069	2069	1	76	5678.1%	0.0602
2070	2070	1	54	5642.9%	0.0570
2071	2071	1	38	5668.4%	0.0540
2072	2072	0	27	5707.8%	0.0512
2073	2073	0	19	5763.5%	0.0486
2074	2074	0	10	5810.0%	0.0460
2075	2075	0	0	3316.5%	0.0436
2076	2076	0	0	0.0%	0.0414
PV Past	PV Past	4,284,738,515	4,091,008,512	95.5%	
PV Future	PV Future	43,696,915	307,565,071	703.9%	
PV Total	PV Total	4,328,435,430	4,398,573,583	101.6%	

Attachment 11n: PrePCS 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	5.50% Discount Factor
1988	1988	285,469	0	0.0%	4.5993
1989	1989	12,093,599	895,027	7.4%	4.3596
1990	1990	31,340,174	3,087,283	9.9%	4.1323
1991	1991	50,253,952	6,445,257	12.8%	3.9169
1992	1992	68,846,706	11,474,197	16.7%	3.7127
1993	1993	82,452,647	17,050,312	20.7%	3.5191
1994	1994	89,093,307	19,881,614	22.3%	3.3356
1995	1995	88,334,964	23,706,479	26.8%	3.1618
1996	1996	85,558,195	33,840,657	39.6%	2.9969
1997	1997	86,201,146	38,113,740	44.2%	2.8407
1998	1998	85,815,843	44,142,793	51.4%	2.6926
1999	1999	81,170,138	48,841,632	60.2%	2.5522
2000	2000	75,754,814	55,350,322	73.1%	2.4192
2001	2001	70,020,461	61,410,726	87.7%	2.2930
2002	2002	63,541,193	63,572,776	100.0%	2.1735
2003	2003	58,606,562	66,500,358	113.5%	2.0602
2004	2004	53,714,826	63,382,707	118.0%	1.9528
2005	2005	49,029,405	65,981,631	134.6%	1.8510
2006	2006	44,513,420	66,053,879	148.4%	1.7545
2007	2007	40,205,351	71,570,151	178.0%	1.6630
2008	2008	36,613,744	70,120,849	191.5%	1.5763
2009	2009	32,302,403	68,361,179	211.6%	1.4941
2010	2010	28,349,631	71,378,100	251.8%	1.4163
2011	2011	25,199,552	76,133,899	302.1%	1.3424
2012	2012	22,351,501	75,209,730	336.5%	1.2724
2013	2013	20,306,603	74,935,277	369.0%	1.2061
2014	2014	19,575,436	72,999,722	372.9%	1.1432
2015	2015	17,614,861	67,610,130	383.8%	1.0836
2016	2016	15,875,111	59,174,518	372.8%	1.0271
2017	2017	6,559,617	28,447,250	433.7%	0.9736
2018	2018	5,409,057	25,808,595	477.1%	0.9228
2019	2019	4,429,964	23,218,595	524.1%	0.8747
2020	2020	3,613,458	20,773,973	574.9%	0.8291
2021	2021	2,909,709	18,330,206	630.0%	0.7859
2022	2022	2,333,010	16,089,042	689.6%	0.7449
2023	2023	1,856,998	14,011,342	754.5%	0.7061
2024	2024	1,471,500	12,143,858	825.3%	0.6693
2025	2025	1,150,540	10,387,508	902.8%	0.6344
2026	2026	895,405	8,845,524	987.9%	0.6013
2027	2027	691,536	7,480,481	1081.7%	0.5700
2028	2028	531,567	6,301,462	1185.5%	0.5403
2029	2029	403,089	5,242,228	1300.5%	0.5121
2030	2030	304,244	4,345,456	1428.3%	0.4854
2031	2031	227,922	3,580,357	1570.9%	0.4601
2032	2032	170,007	2,940,538	1729.7%	0.4361
2033	2033	125,166	2,386,714	1906.8%	0.4134
2034	2034	91,806	1,932,101	2104.5%	0.3918
2035	2035	66,911	1,555,692	2325.0%	0.3714
2036	2036	48,626	1,249,278	2569.1%	0.3520
2037	2037	34,940	992,418	2840.4%	0.3337
2038	2038	25,062	786,833	3139.5%	0.3163
2039	2039	17,904	620,476	3465.6%	0.2998
2040	2040	12,785	487,761	3815.0%	0.2842
2041	2041	9,051	378,928	4186.4%	0.2693
2042	2042	6,415	293,688	4577.8%	0.2553
2043	2043	4,543	226,243	4980.5%	0.2420
2044	2044	3,226	173,526	5378.9%	0.2294
2045	2045	2,280	131,335	5760.7%	0.2174
2046	2046	1,620	98,930	6107.2%	0.2061
2047	2047	1,155	73,922	6397.6%	0.1953
2048	2048	831	55,008	6617.5%	0.1852
2049	2049	599	40,440	6753.0%	0.1755
2050	2050	437	29,640	6785.7%	0.1664
2051	2051	322	21,580	6696.1%	0.1577
2052	2052	242	15,642	6471.6%	0.1495
2053	2053	183	11,143	6091.4%	0.1417
2054	2054	141	7,888	5588.8%	0.1343
2055	2055	111	5,536	5000.9%	0.1273
2056	2056	89	3,869	4371.3%	0.1207
2057	2057	71	2,670	3741.7%	0.1144
2058	2058	58	1,836	3142.3%	0.1084
2059	2059	48	1,257	2603.5%	0.1027
2060	2060	40	862	2140.7%	0.0974
2061	2061	33	586	1752.5%	0.0923
2062	2062	28	400	1434.6%	0.0875
2063	2063	23	273	1179.5%	0.0829
2064	2064	19	187	975.9%	0.0786
2065	2065	16	127	811.6%	0.0745
2066	2066	13	86	678.4%	0.0706
2067	2067	10	58	568.7%	0.0670
2068	2068	8	38	477.4%	0.0635
2069	2069	6	25	402.8%	0.0602
2070	2070	5	16	343.0%	0.0570
2071	2071	4	11	298.3%	0.0540
2072	2072	2	6	289.8%	0.0512
2073	2073	0	0	17598.3%	0.0486
2074	2074	0	0	39889.9%	0.0460
2075	2075	0	0	41791.2%	0.0436
2076	2076	0	0	43050.2%	0.0414
PV Past	PV Past	3,676,076,940	2,589,241,406	70.4%	
PV Future	PV Future	27,218,118	164,791,538	605.4%	
PV Total	PV Total	3,703,295,058	2,754,032,944	74.4%	

Attachment 11o: PrePCS 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	5.50% Discount Factor
1988	1988	714,238	219,395	30.7%	4.5993
1989	1989	29,707,176	2,707,395	9.1%	4.3596
1990	1990	76,830,050	9,564,905	12.4%	4.1323
1991	1991	116,171,465	16,766,408	14.4%	3.9169
1992	1992	150,579,516	29,941,234	19.9%	3.7127
1993	1993	175,750,804	48,537,843	27.6%	3.5191
1994	1994	188,498,662	47,724,622	25.3%	3.3356
1995	1995	188,127,485	60,800,104	32.3%	3.1618
1996	1996	183,849,096	85,694,327	46.6%	2.9969
1997	1997	182,362,173	83,350,187	45.7%	2.8407
1998	1998	178,863,466	108,822,843	60.8%	2.6926
1999	1999	169,941,560	115,025,940	67.7%	2.5522
2000	2000	158,255,824	132,879,615	84.0%	2.4192
2001	2001	145,288,754	149,737,310	103.1%	2.2930
2002	2002	133,262,400	151,681,661	113.8%	2.1735
2003	2003	121,817,964	156,332,611	128.3%	2.0602
2004	2004	112,645,670	155,618,401	138.1%	1.9528
2005	2005	104,205,950	164,559,555	157.9%	1.8510
2006	2006	95,887,160	177,257,672	184.9%	1.7545
2007	2007	87,877,268	186,257,881	212.0%	1.6630
2008	2008	81,338,512	194,961,424	239.7%	1.5763
2009	2009	73,034,168	200,931,885	275.1%	1.4941
2010	2010	64,982,991	203,089,148	312.5%	1.4163
2011	2011	58,489,338	216,394,825	370.0%	1.3424
2012	2012	52,453,384	210,601,475	401.5%	1.2724
2013	2013	48,733,422	209,711,665	430.3%	1.2061
2014	2014	50,027,625	187,910,204	375.6%	1.1432
2015	2015	46,745,370	181,753,850	388.8%	1.0836
2016	2016	43,752,201	179,636,139	410.6%	1.0271
2017	2017	16,176,213	73,782,376	456.1%	0.9736
2018	2018	13,552,903	68,267,793	503.7%	0.9228
2019	2019	11,282,574	62,649,797	555.3%	0.8747
2020	2020	9,358,823	57,188,150	611.1%	0.8291
2021	2021	7,667,780	51,500,372	671.6%	0.7859
2022	2022	6,258,890	46,153,985	737.4%	0.7449
2023	2023	5,074,940	41,066,208	809.2%	0.7061
2024	2024	4,099,479	36,393,523	887.8%	0.6693
2025	2025	3,270,359	31,866,648	974.4%	0.6344
2026	2026	2,599,218	27,818,511	1070.3%	0.6013
2027	2027	2,052,256	24,148,050	1176.7%	0.5700
2028	2028	1,614,651	20,909,349	1295.0%	0.5403
2029	2029	1,254,922	17,908,927	1427.1%	0.5121
2030	2030	972,181	15,307,167	1574.5%	0.4854
2031	2031	748,671	13,021,648	1739.3%	0.4601
2032	2032	574,972	11,058,838	1923.4%	0.4361
2033	2033	436,615	9,297,671	2129.5%	0.4134
2034	2034	330,863	7,807,399	2359.7%	0.3918
2035	2035	249,560	6,529,197	2616.3%	0.3714
2036	2036	187,988	5,453,706	2901.1%	0.3520
2037	2037	140,217	4,510,113	3216.5%	0.3337
2038	2038	104,518	3,724,111	3563.1%	0.3163
2039	2039	77,644	3,058,670	3939.3%	0.2998
2040	2040	57,666	2,503,587	4341.6%	0.2842
2041	2041	42,436	2,022,871	4766.9%	0.2693
2042	2042	31,219	1,626,726	5210.7%	0.2553
2043	2043	22,888	1,297,020	5666.8%	0.2420
2044	2044	16,769	1,027,394	6126.7%	0.2294
2045	2045	12,165	800,924	6583.8%	0.2174
2046	2046	8,815	620,025	7033.9%	0.2061
2047	2047	6,359	475,224	7472.7%	0.1953
2048	2048	4,581	361,574	7893.2%	0.1852
2049	2049	3,265	270,439	8284.1%	0.1755
2050	2050	2,323	200,520	8633.5%	0.1664
2051	2051	1,645	146,879	8929.0%	0.1577
2052	2052	1,164	106,525	9153.2%	0.1495
2053	2053	816	75,677	9276.9%	0.1417
2054	2054	572	53,095	9275.3%	0.1343
2055	2055	402	36,656	9124.4%	0.1273
2056	2056	284	24,978	8806.5%	0.1207
2057	2057	200	16,650	8311.9%	0.1144
2058	2058	143	10,967	7651.0%	0.1084
2059	2059	104	7,130	6855.1%	0.1027
2060	2060	77	4,601	5979.5%	0.0974
2061	2061	58	2,931	5089.4%	0.0923
2062	2062	44	1,865	4244.8%	0.0875
2063	2063	34	1,185	3487.0%	0.0829
2064	2064	27	760	2859.1%	0.0786
2065	2065	21	491	2362.8%	0.0745
2066	2066	16	324	1984.9%	0.0706
2067	2067	13	217	1701.2%	0.0670
2068	2068	10	148	1490.9%	0.0635
2069	2069	8	101	1336.2%	0.0602
2070	2070	6	70	1223.1%	0.0570
2071	2071	4	49	1137.9%	0.0540
2072	2072	2	33	1355.8%	0.0512
2073	2073	0	19	5843.7%	0.0486
2074	2074	0	10	5854.9%	0.0460
2075	2075	0	0	22435.7%	0.0436
2076	2076	0	0	43050.2%	0.0414
PV Past	PV Past	7,960,815,455	6,680,249,918	83.9%	
PV Future	PV Future	70,915,033	472,356,609	666.1%	
PV Total	PV Total	8,031,730,488	7,152,606,527	89.1%	

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) Pre-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 1988 to 1998, during which time the statutory valuation rate ranged from 5.5% to 4.5%. Please use an appropriate average interest rate for this block rather than the maximum of 5.5%.

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 5.0% 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 3), 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 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.

"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 PrePCS Objection 4 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 $15.9M to $6.6M. Attachment 8 shows that the cumulative prior increase in Virginia for Limited benefit periods was 47%, so we would expect to see 2017 premiums of approximately $15.6M/1.47 = $10.6M, less one year's lapse and mortality. Similarly, we would expect the 2017 premium in 11m to be in the neighborhood of $13.4M rather than $9.6M. 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 PrePCS Objection 4 Attachments 20181015.xlsx" for the revised exhibit reflecting the actual inforce as of the projection date with original pricing assumptions for the future years.

Objections 2: Sample Policyholder Letters

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 attached to the Form Schedule in SERFF for the Bureau's review. Form 165224NQ 06/20/18 has been submitted for approval under SERFF Tracking Number GEFA-131306457 but is 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 attached to the Form Schedule tab in SERFF.

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

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

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

Policyholders on waiver will receive the following documents: (1) no-quote Premium Change Notice "165224NQ 06/20/18.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 Pre-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
June 27, 2019

RE: 165224NQ 04/23/19 – Premium Change Notice *(for policyholders on waiver)*
165224 01/07/19 – Important Change letter*
165226 04/23/19 – 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.

These documents will be used for filings GEFA 131306414, 13106456, 131220868 & 1310998408

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.

Form 165224 01/07/19

Upper right Johnson box: The number of options displayed will vary based on the level of the policyholder's current coverage and the available approved policy options.

Nonforfeiture (NFO) options:

If the policyholder does not meet the criteria for the NFO rider or the CNFO the following language will appear: Pay nothing more by electing the optional limited benefit.

If the policyholder qualifies for the Contingent NFO the following language will appear: Pay nothing more by electing the Contingent Nonforfeiture Benefit.

If the policyholder purchased a nonforfeiture rider at policy issue the following language will appear: Pay nothing more by exercising your Non-Forfeiture rider.

'if not Choice 2 /2.1' - The following text will not appear if the policy form is 7044VA,7042VA, 7044VAREV or 7042VA REV: 'as a result of higher than expected aggregate policyholder claims cost.'. When this language is deleted the sentence that follows begins with [The premium...

In the postscript, if the policyholder is not using automatic bank draft (EFT) to pay their premium the words 'you will be billed separately' will appear.

'if phased' will appear only if the final approved rate increased is designated to be implemented over a period of time.

STATEMENT OF VARIABILITY
June 27, 2019

Form 165224NQ 04/23/19

'if phased' will appear only if the final approved rate increased is designated to be implemented over a period of time.

'if VA and on claim/waiver' will display language requested by the VA Bureau of Insurance.

'if nonforfeiture available' this sentence will appear if the policyholder has a non forfeiture option available.

Form 165226 04/23/18

Median month cost of care
Based on Genworth's annual survey of long term care service's cost the median value for the services listed will be displayed for the policyholders information.

Keep current coverage

if the policyholder is not using automatic bank draft (EFT) to pay their premium the words 'when you receive your next bill' will appear or if bank draft is being used 'you will be billed separately' will appear.

'if phased' will appear only if the final approved rate increased is designated to be implemented over a period of time.

Benefits will reflect the current coverage levels in the policyholder's policy.

Review & Adjust your coverage

The verbiage in the box will be adjusted grammatically based on the number of options available to the policyholder.

Options that will appear in each benefit category:

Daily or Monthly maximum benefit: Dollar amount based on original selection. $50- $400/day + inflation accrual

Benefit Period: 1,2,3,4,5,6,8,12 or Unlimited; if Shared 3,4,6,8, or 12

Elimination period: 0,20,30,50,90,100, 180 or 365 days

Inflation protection: Compound 5%, Compound 3%,Simple 5%, or None

Pay nothing more the language noted below will appear based upon policyholder eligibility.

Optional limited benefits

Contingent Benefit Upon Lapse

Nonforfeiture rider

If the policyholder does not qualify for Contingent Benefit Upon Lapse or Optional Limited Benefit or did not purchase a Nonforfeiture rider then the box will be blank.

In the signature section the bracketed signature will appear if the policy impacted by the rate increase is a joint policy where there are 2 policyholders sharing the benefits of one policy.

STATEMENT OF VARIABILITY

June 27,2019

Form 165239 VA

About this premium increase **- Bracketed percentages will appear based on final approval.**

Guaranteed renewable

This language will appear if the full requested rate increase will 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 will not be implemented:

> 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.

Considerations related to reducing your benefits

Based on the policyholder's benefits either 'daily' or 'monthly' will appear.

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.

'if limited pay' - This text will appear if the policyholder 's policy has a finite premium payment schedule, e.g. either a '10-pay' or a 'To age 65' option.

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 November 5, 2018, to Genworth Life Insurance Company's (GLIC's) Pre-PCS Virginia rate increase request. The comments and our responses are as follows:

1. Please provide the 60/80 Test demonstrations pursuant to 14VAC5-200-150.B. for the four subsets of business.

See Attachment 1 of "VA Pre-PCS Objection 5 Attachments 20181204.pdf". As stated previously, GLIC does not believe the paid-up policies should be removed from the attachment nor do we believe that the split by benefit increase options should be used as justification for or against the requested rate increases in this filing.

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

2. 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 Pre-PCS product on a nationwide basis split by both benefit periods and benefit increase options.

Pre-PCS Policies – Active Life Reserves		
	Lifetime	**Limited**
No Bio	$169,783,205	$85,235,906
5% Equal	$224,730,643	$131,035,012
5% Compound	$59,501,447	$36,409,642
Total	$454,015,295	$252,680,560

Regards,

Matthew E. Haladay, F.S.A., M.A.A.A.
Pricing Actuary
Genworth Life Insurance Company
Date: December 4, 2018

Attachment 1
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*):	7,270,896,380	203,876,782	1,913,600,363	1,798,041,075	148,387,111	1,282,271,495	1,924,719,555
(2)	Accumulated Past Premiums on Original Rate Basis (Exhibit III*):	7,220,273,966	199,062,591	1,894,048,627	1,782,745,088	146,944,730	1,276,725,061	1,920,747,868
(3)	Accumulated Past Premiums Attributable to Rate Increases: (1) minus (2)	50,622,414	4,814,190	19,551,735	15,295,988	1,442,381	5,546,433	3,971,686
(4)	PV Future Total Premiums Including Rate Increases (Exhibit III):	379,500,672	53,247,789	142,872,307	93,594,376	17,693,071	46,311,157	25,781,973
(5)	PV Future Premiums on Original Rate Basis (Exhibit II):	152,002,302	16,132,974	48,275,185	32,934,973	10,430,795	28,256,750	15,971,625
(6)	PV Future Premiums Attributable to Rate Increases: (4) minus (5)	227,498,369	37,114,815	94,597,122	60,659,403	7,262,275	18,054,407	9,810,348
(7)	Accumulated Past Incurred Claims (Exhibit II or Exhibit III)	6,299,831,956	190,378,971	1,945,440,653	1,725,300,258	89,042,854	998,103,417	1,351,565,804
(8)	PV Future Incurred Claims (Exhibit III)	1,170,136,549	215,497,413	396,295,421	201,524,645	90,429,941	184,500,572	81,888,557
(9)	Total Incurred Claims: (7) + (8)	7,469,968,505	405,876,384	2,341,736,074	1,926,824,902	179,472,795	1,182,603,990	1,433,454,361
(10)	0.6 x [(2) + (5)] + 0.8 x [(3) + (6)] =	4,645,862,388	162,660,543	1,256,713,373	1,150,172,349	101,389,040	801,869,759	1,173,057,323
(11)	Test: Is (9) >= (10)?	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE	TRUE
		2,824,106,117	243,215,840	1,085,022,701	776,652,553	78,083,754	380,734,231	260,397,038

CONFIDENTIAL

Objection Response
Genworth Life Insurance Company

This letter is in response to the comments received in your objection letter, dated December 26, 2018, to Genworth Life Insurance Company's (GLIC's) Pre-PCS Virginia rate increase request. The comments and our responses are as follows:

If a one time rate revision were proposed, what increase that is actuarially justified would the Company require to certify that no future rate increases would be necessary if experience develops along the lines of the future projections. The actuarial memorandum was unclear to us on this point.

GLIC can confirm that if the one-time rate increases of 117% for policyholders with Lifetime benefits and 39% 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 117% Lifetime and 39% 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

VIRGINIA READABILITY COMPLIANCE CERTIFICATION

For use with policy forms submitted on or after July 1, 1982

Name and Address of Insurer _Genworth Life Insurance Company_____

Title of Form _Important Change Notice_____

Endorsement Form Number _165224 01/07/19_____

I hereby certify that the Flesch reading ease score of the above endorsement form is as shown below:

Form Number	Sentences	Words	Syllables	Flesch Score
165224 01/07/19	21	276	436	62
165226 01/07/19	20	438	706	53
165239VA	57	1310	2208	40

The type size of the text of the policy forms is 11 point type, 11 point leaded.

I also certify to the best of my knowledge and belief that the policy form is in compliance with Section 38.2-3404 of the Code of Virginia and with the Rules and Regulations for Simplified and Readable Accident and Sickness Insurance Policies adopted pursuant thereto.

_____ Signature of an Officer of the Insurer

_Paul J. Loveland_____ Name (Print)

_Vice President_____ Title

_June 27, 2019 _____ Date

VIRGINIA READABILITY COMPLIANCE CERTIFICATION

For use with policy forms filed or approved before July 1, 1982

Name and address of Insurer _____ _____ _____

Listing of Previously Filed or Approved Policy Forms

Title of Form	Form No.	Date Filed or Approved	Flesch Score
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

I hereby certify that the Flesch reading ease scores for the policy forms listed above.

I also certify to the best of my knowledge and belief that the policy forms is in compliance with Section 38.2-3404 of the Code of Virginia and with the Rules and Regulations for Simplified and Readable Accident and Sickness Insurance Policies adopted pursuant thereto.

_____ Signature of an Officer of the Insurer

_____ Name (Print)

_____ Title

_____ Date

CONFIDENTIAL

Objection Response
Genworth Life Insurance Company

This letter is in response to the conversation with the Bureau on Monday, August 12th, 2019, related to Genworth Life Insurance Company's (GLIC's) Pre-PCS Virginia rate increase request.

Please provide a written request stating the reasoning for wanting to re-open the previously closed out Pre-PCS filing. In that request, please include any relevant information related to the purpose of the change to the filing and the rationale for that change.

GLIC would like to request a follow-up action related to a long term care rate increase filing (SERFF# GEFA-131306414), recently dispositioned by the Bureau. As a result of this disposition, GLIC is permitted to implement rate increases on the Pre-PCS block of business of 117% for policyholder with lifetime benefits and 39% for policyholders with limited benefit periods.

However, GLIC regularly monitors its experience and updates assumptions, and has determined that its most recent experience and current assumptions justify a lesser increase of 99% for policies with lifetime benefits and a higher increase of 49% for policies with limited benefits. GLIC therefore requests to amend the disposition of the filing to reduce the rate increase that GLIC may implement on policies with lifetime benefits from 117% to 99%, and to retain the 39% rate increase on policies with limited benefits.

Please note that the Pre-PCS block of business currently has loss ratios well above 100%, and the rate increases previously dispositioned remain actuarially justifiable. Additionally, we are taking similar action in other states where we have received full approvals of the 117% rate increase request. Also please note that GLIC will be pursuing the 99% / 49% rate increases in states that did not approve the 117% and 39% in full as part of the 2017 round of rate increase filings. Finally, all proposed actions are focused on satisfying the multi-year rate action plan, which was developed on an aggregate rate level target. This target includes cost-sharing between GLIC and policyholders, resulting in rate requests significantly below what is actuarially justified.

GLIC has not sent any correspondence or announcement of the rate increase to any policyholders and is holding implementation awaiting the Bureau's agreement to reduce the lifetime benefit rate increase amount from 117% to 99%.

Please feel free to contact me if you have any questions related to this request.

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company
804-484-3826
Date: August 20th, 2019

CONFIDENTIAL

Objection Response
Genworth Life Insurance Company

This letter is in response to the conversation with the Bureau on Monday, August 12th, 2019, related to Genworth Life Insurance Company's (GLIC's) Pre-PCS Virginia rate increase request.

GLIC is adjusting the rate increase from 117% to 99% for Lifetime benefits, while maintain a 39% rate increase for Limited benefits. Please see the following files for the Addendum to the Actuarial Memorandum and updated rate tables.

1. VA PrePCS Addendum 20190830.docx
2. VA PrePCS Rate Tables 20190830.pdf

Regards,

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company
Date: August 30, 2019

CONFIDENTIAL

Genworth Life Insurance Company

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

Addendum to Actuarial Memorandum
August 2019

Policy Forms: 50000C, 50020D, 7021P
Rider Forms: 60394, 60491, 62153, 62100

These forms were issued in Virginia from October 1988 through September 1998 and are no longer being marketed in any state. These forms are also known as the PrePCS policy forms.

1. Purpose of Addendum

This actuarial addendum has been prepared in response to the conversations with the Bureau on Monday, August 12th, 2019 and Tuesday August 27th, 2019 related to filing no. GEFA-131306414.

GLIC requests to amend the previous disposition of the filing to reduce the rate increase that GLIC may implement on policies with lifetime benefits from 117% to 99%, and to retain the 39% rate increase on policies with limited benefits.

2. Actuarial Justification

GLIC regularly monitors its experience and updates assumptions. At the time of the original filing in 2017, the assumptions and modeling could actuarially justify rate increases on the Pre-PCS block significantly higher than what has been requested. GLIC developed the Multi-Year Rate Action Plan (MYRAP) to be used with rate filings for older LTC blocks of business.

The MYRAP for the Pre-PCS block called for an aggregated rate increase for the block of business. This was further split by benefit period and the initial rate increases of 117% for lifetime benefits and 39% for limited benefits were filed.

In 2018, the models and assumptions were updated based on new CFT assumptions and the advancement of the underlying in-force population. As a result of that update, the rate increases required for the bifurcated groups in order to attain the same aggregate rate level changed to 99% for lifetime policies and 49% for limited benefit policies.

GLIC made a management decision that any state that dispositioned the entire request for 117% for lifetime and 39% for limited benefits would be given the offer to reduce the rate increase for lifetime benefit to 99% in order to be in alignment with the new projections. GLIC therefore requests to amend the disposition of the filing to reduce the rate increase that GLIC may implement on policies with lifetime benefits from 117% to 99%, and to retain the 39% rate increase on policies with limited benefits.

Overall, the experience on this block along with the current lifetime loss ratios continues to actuarially justify higher rate increases.

Genworth Life Insurance Company

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

Addendum to Actuarial Memorandum
August 2019

3. Impact of this Request on Future Rate Action Filings

GLIC has been pursuing rate increase filings consistent with the MYRAP developed prior to the 2017 filing. The MYRAP anticipated one nationwide filing for the Pre-PCS product in 2017 and then no additional anticipated rate increase filings. The MYRAP was developed with consideration for the size of the block of business, the average age of the policyholders within the block and the potential positive impact of a rate increase.

The requested change in rate increase is in line with GLIC's current plan and is anticipated to have no impact on the MYRAP of the Pre-PCS product or any other GLIC product. At this time, GLIC does not plan on future rate actions on this product beyond the implementation of 99% for lifetime benefits and 39% for limited benefits.

4. Memorandum Updates for this Addendum

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

GLIC has provided the updated rate tables with the inclusion of the adjusted rate increase of 99% for Lifetime benefits and 39% for Limited benefits. Please refer to "VA PrePCS Rate Tables 20190830.pdf" for the updated rate tables.

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

5. Actuarial Certification

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

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

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

Matthew E. Haladay, FSA, MAAA
AVP & Actuary, In-Force Pricing
Genworth Life Insurance Company
Date: August 30, 2019